

Company registration number: NI048892
Charity registration number: 102247

**NORTH DOWN YMCA
TRUSTEES' REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

North Down YMCA Contents

| | Page |
|--|-------------|
| Trustees' Report | 1–7 |
| Independent Auditor's Report | 8–9 |
| Statement of Financial Activities (including Income and Expenditure Account) | 10 |
| Comparative Statement of Financial Activities (including Income and Expenditure Account) | 11 |
| Balance Sheet | 12 |
| Cash Flow Statement | 13 |
| Notes to the Cash Flow Statement | 14 |
| Notes to the Financial Statements | 15–21 |

North Down YMCA
Company No. NI048892
Trustees' Report For The Year Ended 31 March 2025

The trustees present their report and the financial statements for the year ended 31 March 2025.

Objectives and Activities

Aims and Objectives

As an association of volunteers and professional staff our aim is to demonstrate Christian love and concern for the people of North Down and Ards, to put the values of the Christian faith into action, to strive for the physical, mental and spiritual development of the individual and the family and to improve the quality of life for the local community. Recognising the value of all persons, we strive for respect and freedom, justice and equal opportunity, and tolerance and understanding for all people.

Achievements and Performance

Additional Note

SIGNIFICANT ACTIVITIES, ACHIEVEMENTS AND PERFORMANCE

It has been another year of remarkable growth, resilience, and impact at North Down YMCA. As we reflect on 2024–2025, we are incredibly proud of how our staff, volunteers, and partners have continued to serve our community with dedication, compassion, and creativity.

Across every programme - from youth work to housing support, from afterschool care to health and wellbeing initiatives - we have seen lives changed, relationships built, and hope restored. Our teams have responded to the growing and changing needs of our community, adapting and innovating to ensure that everyone who comes through our doors feels valued, supported, and empowered. Over the past year, our youth service has continued to grow significantly, expanding established provision and preparing innovative new programmes. We have seen a substantial increase in young people engaging with our services and have successfully adapted to the changing needs within our community and provide programme which support young people to thrive and develop.

With funding from the Education Authority, Public Health Agency, and Policing and Community Safety Partnership, we delivered a range of impactful projects including our Girls Group, Q&A (LGBTQ+) Group, and Junior and Senior Youth Groups. These projects were developed based on youth-led needs assessments and focused on themes of participation, relationship-building, health and wellbeing, climate awareness, inclusion, diversity, and personal achievement.

External partnerships with Extern and Alternatives have been key to extending our reach and supporting young people through a multi-agency approach. The youth provision at YMCA North Down continues to be a cornerstone of support for young people, with a clear vision for further growth and innovation in 2025-26.

Across 24 -25 we collaborated on the rollout of Empower 2 Transform which is an exciting Good Relations programme delivered across Northern Ireland and the border counties. YMCA Ireland is the lead partner and local associations are actively involved as a delivery partner working alongside other partners including Youth Link NI, Youth Initiatives and Mencap. The team delivered 376 sessions, totalling 3,221 contact hours and 217 one-to-one sessions. A total of 34 young people were supported through group and individual work, with 14 completers successfully re-engaging in education or employment. Outcomes included increased confidence in participants self-esteem and enhanced skills and progression toward independence. The project continues to grow, with new cohorts forming in the community and schools for the coming year, ensuring that even more young people can benefit from this transformative programme.

Youth Health Advice which operates across the South Eastern Trust and provides confidential, relevant information to young people aged 16–25 on topics such as sexual health and wellbeing had another busy year with over 2,491 young people engaged with the Service through promotional events, workshops, one-to-one sessions, and weekly or monthly advice drop-ins. This success has been driven by strong partnerships with the South Eastern Trust Health Development Team, SERC, and local community organisations. Feedback from students and tutors has been overwhelmingly positive, praising the supportive, informative, and approachable nature of the service.

The Men's Health Project continues to play a vital role in promoting positive mental health, emotional wellbeing, and social connection among men in our community. Through a combination of group sessions, drop-ins, and individual support, the project provides a safe space where men can talk openly, build confidence, and access the help they need. Achievements over the past year include 40 targeted group work sessions, 18 men supported through individual work and 4 thematic focused programmes, including the design and production of a powerful mental health awareness film project.

Over the last year we continued to see first hand the relationship between health and housing. Many of our service users have presented with complex mental health needs, often exacerbated by ongoing housing challenges. Our Housing Support Service continued to be a lifeline across Ards and North Down, assisting 111 individuals and families aged 18–65 in preventing homelessness and promoting independent living. Support included assistance with benefits, managing debt, maximising housing points, securing homes, and maintaining tenancies. Many clients facing eviction were successfully supported to remain housed, with NIHE describing our service as "incredible" and "holistic."

