YMCA COVENTRY & WARWICKSHIRE

Annual Report
2019-2020

► Introduction

Since our formation in 1888, YMCA Coventry and Warwickshire has worked tirelessly for young people, particularly at times of need, regardless of their gender, race, ability or faith. In those 132 years, we have reinvented our services to meet the ever-changing needs of the city. That commitment to meet those needs continues today.

In April 2020, we merged with YMCA Birmingham to form YMCA Heart of England, retaining our local focus whilst benefiting from highly professional combined back office support, delivered in the most cost effective way.

We provide accommodation for young people, who are at risk of homelessness, in Coventry and Rugby. All residents are assigned a Coach, who provide tailored advice, guidance and personal development opportunities, to help build the skills needed to be able to live independently.

We also deliver open access youth work sessions and specialist youth programmes across Coventry. These all provide a safe and secure space to meet others, to learn new skills, to explore feelings and offer opportunities to engage in fun and rewarding activities.

Get in touch:

Find us on **Facebook** **Twitter**

T 024 76 597009
www.ymca-cw.org.uk and **www.ymcaheartofengland.org.uk**

Registered Office for YMCA Heart of England:
Will Steel House, 109 Grosvenor Road, Aston, Birmingham, B6 7LZ,
Registered in England No. 170981 Registered Charity No. 218808, RSH No. 4783

► Housing Team

In 2019-2020 we received **224** referrals for accommodation.

We gave **119** young people a place to call home.

Homelessness is a complex issue and we know that an unstable housing situation is often connected to a number of other interlinked needs such as:

- **Mental health issues**
- **Substance misuse**
- **Lack of training and employment opportunities**
- **Traumatic experiences, often experienced in early childhood**

We support young people to build a better life, by working with partners and other agencies to deliver a comprehensive support package tailored to individual needs. This support helps residents to overcome their challenges and gain the skills needed for independent living.

We are committed to providing more than just a roof over someone's head; our focus is very much on developing the employability and life skills that young people need to make their way in the world and doing that in partnership with others where appropriate.

That's why we have formed a partnership with St Basils to jointly deliver a housing related support contract commissioned by Coventry City Council. Our Daimler Green housing project became emergency provision for young people age 18-24 and our St Margaret's housing project became a 'step-down' provision, offering up to a 2 year stay.

Our Services:

- Are centred on achieving successful outcomes for people.
- Maximise the number of residents moving to, or remaining in, independent accommodation.
- Empower residents to live independently.
- Increase resident's contribution to the community, encouraging engagement in training, education or employment.

100% of our customers were satisfied with how we resolved their complaints.

On average we had **30** voids for the year with re-let times of 24.5 days due to refurbishment works.

Rent arrears reduced by **60%** from the previous year to £66,441.

79% of the residents living with us during 2019 -2020 moved on in a planned way.

We have changed the way we manage, records and process our repairs to ensure that our key performance indicators are met and repairs are completed to a high standard.

It's impossible to talk about 2019- 2020 and not mention the Covid-19 pandemic. All of our housing services remained opened during this challenging time and we ensured that additional support was provided to our young people so they could access food, toiletries and essential services.

CASE STUDY

Bose, from resident to coach

“I can’t really say what the future holds, but YMCA has been a big part of my life and I joke that one day I will be a CEO. As they say, the sky is the limit!”

Bose moved to the YMCA in October 2013 as family issues had put her at risk of homelessness. During her time as a resident, Bose was actively involved in lots of different YMCA programmes both nationally and internationally. She was asked to join the youth board to further build her experience; a role that she carried on even after moving out of YMCA’s accommodation.

Bose also became a Youth Ambassador, representing YMCA Coventry & Warwickshire and then a Change Agent, representing YMCA England and Wales on an international level.

After a short break from YMCA, Bose decided she wanted to give something back and so volunteered for a short time with our HR team. When a youth work role was advertised, Bose applied for the role and was successful. Bose enjoyed the challenges of the work and being able to support local young people. Bose is now a housing coach, a role she had wanted to do for a long time, knowing that as an ex-resident she had first-hand experience of some of the resident’s challenges and so could support them well. Bose doesn’t know what the future holds but as YMCA has been a big part of her life she jokes that, “one day I will be CEO!”