Our My House, My Home project complemented this work by offering practical support such as decluttering, gardening, and DIY assistance for the most vulnerable clients. 44 individuals benefited from this service, which has been described as "life-transforming" and "an excellent project." Together, these programmes provide stability, hope, and dignity to those in need.

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North Down YMCA Trustees' Report (continued) For The Year Ended 31 March 2025

Additional Note - continued

The Harbour Ward Project has maintained its focus on community development in addressing disadvantage and improving social and health inequalities. Our aim to enhance the quality of life for residents and connect them with the wider economy has seen significant progress through various initiatives and community engagement. At the heart of our regular programmes are our activities such as Friendship Groups, Community Lunches, Cooking Courses, and Gardening Projects have helped reduce isolation, build confidence, and foster belonging. Participants and volunteers alike have reported profound personal growth, with some even transitioning into employment and formal training through their involvement.

Over the past year, we delivered 8 group programmes and 11 community projects, reaching 212 beneficiaries and providing one-to-one support to 50 individuals. This project continues to demonstrate the YMCA's vital role in building stronger, healthier, and more connected communities.

The Ethnic Minorities Support (EMS) Project has flourished over the past year, extending its reach and impact across the South Eastern Trust area. Providing essential support to migrants, asylum seekers, refugees, and ethnic minority communities, EMS has become a trusted and recognised service within the sector. Through partnerships with leading organisations, the project continues to change lives — offering advocacy, welfare and immigration advice, ESOL classes, and friendship groups that foster inclusion, empowerment, and hope. Achievements this year include support to 807 adults through 2,831 advocacy sessions and helped 185 people access their E Visas. Additionally, 96 ESOL classes were delivered across Bangor and Lisburn, supporting refugees, asylum seekers, and migrants facing complex challenges. With funding from The Executive Office, Ards and North Down Borough Council, Awards for All, VSB Foundation, and Home Office, the Team also hosted cultural events celebrating Eid, St. Nicolai, and Christmas, fostering belonging and understanding.

Despite a hugely challenging operating environment, the Association has continued to deliver school aged childcare as its primary social economy initiative. YMCA After School Club has provided a safe, secure, stimulating and child-centred environment to 170 families and continues to strengthen its partnership with the local Primary Schools. The challenge of socio-economic inequalities paired with the Cost-of-Living crisis, means that children are presenting with significant support needs. The presentation of support needs in response to family breakdowns, financial stress within the home, behavioural and social anxiety has resulted in staff working closely with parents to ensure that we are supporting them in the best way we can, whilst signposting to additional support services in the area.

Holiday clubs are a central focus of our services in order to support working parents and this year was a major success, featuring themed weeks such as St Patrick's Day, Easter, and Summer Fun, offering creative activities like crafts, games, cooking, and outdoor play. The challenge of socio-economic inequalities paired with the Cost-of-Living crisis, means that children are presenting with significant support needs. The presentation of support needs in response to family breakdowns, financial stress within the home, behavioural and social anxiety has resulted in staff working closely with parents to ensure that we are supporting them in the best way we can, whilst signposting to additional support services in the area.

As we look ahead to 2025-26, our vision remains clear - to be a source of stability, connection, and opportunity for all. We are excited about the new initiatives on the horizon and confident that, together, we will continue to make a lasting difference in the lives of those we serve.

Financial Review

Financial Position

RESULTS FOR 2024-25

In the year there was a surplus of income compared to expenditure, as shown in the Statement of Financial Activities on page 10. This has been added to reserves brought forward. We are committed to ensuring that the work of the Association continues, recognising the importance of donations and assistance from our supporters and sponsors to our future work.

Reserves Policy

RESERVES POLICY

As part of our good governance policy, the Association aims to maintain our reserves at a level which is at least equivalent to 3 months of projected turnover in order to provide financial stability and the means for the development of our principal activity.

The Association requires reserves to be held in order to:

- Meet financial commitments in the event of expenditure overruns or income delays;
- Cover salaries in the event of staff sickness and/or maternity or paternity;
- Meet statutory obligations in relation to redundancy;
- Replace or repair physical assets, if necessary;

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North Down YMCA Trustees' Report (continued) For The Year Ended 31 March 2025

Reserves Policy - continued

- Respond to an unexpected opportunity that will allow the delivery its charitable purposes in a more effective or comprehensive way; and,
- Demonstrate that funds are being used to good effect when responding to unexpected difficulties or crises.

Alongside its Free Reserves, the Association holds Designated Funds to cover liabilities in relation to salaries/notice, redundancies and leases, as well as an Emergency Maintenance Fund and a Crisis Project Fund. In addition, the Association holds a Restricted Fund, which relates specifically to Supporting People funding for its Housing Support Service.

Risk management

North Down YMCA maintains an organisational Risk Register and carries out regular risk management reviews of its operations. In addition to existing priority areas for risk management, namely loss/reduction of funding, health and safety, safeguarding, and loss of key staff, has been identified as the organisation's key risk for the year ahead.