CASE STUDY

Macie Myers

“I believe in myself so much more. I wouldn’t have achieved all the things I have if it wasn’t for joining YMCA. It’s changed me and I am so grateful!”

Macie was referred to our EmpowHER, a social action initiative led by national charity UK Youth, in partnership with the British Red Cross and the Young Women’s Trust, through her school pastoral team. The programme works with young women and girls from disadvantaged backgrounds who face significant barriers in their lives. EmpowHER participants are encouraged to drive change through social action, make their voices heard and support other young women in their communities.

At first, Macie was reluctant to join as she was struggling with anxiety and didn’t think that she could gain confidence with a new group of young people. However, she did sign up, and with so much to offer she quickly became the foundation of support for others within the group. With her abundance of ideas, passion and positivity, Macie’s confidence grew during the programme and she went above and beyond to ensure their social action went to plan!

Since the programme, Macie has continued her passion for social action by joining our group to plan and organise a large scale social action event, which aims to support young people post Covid-19. In February 2020, Macie was one of 10 girls chosen to join the British Red Cross on a trip to Geneva. This was a 4 day all expenses paid exploration of women's rights, humanitarian work, swiss culture, and showcased incredible female role models, designed to build confidence, expand horizons and create bonds with girls outside of their community. Macie has also given a talk on race at a conference in London, became a youth ambassador for us talking to local MPs and is joining a YMCA youth panel to help shape new programmes and future youth service provision. Macie is a ray of sunshine and has a bright future ahead of her.

► Youth Services

In 2019-2020 our youth team expanded its work to further communities and schools across the City. We continued our youth work provision in Binley, increased our delivery offer in Willenhall and Foleshill, and more recently extended into Stoke Aldermoor. As part of this provision, we were fortunate to be able to offer the young people skills training, specialised workshops and trips outside of the City. We also sustained our partnerships with Valley House, Sky Blues in the Community and EmpowerU, who provided engagement in Wood End, Henley Green, Manor Farm and Bell Green.

We were welcomed into secondary and primary schools throughout Coventry, enabling us to deliver our early intervention programmes around youth violence and male mentoring, female empowerment, mental health and child sexual exploitation.

We delivered programmes to 204 young people, 84 of whom received accredited UK Youth awards with us.

In partnership with Aptitude CIC, we developed our existing training offers and upskilled our workers with accredited youth work training. We also built a healthy cohort of youth ambassadors who supported national campaigns, MP talks and multiagency opportunities.

As our Youth Investment funding came to an end in March 2020, we were delighted to be granted BBC Children In Need funding to secure our youth work provision for a further three years.

We also finalised an external Social Emotional Learning Programme Quality Assessment on the effectiveness of our programmes, where we were measured in terms of social and emotional learning.

Results from this assessment about our provision highlighted that:

- Children and young people feel safe and secure within our programmes.
- Children and young people successfully self-moderate behaviour.
- Children and young people are encouraged to, and successfully take, responsibility.

Although 2020 has been a challenging year globally due to the Covid-19 pandemic, we continued to support young people. We adapted our youth services to use innovative virtual delivery methods. From this we have identified new needs and are using this learning to inform the way we design our future delivery.

“Before I attended my self-esteem was pretty low, having just come out of depression. YMCA offers me opportunities that will help me in my future and I have gained a lot of experience for a 16-year old.”

Open access group attendee

This year we welcomed the extension of our partnership with YMCA Birmingham. Having already benefitted from sharing back office functions, we also moved to share a development function, which has allowed us to look at developing more supported housing schemes for young people. This work will reap benefits in future years.