Extensive steps have been taken to establish procedures and appropriate training in the Association to manage these risks. The Directors will continue to review overall risk management procedures on an annual basis.

Structure, Governance and Management

Governance Framework

North Down YMCA, formerly operated as Bangor YMCA and was founded in 1979. The Association is a local autonomous voluntary association of Christians from different traditions working together. It is part of the worldwide family of YMCAs operating in 120 different countries, and affiliated nationally to the National Council of YMCA Ireland. Since its inception North Down YMCA identified young people (aged 5 to 25) as its primary beneficiary, and has provided traditional youth club activities, Social Action programmes and Personal Development, Health Education and Social Inclusion Programmes.

The Association was incorporated as North Down YMCA, a Company Limited by Guarantee, in November 2003. The Company Number is NI048892 and Charity Commission registration Number is NIC102247.

The Memorandum and Articles of Association of North Down YMCA specify the object of the Association to carry on and develop the cause and work of North Down YMCA on a strictly non-political and non-sectarian basis, and generally to promote and assist the advancement of the spiritual, intellectual and physical well-being of young people in accordance with the recognised principles and objects of the Young Men's Christian Association.

As part of the constitution of the company, one third of the Directors must retire at each Annual General Meeting of the company. The Directors to retire are those who have been longest in office since their last election or appointment. The Directors due to retire at the Annual General Meeting then offer themselves for re-election.

The General Secretary/CEO is appointed by the Directors and has responsibility for the management of the staff of the Association and determining the organisational structure of the association. Changes affecting senior staff or any major programme of the association involve a consultation process with the Directors of the Association before seeking their approval for changes to be made. Annual budgets are prepared and presented to the Directors for approval at the start of each financial year and reviewed accordingly throughout the financial year for effective management.

The Association has a policy for the induction and training of new Directors. They are provided with an induction package giving details of the history of the Association, the Memorandum and Articles of Association, role and responsibilities of Directors, the previous year accounts, the organisational structure, and the major programmes of the Association. This is accompanied by a briefing by the General Secretary/CEO on vision, mission and values, strategic aims and current activities of the Association, and an overview of the Association's current financial situation.

North Down YMCA is one of 19 YMCAs in Ireland, affiliated to the National Council of YMCAs in Ireland. Through the National Council of YMCA Ireland, North Down YMCA is linked to the European Alliance of YMCAs and the World Alliance of YMCAs with over 58 million beneficiaries in 120 countries. North Down YMCA has adopted the operating standards introduced by the National Council of YMCAs in Ireland, and is reviewed annually to ensure compliance with these standards.

As an Association of volunteers and professional staff, our aim is to demonstrate love and concern for the people of North Down and Ards, to put the values of the Christian faith into action, to strive for the physical, mental and spiritual development of the individual and the family, and to improve the quality of life for the local community.

Recognising the value of all persons, we strive for respect and freedom, justice and equal opportunity, and tolerance and understanding for all people.

The Objects of the Association are:

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North Down YMCA Trustees' Report (continued) For The Year Ended 31 March 2025

Governance Framework - continued

1. To provide or assist in the provision of education, for people of all ages and in particular young people, with the object of developing their physical, mental and spiritual capacities.
2. To promote healthy living including emotional and mental wellbeing through the provision of information, education and activities.
3. To promote community engagement and citizenship, for young people, their families and other adults for the purpose of family support, community relations and active citizenship.
4. To relieve or assist in the relief of need experienced by people of all ages and in particular young people, who are in conditions of hardship or distress by reason of their social, physical, emotional, spiritual or economic circumstances.

Mission of North Down YMCA

Our mission is to support individuals, families and communities to flourish in mind, body and spirit.

Vision of North Down YMCA

North Down YMCA's vision is of an inclusive Christian Movement, transforming families and communities so that everyone - children, young people and adults - can truly belong, contribute and thrive..

Values of North Down YMCA

As an expression of our Christian ethos and in order to realise our vision and achieve our mission, we will strive to be:

- **Welcoming** - We believe that in the importance of an inclusive society, which is open to those from all backgrounds. We will celebrate diversity, oppose injustice and work in solidarity with those who are excluded or marginalised.
- **Compassionate** - We believe in the intrinsic worth of every person, regardless of who they are. We will treat each individual with dignity and respect, and seek to promote their holistic well-being.
- **Trustworthy** - We believe in the importance of building honest relationships, based on openness; transparency. We will behave with integrity in all our dealings with service-users, partners, funders and each other.
- **Innovative** - We believe that society is characterised by constant change, impacting differently on those we work for. We will be flexible; responsive to these changing needs and embrace the opportunities they present.
- **Collaborative** - We believe that a healthy and stable society is built upon people working together. We will proactively partner with others to achieve the best outcomes for those we work with.

Strategic Goals

Four strategic Goals determine our priorities:

1. **Community; Connection & Inclusion:** North Down YMCA is committed to providing services to promote connection and inclusion within our society. We aim to provide opportunities to build and promote a sense of belonging and acceptance.
2. **Children, Young People & Families:** We are committed to making a positive impact in the lives of children, young people and families. We will create a safe space where life-enriching opportunities are provided.
3. **Health & Welfare:** We are committed to provide services to support individuals; empowering others to achieve holistic wellbeing and build resilience. Our services will encourage people; equipping them to make positive life choices and achieve better outcomes.
4. **Organisational Effectiveness and Sustainability:** We are committed to strengthening the Organisational effectiveness and impact in order to be more sustainable in terms of finance, people and developing organisational resilience in a changing environment.

Operational plans for 2024-25 were:

- To deliver current services effectively and develop new programmes in response to identified needs
- To develop new programmes which build on expertise and respond to newly identified needs
- To ensure service users are consulted in the delivery and development of projects
- To ensure effective methods of measuring impact and outcomes are in place
- To ensure the Association complies with all its legal responsibilities as a company and charity, and those relating to Health & Safety, Safeguarding and Data Protection
- To ensure the organisation has an adequate pool of skilled and supported staff and volunteers

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**North Down YMCA
Trustees' Report (continued)
For The Year Ended 31 March 2025**

Governance Framework - continued

- To ensure the effective management of staff and compliance to the organisation's legal responsibilities in relation to employment
- To provide staff with the opportunity to learn and develop and promote continuous professional development of staff
- To ensure effective communication both externally and internally
- To generate additional income through social economy and fundraising activities

Reference and Administrative Details

Trustees

Mr T Magee
Mr D Scott
Mrs A Stallard - Chairperson
Ms L Boyd
Ms M Falloon
Mrs P McMullan - Company secretary
Mr D N Robinson - Treasurer

Charity Number

102247

Company Number

NI048892

Registered Office

10 High Street
Bangor
Northern Ireland
BT20 5AY

Accountants

RBCA Limited
26 Linenhall Street
Belfast
BT2 8BG

Auditors

RBCA Limited
Linenhall Exchange
26 Linenhall Street
Belfast
BT2 8BG

Bankers

AIB
11-15 Donegall Square North
Belfast

Solicitors

Hewitt & Gilpin
Thomas House
14-16 James Street South
Belfast

**North Down YMCA
Trustees' Report (continued)
For The Year Ended 31 March 2025**

Other Information

Plans For Future Period

PLANS FOR 2025-26

The Association's strategic aims for the coming year are, through working in collaboration, to:

- Deliver measurable and effective services for users of our services
- Ensure users are engaged in decision making as stakeholders
- Ensure effective governance and management systems are in place
- Build the capacity of staff and volunteers through support and training
- Promote greater income diversity while raising the organisation's profile.

In addition, the Association aims to:

- Continue to respond to new and emerging needs & support our service users to address the impact.

VOLUNTEERS

North Down YMCA is dependent on the generosity of the volunteers who provide support at various levels of the Association's activities.

The Board of Directors of the Association is comprised of volunteers, who meet monthly to oversee the management of the Association. Our youth and community work is reliant on volunteers for its operation, particularly in the evenings. Volunteers also make an important contribution to the delivery of community work and ethnic minorities support programmes.

In total, the Association benefits directly from the support of a team of committed volunteers on a regular basis throughout the year. The Association is indebted to all our volunteers, who give so generously of their time and energy, particularly over the past year as the Association has responded to the challenges presented over the year.

FUTURE SUPPORT

We are very grateful for all of the prayers and encouragement, both financial and otherwise, which we continue to receive. Please continue to support us in any way you can, or contact us if you would like further information about the work of the YMCA in North Down.

Statement of Trustees' Responsibilities

The trustees (who are also the directors of North Down YMCA for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statement unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at anytime the financial position of the charitable company and to enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

**North Down YMCA
Trustees' Report (continued)
For The Year Ended 31 March 2025**

Statement of Disclosure of Information to Auditors

Each of the persons who are trustees at the time when this trustees' report is approved has confirmed that:

- so far as the trustee is aware, there is no relevant audit information of which the charitable company's auditors are unaware; and
- they have taken all the steps that they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

Small Company Rules

This report has been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The trustees' report was approved by the board of trustees and signed on its behalf by:

D N Robinson

Mr D N Robinson

Trustee

Date 08 Dec 2025

Independent Auditor's Report to the Members of North Down YMCA

Opinion

We have audited the financial statements of North Down YMCA (the "charity") for the year ended 31 March 2025 which comprise the Statement of Financial Activities (including Income and Expenditure Account), Balance Sheet, Cash Flow Statement and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out in note 18 to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions Relating to Going Concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other Information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on Other Matters Prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report, which includes the Director's Report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Director's Report included within the Trustees' Report have been prepared in accordance with applicable legal requirements.