The operating deficit for the period is **£44K,** which represented a **£198K** reduction in surplus compared to 2019. The significant change in position was primarily the result of three factors. Firstly, the 2019 figures included a legacy of £144K from the estate of AD Lines, but there were no legacies or significant donations in 2020. Secondly, expenditure on all of our supported housing schemes increased throughout the year. Some of this was expenditure to improve the housing stock, whilst other expenditure related to staffing and staff training. There were also some significant additional Covid-related costs towards the end of the year to ensure that all of schemes could remain open safely. Thirdly, in order to affect the merger, the association conducted a thorough due diligence exercise, sought other legal advice related to the merger, and conducted consultation with staff and stakeholders. These one-off legal and communication fees totalled approximately £42K.

During this financial period, we also received £310K grant funding from the Big Lottery's Youth Investment Fund (YIF), which represented the final instalment of three years funding for our youth work projects. Because of Covid-related restrictions towards the end of the year we were unable to expend all of this money as planned. The remaining grant balance stands at £36,752. We are pleased to be able to report that we have agreed with the funders to extend the YIF project's timeline in order to provide a Covid-19 response for vulnerable young people. We have done this by reshaping the project to support a change of delivery style, incorporating the provision of a helpline and the delivery of more on-line programmes.

Overall therefore, the association's cash position improved marginally with bank balances at the year-end standing at £524K (2019 £519K).

Trustees who held office for the period from 1st April 2019 - 31st March 2020

Name of Trustee	Position	Date of appointment	Date of resignation	No. of meetings attended	No. of Meetings eligible to attend
William Parkinson	Co-Vice Chair, appointed 09/05/17	26/05/2010	23/04/2019	1	
Anne Linsey	Co-Vice Chair, appointed 26/09/17	26/05/2015		8	9
David McKernan		06/09/2016	31/03/2020	5	9
Rebecca Fahy	Chair, appointed 26/09/19	08/01/2018		9	9
Mark Bruckshaw		12/03/2019		9	9
Tom Dillon	Co-Vice Chair, appointed 26/09/19	23/04/2019	31/03/2020	4	9
Gareth Bunn		23/04/2019		6	9
Louise Winterton		04/06/2019		6	8

Financial Performance by Business Area

	Notes	2020 £	2019 £
Fixed Assets			
Tangible Fixed Assets - Housing Properties	10	2,873,664	2,948,053
Tangible Fixed Assets - Other Fixed Assets	11	69,196	57,101
		2,942,849	3,005,154
Current Assets			
Trade and other debtors	12	43,537	46,027
Cash and cash equivalents		524,204	519,160
		567,741	565,187
CREDITORS: amounts falling due within on year	13	(288,202)	(233,326)
Net Current (Liabilities/Assets)		279,539	331,861
Total assets less currnt liabilities		3,222,398	3,337,015
CREDITORS: amounts falling due after more than one year	14	(2,449,594)	(2,520,148)
Total net assets		772,804	816,867
Reserves			
Income & Expenditure	20	736,052	816,867
Restricted		36,752	-
Total Reserves		772,804	816,867

Statement of Total Comprehensive Income for the year ended 31 March 2020

	Note	2020 £	2019 £
Turnover	1	1,137,402	1,148,382
Operating costs	1	(1,182,078)	(994,448)
Operating surplus		(44,676)	153,934
Loss on disposal of fixed assets	3	-	34,161
Interest Receivable		613	238
Interest Payable	8	-	(4,313)
(Deficit)/Surplus for the year		(44,063)	184,020
Total comprehensive income for the year		(44,063)	184,020

YMCA HEART OF ENGLAND

A message from the
Group Chief Executive

"YMCA Heart of England has responded well to the challenges the pandemic has posed, and we believe that the future of the association remains secure."

It is traditional in our annual report for me to summarise the successes of the past year and to anticipate the future.

However, this year such corporate back-slapping feels inappropriate. As you will all be aware, as we reached the end of the last financial year the whole country went into lockdown in response to the Covid-19 pandemic. I was immensely proud and humbled by how our staff team responded. We were both adaptable (our youth work and training programmes were paused or migrated online) and also resilient (all of housing schemes remained open and continued to offer a secure home with access to remote support to all of our residents). We also acted swiftly to close our nursery and community facilities in response to government guidance, and have made good use of the government's furlough scheme to protect affected staff. Our response demonstrated how robust our planning had been: we continued to deliver online support to the most vulnerable young people on our bespoke youth work programmes, and we were able to continue to validate apprenticeships for all those apprentices who remained in work.