Independent Auditor's Report (continued) to the Members of North Down YMCA

Matters on Which We Are Required to Report by Exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Director's Report included within the Trustees' Report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records or returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' Report and from the requirement to prepare a Strategic Report.

Responsibilities of Trustees

As explained more fully in the Trustees' Responsibilities Statement set out on page 1—7, the trustees (who are also directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use Of Our Report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters that we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Brian Stewart

Brian Stewart (Senior Statutory Auditor)
for and on behalf of RBCA Limited, Statutory Auditor

Date 10 Dec 2025

RBCA Limited
Linenhall Exchange
26 Linenhall Street
Belfast
BT2 8BG

North Down YMCA
Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 March 2025

| | | Unrestricted funds | Restricted funds | 2025 Total funds | 2024 Total funds |
|------------------------------------|--------------|-------------------------------|-----------------------------|---------------------------------|---------------------------------|
| | Notes | £ | £ | £ | £ |
| INCOME AND ENDOWMENTS FROM: | | | | | |
| Donations and legacies | 3 | 5,734 | - | 5,734 | 8,319 |
| Charitable activities | 4 | 47,732 | 582,046 | 629,778 | 593,449 |
| Other trading activities | 5 | 309,242 | - | 309,242 | 304,411 |
| | | <u>362,708</u> | <u>582,046</u> | <u>944,754</u> | <u>906,179</u> |
| EXPENDITURE ON: | | | | | |
| Raising funds | 7 | (266,192) | - | (266,192) | (233,800) |
| Charitable activities | 7 | - | (664,485) | (664,485) | (655,088) |
| | | <u>(266,192)</u> | <u>(664,485)</u> | <u>(930,677)</u> | <u>(888,888)</u> |
| NET INCOME | | 96,516 | (82,439) | 14,077 | 17,291 |
| Transfers between funds | 14 | (82,439) | 82,439 | - | - |
| Other losses | | - | (2,949) | (2,949) | (22,655) |
| NET MOVEMENT IN FUNDS | | 14,077 | (2,949) | 11,128 | (5,364) |
| RECONCILIATION OF FUNDS: | | | | | |
| Total funds brought forward | | 646,480 | 7,582 | 654,062 | 659,426 |
| TOTAL FUNDS CARRIED FORWARD | 14 | <u><u>660,557</u></u> | <u><u>4,633</u></u> | <u><u>665,190</u></u> | <u><u>654,062</u></u> |

The notes on pages 14 to 21 form part of these financial statements.

North Down YMCA
Comparative Statement of Financial Activities (including Income and Expenditure
Account)
For The Year Ended 31 March 2025

| | | Unrestricted funds | Restricted funds | 2024 Total funds |
|------------------------------------|--------------|-------------------------------|-----------------------------|---------------------------------|
| | Notes | £ | £ | £ |
| INCOME AND ENDOWMENTS FROM: | | | | |
| Donations and legacies | 3 | 8,319 | - | 8,319 |
| Charitable activities | 4 | 108,213 | 485,236 | 593,449 |
| Other trading activities | 5 | 304,411 | - | 304,411 |
| | | <u>420,943</u> | <u>485,236</u> | <u>906,179</u> |
| EXPENDITURE ON: | | | | |
| Raising funds | 7 | (233,800) | - | (233,800) |
| Charitable activities | 7 | - | (655,088) | (655,088) |
| | | <u>(233,800)</u> | <u>(655,088)</u> | <u>(888,888)</u> |
| NET INCOME | | 187,143 | (169,852) | 17,291 |
| Transfers between funds | 14 | (174,484) | 174,484 | - |
| Other losses | | - | (22,655) | (22,655) |
| NET MOVEMENT IN FUNDS | | 12,659 | (18,023) | (5,364) |
| RECONCILIATION OF FUNDS: | | | | |
| Total funds brought forward | | 633,821 | 25,605 | 659,426 |
| TOTAL FUNDS CARRIED FORWARD | 14 | <u>646,480</u> | <u>7,582</u> | <u>654,062</u> |

The notes on pages 14 to 21 form part of these financial statements.