Because of our actions, YMCA Heart of England's underlying financial position remains secure. The merger of YMCA Birmingham and YMCA Coventry & Warwickshire has undoubtedly strengthened the financial position of the combined association and will serve us well in the coming years as we continue to deal with Government-imposed restrictions to tackle Covid-19 and the impact these have on our operations.

Covid-19 has not impacted significantly on this reporting period as this only affected the final two months of the year. Our social enterprise department lost approximately 5% of it's projected income for the year, but funders have allowed us to carry over grant intended to fund face-to-face youth work, or to utilise it for online youth work. However, our main income streams (approximately 70% of our total income) relate to housing services and these have been largely unaffected by government restrictions. We maintain a good waiting list and high occupancy on all our schemes. Rent payments continue to be received at roughly the level anticipated before the pandemic hit. Inevitably, the effects of government restrictions have led to lower than normal non-housing activity in the first few months of 2020/21. Our nurseries are operating at reduced capacity, our community facilities remain closed (at the time of writing), and training activity remains subdued. Repair and maintenance activity has also been lower with only urgent and priority works being carried out in the lockdown period in order to minimise the risk of spreading infection within and between schemes.

We have of course, invested considerably in measures to protect the health and safety of our service users and employees. Where possible all our employees are working from home, using enabling technology solutions and working flexibly around their domestic circumstances. For those employees unable to work from home, we have implemented both social distancing and elevated health measures in our work places, including temperature checking and additional cleaning regimes to ensure the safety of our people. We are acting compassionately and quickly where we identify that people are struggling, protecting resident income, employees' welfare, and keeping vital services running. These measures will impact on our year-end performance, however, at the time of writing we are still anticipating posting a surplus for the current financial year. The future may be uncertain, but YMCA Heart of England's future is not.

It remains difficult to make precise judgements about how consumers will react as we emerge from lockdown. However, we are endeavouring to be well-placed for a recovery of demand by being creative in our delivery of services and flexible in our response to changing patterns of need. We are already in discussions with local authority partners, for instance, about the opportunities for us to access additional funding which councils have been given to help bring a permanent end to rough sleeping. And we are applying to various grant-giving bodies to secure funding for community outreach projects so that we can continue to support vulnerable young people.

In all these ways YMCA Heart of England has responded well to the challenges the pandemic has posed, and we believe that the future of the association remains secure.

Revd. Alan Fraser, CIHCM

YMCA HEART OF ENGLAND

A message from the **Chair**

"Trustees continue to feel confident in the future despite the challenges of the current global situation."

Welcome to the first annual report of the combined YMCA Heart of England!

Last year you may recall I reported that trustees from YMCA Birmingham and YMCA Coventry & Warwickshire had agreed to set up a working group to look at strengthening the partnership between our two associations. We were really delighted with the positive mindset that the group brought to the task and the shared goal they had of delivering more and better work for young people across Birmingham, Solihull, Coventry and Warwickshire. After several meetings, and with the advice and support of our colleagues at the National Council of YMCAs, the unanimous recommendation of the group was that the two associations proceed to a formal merger.

We will continue to use the separate identities of YMCA Birmingham and YMCA Coventry & Warwickshire in local settings to emphasise the local relevance of our services, but we now operate as a single association – YMCA Heart of England. For legal and technical reasons the merger has had to be achieved by renaming YMCA Birmingham and making it the parent of YMCA Coventry & Warwickshire, but all activities are now ultimately controlled by a single group board of trustees made up of members of the two constituent associations' trustee boards.

We have been clear from the outset that whilst we wanted to protect and preserve existing YMCA work, the aim was to utilise the very different skills of both YMCAs to deliver new work in existing areas, and extend existing work into new areas. In that regard I have been delighted that our new YMCA can already boast its first success. In July we were advised that, after eight years of work, our application to sponsor an Alternative Provision Free School Academy had been approved to proceed to the pre-opening phase. The George Williams Academy will provide an alternative education for up to sixty-four 11-16 year olds who are struggling to flourish in mainstream schools. We are now beginning work with Warwickshire Country Council and the Department for Education with a view to the school opening in Warwickshire in 2023.

This success is exactly what our merger was designed to achieve: the marrying of the distinct skills, networks and specialisms of each YMCA. YMCA Birmingham had spent the last five years investigating the potential of the Free Schools programme and had a track record in vocational education. YMCA Coventry & Warwickshire has a track record in relational youth work and an established presence in Warwickshire. I am also delighted that YMCA Coventry & Warwickshire's vice president, David Kershaw CBE, has agreed to chair the implementation group and, subsequently, the board of governors for the school. David has a national profile in education having worked as a head teacher in Coventry for twenty years and now as the executive head of an academy chain helping to turn around struggling schools. This means we can be confident that the new school will have a real commitment to educational excellence, whilst also retaining the distinctive 'feel' and ethos of YMCA.

Of course, whilst these new projects are exciting, it is equally important that we continue to develop and strengthen our existing work. In that regard it has been great to see our team in Coventry win a Supporting People contract for the first time in many years. In Birmingham we completed one phase of the redevelopment of our site in Northfield and began the next - the construction of 27 additional units of accommodation. We have also extended our apprenticeship offer, by securing accreditation to deliver apprenticeships in customer service in addition to our housing apprenticeship.

None of this could have been achieved without the help and support of my colleagues on the Board of Trustees. I would like to thank them all for their continuing voluntary contribution to the life and work of the association, and for bestowing on me the honour of being the first chair of YMCA Heart of England. It would be remiss of me not to extend a special thanks to those trustees who offered to stand down this year as part of the merger in order to ensure that our board remained of a manageable size, but also included representatives of both YMCAs. As we move forward as a combined board now, I would want to assure you all that we will remain committed to our work across the whole of our area of benefit.

But I also want to thank our magnificent staff team. It would have been easy for staff members to make the whole process of merger more difficult, but right across the organisation I've been really impressed by how enthusiastically they have embraced trustees' vision for the combined organisation and welcomed the creation of the new association. In testing circumstances their dedication and resilience has been remarkable. I think that is testament to the leadership of Alan Fraser, who managed the unenviable task of running the two associations separately for two whole years with his usual professionalism and good grace. His extensive experience and obvious passion for the work of YMCA means trustees continue to feel confident in the future despite the challenges of the current global situation.

Paul Harris

YMCA BIRMINGHAM

Annual Report
2019-2020

► Introduction

Since 1849 YMCA Birmingham has been serving the people of Birmingham in a variety of ways from locations across the city. Our mission is to inspire young people to discover their potential so that they can live life in all its fullness.

At different sites across Birmingham and Solihull we provide: affordable accommodation and support to help vulnerable people move towards independent living, training programmes, apprenticeships, volunteering opportunities, affordable conferencing facilities and friendly nursery settings for the community.

In April 2020, we merged with YMCA Coventry & Warwickshire to form YMCA Heart of England, retaining our local focus whilst benefiting from highly professional combined back office support, delivered in the most cost effective way.

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► Housing and Support

YMCA Birmingham provide 270 bed spaces across Birmingham to people and young families. Starting with a safe place to live, our one-to-one support aims to empower and encourage our residents to develop the skills needed to be able to live independently.

We know that people's needs vary at different points in their lives; that's why we provide a range of accommodation. We offer emergency accommodation for people experiencing a crisis, supported accommodation, for those who could benefit from a bit of extra support, and 'move on' accommodation for those people who need an affordable flat, but are capable of living independently.

24 hours a day, **7** days a week and **365** days a year our team:

- Help residents to find the support they need to overcome their challenges.
- Prevent homelessness in line with the National Homeless Prevention Strategy.
- Support homeless people, regardless of their circumstances, to access suitable housing.
- Provide guidance to access training and education.
- Support resident's health & wellbeing.