**North Down YMCA
Balance Sheet
As At 31 March 2025**

| | | Unrestricted funds | Restricted funds | 2025 Total funds | 2024 Total funds |
|---|--------------|-------------------------------|-----------------------------|---------------------------------|---------------------------------|
| | Notes | £ | £ | £ | £ |
| FIXED ASSETS | | | | | |
| Tangible Assets | 11 | 445,922 | - | 445,922 | 452,970 |
| | | <u>445,922</u> | <u>-</u> | <u>445,922</u> | <u>452,970</u> |
| CURRENT ASSETS | | | | | |
| Debtors | 12 | 110,539 | - | 110,539 | 115,002 |
| Cash at bank and in hand | | 162,172 | 4,633 | 166,805 | 142,496 |
| | | <u>272,711</u> | <u>4,633</u> | <u>277,344</u> | <u>257,498</u> |
| Creditors: Amounts Falling Due Within One Year | 13 | (58,076) | - | (58,076) | (56,406) |
| | | <u>214,635</u> | <u>4,633</u> | <u>219,268</u> | <u>201,092</u> |
| NET CURRENT ASSETS (LIABILITIES) | | | | | |
| | | <u>660,557</u> | <u>4,633</u> | <u>665,190</u> | <u>654,062</u> |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | | | | |
| | | <u>660,557</u> | <u>4,633</u> | <u>665,190</u> | <u>654,062</u> |
| NET ASSETS | | | | | |
| | | <u>660,557</u> | <u>4,633</u> | <u>665,190</u> | <u>654,062</u> |
| FUNDS OF THE CHARITY | | | | | |
| Restricted Funds | | | | 4,633 | 7,582 |
| Unrestricted Funds | | | | 660,557 | 646,480 |
| TOTAL FUNDS | 14 | | | <u>665,190</u> | <u>654,062</u> |

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

On behalf of the board

D N Robinson

Mr D N Robinson

Trustee

Date 08 Dec 2025

The notes on pages 14 to 21 form part of these financial statements.

**North Down YMCA
Cash Flow Statement
For The Year Ended 31 March 2025**

| | Notes | 2025 £ | 2024 £ |
|--|--------------|-----------------------|-----------------------|
| Cash flows from operating activities | | | |
| Net cash generated from operations | 1 | 27,258 | 20,262 |
| Repayment of funds | | (2,949) | (22,655) |
| Net cash generated from/(used in) operating activities | | <u>24,309</u> | <u>(2,393)</u> |
| Increase/(decrease) in cash and cash equivalents | | <u>24,309</u> | <u>(2,393)</u> |
| Cash and cash equivalents at beginning of year | 2 | <u>142,496</u> | <u>144,889</u> |
| Cash and cash equivalents at end of year | 2 | <u><u>166,805</u></u> | <u><u>142,496</u></u> |

North Down YMCA
Notes to the Cash Flow Statement
For The Year Ended 31 March 2025

1. Reconciliation of income to cash generated from operations

| | 2025 | 2024 |
|--|-------------|-------------|
| | £ | £ |
| Net income | 14,077 | 17,291 |
| <i>Adjustments for:</i> | | |
| Depreciation of tangible assets | 7,048 | 7,048 |
| <i>Movements in working capital:</i> | | |
| Decrease/(increase) in trade and other debtors | 4,463 | (30,477) |
| Increase in trade and other creditors | 1,670 | 26,400 |
| Net cash generated from operations | 27,258 | 20,262 |

2. Cash and cash equivalents

Cash and cash equivalents, as stated in the Statement of Cash Flows, relates to the following items in the Balance Sheet:

| | 2025 | 2024 |
|--------------------------|-------------|-------------|
| | £ | £ |
| Cash at bank and in hand | 166,805 | 142,496 |

3. Analysis of changes in net funds

| | As at 1 April 2024 | Cash flows | As at 31 March 2025 |
|--------------------------|-------------------------------|-------------------|--------------------------------|
| | £ | £ | £ |
| Cash at bank and in hand | 142,496 | 24,309 | 166,805 |

North Down YMCA

Notes to the Financial Statements

For The Year Ended 31 March 2025

1. General Information

North Down YMCA is a company limited by guarantee, incorporated in Northern Ireland, registered number NI048892 and registered charity number 102247. The registered office is 10 High Street, Bangor, Northern Ireland, BT20 5AY.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Companies Act 2006.

The charitable company is a Public Benefit Entity as defined by FRS 102.

2.2. Going Concern Disclosure

In auditing the financial statements, we have concluded that the going concern basis of accounting in the preparation of the financial statements is appropriate. Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

2.3. Significant judgements and estimations

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

2.4. Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

2.5. Incoming Resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

North Down YMCA
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

2.6. Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities. All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

2.7. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

| | |
|---------------------|-------------------|
| Freehold | 1% straight line |
| Motor Vehicles | 5% straight line |
| Fixtures & Fittings | 20% straight line |

Impairment of fixed asset

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets. For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

2.8. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

2.9. Financial Instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

3. Income from Donations and Legacies

| | 2025 | 2024 |
|---------------------|---------------------------|---------------------------|
| | Unrestricted funds | Unrestricted funds |
| | £ | £ |
| Donations and gifts | 5,734 | 8,319 |