Despite seeing cuts across our sector and losing our Supporting People funding in 2019, our dedicated team have continued to provide high quality supported services to our residents. Even through the Covid-19 pandemic and subsequent lockdown, our housing projects stayed open and our residents were given the support needed to cope with the challenging circumstances.

We completed **2165** repairs over the past year.

Of these 326 Emergency repairs, **86%** were completed on target and 611 Urgent repairs **83%** were completed on time. We completed 1228 routine repairs of which **76%** were completed in the timescale set.

Voids average were 227 for the year with re-let times at **15** days due to refurbishment work.

Customers that gave feedback on repairs were **100%** satisfied with the work.

99% of our customers were satisfied with how we resolved their complaints.

Arrears reduced by **20.6%** from the previous year to £150,322.73

Participants in activities, organised to address additional needs, increased by **464.**

We maintained an occupancy level of **98%** during the year.

CASE STUDY

Laura

“I don’t want to go back to my old life, I now have clear goals for the future.”

Laura was a resident at Magdalene Court for about nine months in 2019 and during that time went on a real journey. Despite having good family support Laura started to work for a drug dealer, committing offences and ending up in prison.

With help from YMCA, Laura built a new life. She managed her mental health issues well and found regular part-time employment.

In 2019, Laura won our ‘Resident of the year award’ and used the vouchers she was given to help make her accommodation a home. Since leaving YMCA, Laura secured accommodation just outside the city centre. She has decorated her flat and is extremely happy there. Laura is still working hard and wants to continue to stay on the positive path she has been following. Laura’s aim is to work with young offenders and undertake motivational speaking based on her own experience, to help others.

► Christian Spiritual Development

Our chaplaincy service provides a wide range of support to meet the needs of our residents, staff and volunteers. This includes: one to one pastoral support, prayer requests, flat blessings, hospital visits, weekly staff prayer meetings and bible classes for residents.

In 2019-2020, we made a number of significant achievements, including:

- Establishing stronger links with local churches.
- Building awareness of our Christian basis and ethos.
- Holding Christmas and Easter services for the community.
- Supporting The Orchard housing project, to become one of the centres hosting a monthly community meal, in partnership with Churches Together (Erdington), Super Kitchen and Fair Share.

Isaiah 48:17
This is what the LORD says - your Redeemer, the Holy One of Israel: “I am the LORD your God, who teaches you what is good for you and leads you along the paths you should follow.

Visit from Swiss bible college students
We welcomed a group of students from the Swiss bible college who were in England on missionary training. The group learnt about YMCA and our work with young people and the community.

“I have never spoken to anyone about it until now and I feel better.”
YMCA resident

► Social Enterprise

The social enterprise department exists to offer diverse opportunities and support to young people and the local community, to raise confidence, skills and employability.

In 2019-2020, the department is proud to have recruited and supported 90 volunteers across all of it's disciplines, childcare, administration, conferencing and catering. Our dedicated, bespoke volunteer programme has proved ever popular - largely due to our staff, the strong supportive and enjoyable working environment, and the positive feedback received by the volunteers themselves.

The past year in children's services has been focussed upon setting consistent practices across our nurseries, developing our operational processes and improving staff skills as we strive towards our strategic goal for creating a strong YMCA childcare brand. Following the recent excellent inspection at Hand in Hand nursery in Erdington, our nurseries are more focussed than ever upon delivering the best outcomes for children. We are working to develop teaching skills within the nurseries to ensure the best learning opportunities are available for all children. We want children to feel safe and secure, to become confident individuals and confident learners.

"This is a lovely little nursery with a real 'family' feel to it. The staff are lovely and very engaging with all the children. The children are always so happy."

Nursery parent

Our training social enterprise continued its focus on delivering qualifications and apprenticeship programmes to the Housing sector and saw real growth in learners, supporting nearly 40 learners in its first full year of operating. Whilst our housing apprenticeships continue to grow we are hoping to enrol our first learners onto new apprenticeships within Business Administration and Customer Services very soon!

A major success over the past year has been the demand for our community and conferencing services which has continued to grow and grow. The Chris Bryant Centre has steadily become an important new resource for the community of Erdington. The newly launched health and training facilities at Magdalene Court in Northfield are becoming a venue of choice for many community partners. It has been wonderful to see local neighbourhoods engaging more with our centres and attending community events organised to bring people together. This year, more than ever, our conference venues have worked together with Eden coffee shop and our housing teams, to provide warm and professional community facilities that personify the YMCA values.

"I have really enjoyed this workplace thanks to the best staff who make my experience worthwhile."

Kasim
Volunteer events assistant

YMCA Birmingham Financial Review

The year to 31 March 2020 has seen the continuation of our financial strategy to modernise our existing accommodation and purchase housing schemes which have previously been managed by us on a contracted basis. This has enabled us to take more control of our housing stock and to ensure the long-term stability of the newly-constituted YMCA Heart of England. The group continues to maintain control over operating costs, which remained relatively consistent with the previous year.

The total value of housing assets increased by 20% compared to the previous year. During the year we were delighted to acquire Henrietta Lofts, a scheme we had previously leased, for £1.85 million. This was funded by £1 million of grant from Homes England and £1 million loan from Charity Bank. The costs of servicing our mortgage will be significantly lower than the lease costs we were previously paying and so the purchase helps to strengthen the underlying financial position of the association.

During this year we also continued with the development of our site in Northfield, Birmingham, with the commencement of work to provide 27 additional units of transitional housing. The cost of this phase of the work is £2.5 million, which is funded by a grant of £1.5 million from Homes England and £1 million grant from the Heart of England Community Foundation. It is good to be able to report that so far all of the work to modernise, refurbish and now extend housing provision at this site has been achieved without any capital outlay from the association. This means that our Northfield site will continue to provide a solid, mortgage-free asset, generating a significant proportion of our unrestricted income.

The total capital investment in new or existing social housing properties during the year was £2.2 million.

We could not have grown our assets if it was not for the support of Homes England, Heart of England Community Foundation and Charity Bank. We would like to record our appreciation for their ongoing support.

To fund this growth our debt held has increased by 61% compared to the previous year. During the year, we re-financed our loan facility to £4 million. The increase is higher than the increase in net book value of housing properties of 21%. The reason for this is the ongoing development of the latest phase of our Northfield site which we are looking to complete in 2021.

The Financial performance in relation to the core lettings business was stable in the year, however Children Services and other non-housing activities presented some challenges. The deficit for the period is £38K; this represented a £78K reduction in surplus compared to 2019. Whilst some variations in operational performance with the previous year were recorded, the primary reason for this reduction was a write down of goodwill, which increased by £74K. Goodwill is an assessment we make each year and given the dissolution YBASE into YMCA Heart of England in April 2020, the cost of goodwill between the two entities has been written down to a Nil Value.

During the year, there were no disposals or re-classification of items. Bank balances at the year-end stood at £1.95m (2019 £0.5m) and the cash flow forecasts for 2020/21 are all positive. The bank balance at year end includes the receipt of a grant from Homes England of £1.13m to fund Phase 5 of the redevelopment of our Northfield site. Despite restrictions caused by Covid-19, construction work has commenced and this grant is anticipated to be spent by the end of the current financial year.

Each year we report on the deficit in the national YMCA defined benefit pension scheme as it remains a risk for all YMCA members of the scheme. The most recent valuation available has shown that the pension recovery plan is on track and there is no need to increase contributions or extend recovery period.