North Down YMCA
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

4. Income from Charitable Activities

| | Unrestricted funds £ | Restricted funds £ | 2025 Total funds £ |
|----------------------|-------------------------------------|-----------------------------------|---------------------------------------|
| Supporting people | - | 209,102 | 209,102 |
| Public Health Agency | - | 31,969 | 31,969 |
| SPOD | - | 59,634 | 59,634 |
| Education Authority | - | 52,809 | 52,809 |
| TEO | 1,737 | 82,120 | 83,857 |
| Bright Start | 29,803 | - | 29,803 |
| Children in Need | - | 9,948 | 9,948 |
| SEHSCT | - | 25,233 | 25,233 |
| Other Funders | 16,192 | 54,037 | 70,229 |
| Family Support | - | 10,660 | 10,660 |
| E2T | - | 9,036 | 9,036 |
| Home Office | - | 15,904 | 15,904 |
| Sustaining Tenancies | - | 21,594 | 21,594 |
| | 47,732 | 582,046 | 629,778 |

| | Unrestricted funds £ | Restricted funds £ | 2024 Total funds £ |
|----------------------|-------------------------------------|-----------------------------------|---------------------------------------|
| Supporting people | - | 201,138 | 201,138 |
| Public Health Agency | - | 27,286 | 27,286 |
| SPOD | - | 58,125 | 58,125 |
| Education Authority | - | 48,947 | 48,947 |
| TEO | - | 81,789 | 81,789 |
| Bright Start | - | 31,708 | 31,708 |
| Children in Need | - | 12,488 | 12,488 |
| SEHSCT | - | 21,287 | 21,287 |
| Other Funders | 108,213 | 2,468 | 110,681 |
| Family Support | - | - | - |
| E2T | - | - | - |
| Home Office | - | - | - |
| Sustaining Tenancies | - | - | - |
| | 108,213 | 485,236 | 593,449 |

5. Income from Other Trading Activities

| | 2025 Unrestricted funds £ | 2024 Unrestricted funds £ |
|--------------------------------------|--|--|
| Income from other trading activities | 291,628 | 287,085 |
| Room Hire | 9,950 | 11,229 |
| Other Income | 7,664 | 6,097 |
| | 309,242 | 304,411 |

North Down YMCA
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

6. Net Income/(Expenditure)

The net income is stated after charging/(crediting):

| | 2025 | 2024 |
|---|-------------|-------------|
| | £ | £ |
| Depreciation of tangible fixed assets - owned | 7,048 | 7,048 |

7. Analysis of Expenditure

| | Activities undertaken directly | Support costs | 2025 |
|-------------------|---------------------------------------|----------------------|--------------|
| | £ | £ | Total |
| | | | £ |
| Raising funds | 266,192 | - | 266,192 |
| Supporting people | 209,098 | 4 | 209,102 |
| Other Funders | 455,383 | - | 455,383 |
| | 930,673 | 4 | 930,677 |

| | 2024 |
|-------------------|---------------------------------------|
| | Activities undertaken directly |
| | £ |
| Raising funds | 233,800 |
| Supporting people | 196,506 |
| Other Funders | 458,582 |
| | 888,888 |

8. Auditor's Remuneration

Remuneration received by the charitable company's auditors and their associates during the year was as follows:

| | 2025 | 2024 |
|---|-------------|-------------|
| | £ | £ |
| Audit Services | | |
| Audit of the company's financial statements | 2,400 | 2,010 |

9. Staff Costs

| | 2025 | 2024 |
|--------------------|-------------|-------------|
| | £ | £ |
| Wages and Salaries | 731,469 | 686,080 |

Staff costs were as follows:

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

10. Average Number of Employees

Average number of employees during the year was: 39 (2024: 32)

North Down YMCA
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

11. Tangible Assets

| | Land & Property Freehold | Motor Vehicles | Fixtures & Fittings | Total |
|----------------------------|---|---------------------------|------------------------------------|--------------|
| | £ | £ | £ | £ |
| Cost | | | | |
| As at 1 April 2024 | 490,000 | 14,794 | 81,953 | 586,747 |
| As at 31 March 2025 | 490,000 | 14,794 | 81,953 | 586,747 |
| Depreciation | | | | |
| As at 1 April 2024 | 44,100 | 8,102 | 81,575 | 133,777 |
| Provided during the period | 4,900 | 1,959 | 189 | 7,048 |
| As at 31 March 2025 | 49,000 | 10,061 | 81,764 | 140,825 |
| Net Book Value | | | | |
| As at 31 March 2025 | 441,000 | 4,733 | 189 | 445,922 |
| As at 1 April 2024 | 445,900 | 6,692 | 378 | 452,970 |

12. Debtors

| | 2025 | 2024 |
|--------------------------------|-------------|-------------|
| | £ | £ |
| Due within one year | | |
| Trade debtors | 1,343 | 8,373 |
| Prepayments and accrued income | 11,327 | 3,615 |
| Other debtors | 97,869 | 103,014 |
| | 110,539 | 115,002 |

13. Creditors: Amounts Falling Due Within One Year

| | 2025 | 2024 |
|------------------------------|-------------|-------------|
| | £ | £ |
| Other creditors | 46,704 | 44,817 |
| Accruals and deferred income | 11,372 | 11,589 |
| | 58,076 | 56,406 |

14. Movement in Funds

| | As at 1 April 2024 | Net movement in funds | Transfers | As at 31 March 2025 |
|---------------------------|-------------------------------|--------------------------------------|------------------|--------------------------------|
| | £ | £ | £ | £ |
| Unrestricted funds | | | | |
| General: | | | | |
| General unrestricted fund | 646,480 | 96,516 | (82,439) | 660,557 |
| Restricted funds | | | | |

...CONTINUED

North Down YMCA
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

| | | | | |
|-------------------------------|----------------|-----------------|---------------|----------------|
| Supporting People | 7,582 | (2,949) | - | 4,633 |
| Other | - | (82,439) | 82,439 | - |
| Total restricted funds | 7,582 | (85,388) | 82,439 | 4,633 |
| Total funds | 654,062 | 11,128 | - | 665,190 |

Net movement in funds, included in the above are as follows:

| | Income | Expenditure | Gains and losses | Net movement in funds |
|-------------------------------|----------------|--------------------|-------------------------|------------------------------|
| | £ | £ | £ | £ |
| Unrestricted funds | | | | |
| General: | | | | |
| General unrestricted fund | 362,708 | (266,192) | - | 96,516 |
| Restricted funds | | | | |
| Supporting People | 209,102 | (209,102) | (2,949) | (2,949) |
| Other | 372,944 | (455,383) | - | (82,439) |
| Total restricted funds | 582,046 | (664,485) | (2,949) | (85,388) |
| Total funds | 944,754 | (930,677) | (2,949) | 11,128 |

| | As at 1 April 2023 | Net movement in funds | Transfers | As at 31 March 2024 |
|-------------------------------|---------------------------|------------------------------|------------------|----------------------------|
| | £ | £ | £ | £ |
| Unrestricted funds | | | | |
| General: | | | | |
| General unrestricted fund | 633,821 | 187,143 | (174,484) | 646,480 |
| Restricted funds | | | | |
| Supporting People | 25,605 | (18,023) | - | 7,582 |
| Other | - | (174,484) | 174,484 | - |
| Total restricted funds | 25,605 | (192,507) | 174,484 | 7,582 |
| Total funds | 659,426 | (5,364) | - | 654,062 |

Net movement in funds, included in the above are as follows:

| | Income | Expenditure | Gains and losses | Net movement in funds |
|---------------------------|---------------|--------------------|-------------------------|------------------------------|
| | £ | £ | £ | £ |
| Unrestricted funds | | | | |
| General: | | | | |
| General unrestricted fund | 420,943 | (233,800) | - | 187,143 |

...CONTINUED

North Down YMCA
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

| | | | | |
|-------------------------------|----------------|------------------|-----------------|------------------|
| Restricted funds | | | | |
| Supporting People | 201,138 | (196,506) | (22,655) | (18,023) |
| Other | 284,098 | (458,582) | - | (174,484) |
| Total restricted funds | <u>485,236</u> | <u>(655,088)</u> | <u>(22,655)</u> | <u>(192,507)</u> |
| Total funds | <u>906,179</u> | <u>(888,888)</u> | <u>(22,655)</u> | <u>(5,364)</u> |

A transfer of £82,435 was made between restricted and unrestricted funds to reflect the bank transfer made between bank accounts during the year.

15. Transactions with Trustees

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

16. Related Party Disclosures

There have been no related party transactions in the reporting period that require disclosure, except for those disclosed in the Transactions with Trustees note.

17. Company limited by guarantee

The company is limited by guarantee and has no share capital.

18. FRC's Ethical Standard - Provision Available for Small Entities

In common with other businesses of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.



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| Wed, 10th Dec 2025 14:55:27 GMT | Sent the envelope to Neil Robinson (neil@dnrobinson.co.uk) for signing (188.66.74.80) |
| Wed, 10th Dec 2025 14:55:28 GMT | Document emailed to neil@dnrobinson.co.uk |
| Wed, 10th Dec 2025 14:59:28 GMT | Neil Robinson opened the document email. (146.75.174.12) |
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| Wed, 10th Dec 2025 16:22:59 GMT | Neil Robinson signed the envelope (78.145.143.94) |
| Wed, 10th Dec 2025 16:22:59 GMT | Sent the envelope to RBCA Limited (brian.stewart@rbca.co) for signing (78.145.143.94) |
| Wed, 10th Dec 2025 16:23:00 GMT | Document emailed to brian.stewart@rbca.co |
| Wed, 10th Dec 2025 16:38:31 GMT | RBCA Limited viewed the envelope (81.104.236.75) |
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| Wed, 10th Dec 2025 16:39:30 GMT | Signed document confirmation emailed to neil@dnrobinson.co.uk (81.104.236.75) |
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Wed, 10th Dec 2025 16:39:30 GMT

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