Financial Review	**Note**	**2020**	**2019**
		£000	**£000**
Turnover	3	4,822,006	4,719,466
Operating costs		(4,652,998)	(4,520,672)
Operating surplus	5	169,008	198,794
Profit/Loss on disposal of property, plant & equipment (FA)		449	(72,240)
Write Down of Goodwill		(74,279)	-
Interest receivable & other income	6	167	1,036
Interest & financing costs	7	(133,955)	(87,532)
Surplus for the year before tax		(38,610)	40,058
Taxation	10	-	-
Deficit for the year		(38,610)	40,058
Remeasurements - Actuarial gain/loss in respect of pension schemes	20	-	-
Total comprehensive income for the year		(38,610)	40,058

Consolidated Statement of Total Comprehensive Income for the year ended 31 March 2020	**Notes**	**2020**	**2019**
		£	**£**
Fixed Assets			
Intangible assests and goodwill	11	45,098	103,777
Tangible fixed assets - Housing Properties	12	11,744,584	9,739,539
Tangible fixed assets - Other Fixed Address	13	1,995,273	2,016,268
Investments in subsidiaries	14	-	-
		13,784,955	11,859,584
Current Assets			
Trade and other debtors	15	327,864	328,573
Investments	16	-	17,837
Stock		2,436	-
Cash and cash equivalents		1,948,944	516,151
		2,279,244	862,561
CREDITORS: Amounts falling due within on year	17	(1,031,434)	(1,054,224)
Net Current (Liabilities/Assets)		1,247,810	(191,663)
Total assets less currnt liabilities		15,032,765	11,667,921
CREDITORS: amounts falling due after more than one year	18	(11,964,812)	(8,525,186
Provisions for liabilities			
Other provisions	21	(349,963)	(386,135)
Total net assets		2,717,990	2,756,600
Reserves			
Income and expenditure reserves		2,309,772	2,348,383
Revaluation reserve		408,218	408,218
Restricted reserve		-	-
Total Reserves		2,717,990	2,756,600

Trustees who held office for the period from 1st April 2019 - 31st March 2020

► YMCA Birmingham

Name of Trustee	Position	Date of appointment	Date of resignation	No. of meetings attended	No. of Meetings eligible to attend
Paul Harris	Chair, appointed 23/09/2019	24/07/2017		7	7
Oenca Fontaine		24/11/2014		6	7
Arkle Bell		28/09/2015		7	7
Rev Paul Nash		23/01/2017	31/03/2020	5	7
Mike Hew		25/05/2017		6	7
Councillor Diane Donaldson		24/07/2017	31/03/2020	1	7
Graham Cadd		04/06/2018		6	7
Dawn Ward	Vice Chair, appointed 25/11/2019	24/09/2018		5	7
Gabriel Imevbore		26/11/2018		6	7
Tim Cooper-Cocks		25/03/2019	31/03/2020	6	7
David Brown		25/03/2019	31/03/2020	4	7
Everton Burke 5 6		22/07/2019		5	6
Gabriel Imevbore		26/11/2018		2	3
Tim Cooper-Cocks		25/03/2019		1	1
David Brown		25/03/2019		1	1
Everton Burke		22/07/2019		5	6

► Development

Having completed the full refurbishment of our existing supported accommodation in Northfield last year, this year our focus has been on moving forward with building a new block of 27 self-contained flats on the Northfield site for our residents who are ready to live more independently, but with support available from our staff team if needed. Each of the new flats will provide comfortable accommodation with its own kitchen and shower room, and rents will be kept affordable for those entering employment for the first time.

We were really excited to gain planning consent and to appoint a contactor (Cafos) towards the end of the financial year. In addition we have been awarded a grant of nearly £1.5m by Homes England, together with an amazingly generous grant of over £1.05m from Heart of England Community Foundation's Building Better Lives fund. These two grants will cover all the project costs including all the professional fees and additional car parking, with the Building Better Lives contribution meeting over half of the block's construction costs.

Despite the Covid-19 crisis, the work has steadily moved forwards with the piling and most of the groundworks now done in readiness for the erection of the steel frame. The block will be completed towards the end of 2020 or in very early 2021.

Meanwhile we are actively moving forward with a number of other accommodation projects, including in Coventry and Warwickshire. We will complete the remodelling of the ground floor communal areas, and create two new flats, in our existing building in Daimler Green, and hope to be on site with our first major development in Coventry by April 2021.

heart of england COMMUNITY FOUNDATION