

---

# **Y CARE INTERNATIONAL**

## **Annual Report and Accounts 2019/20**



## Contents

Chair's Statement		4
Trustees' Annual Report		
	About Y Care International	5
	Charitable Objectives	6
	Our Vision	6
	Our Approach	7
	Organisational Partners	8
	Programme Activity and Impact	9 - 21
	Structure, Management & Governance	22 - 34
	Financial Review	35 - 36
Legal & Administrative Details		37 - 38
Recognition of Support		39 - 40
Trustees' Statement of Responsibilities		41 - 42
Independent Auditor's Report		43 - 46
Statement of Financial Affairs		47
Balance Sheet		48
Cashflow Statement		49
Notes to the Accounts		50 - 66

## CHAIR'S STATEMENT

### Welcome

**There are 267 million young people out of work, employment and training in the world – post Covid-19 this figure is set to rise even further.**

We are proud to have worked with our partners to achieve the impact set out in this report. As the financial year drew to a close, the world was hit by a disaster no-one could have anticipated: a global health pandemic and a resulting crisis in access to decent work, especially among disadvantaged young women and men. For young people in some of the poorest countries around the world the damage to their livelihoods is catastrophic.

Y Care's focus to help young people be resilient, cope with shocks, and restore and build their livelihoods has never been more important. We are adapting our approach to meet the challenges posed by the coronavirus, including in how we structure our organisation to weather the storm, and are re-focusing our work to continue to empower disadvantaged young people.

On behalf of the World Alliance of YMCA's, Y Care led a new global ***YMCA Community of Impact on Youth Employment***. We worked collaboratively with key partners in the global Movement to share experience, inform best practice and create opportunities for decent work at scale among disadvantaged young people.

Y Care also conducted research into the ***Future of Work***, exploring how digital skills could enhance the types of work suitable for vulnerable young people living in urban Liberia and Sierra Leone. We will continue to listen to the young people we work with and help young people 'future-proof' their skills and opportunities.

The year marked an incredible 175 years of the YMCA Movement, a long history of work with and for young people that Y Care is extremely proud to be part of. It is now vital that we now do not lose sight of our vision – that of creating 1 million opportunities for decent work by 2030.

To our existing and new supporters – thank you for your generosity. Together let's get young people out of poverty and into work!

David French, Chair

## TRUSTEES' ANNUAL REPORT

### About Y Care International

The first Young Men's Christian Association (YMCA) was founded by George Williams in London in 1844. Each YMCA is an individual entity that affiliates to a national council of YMCAs. Through this affiliation, YMCAs become part of the YMCA Movement and part of regional alliances and the World Alliance of YMCAs.

The World Alliance of YMCAs was founded in 1855 at its first World Conference. Since then, the YMCA's mission statement has been interpreted to reflect contemporary realities, most recently in 1998:

"Affirming the Paris Basis adopted in 1855 as the ongoing foundation statement of the mission of the YMCA, at the threshold of the third millennium we declare that the YMCA is a world-wide Christian, ecumenical, voluntary movement for women and men with special emphasis on and the genuine involvement of young people and that it seeks to share the Christian ideal of building a human community of justice with love, peace and reconciliation for the fullness of life for all creation."

The YMCA seeks to serve people of all faiths and none.

Y Care International (YCI) was established as the international aid and development department of YMCA England on behalf of the YMCA movements in the UK and Ireland in 1984. YCI was incorporated on 18 May 2000 and became independent from YMCA England when our current structure of a charitable company limited by guarantee was established on 1 April 2005.

YCI remains within the global YMCA movement and has associate membership status of the World Alliance of YMCAs. We work closely with YMCA entities and other youth focused organisations to achieve our charitable purpose.

## **Charitable Objectives**

YCI's charitable objects, set out in its Memorandum and Articles of Association, are to support international, youth-focused emergency relief and development programmes.

Our current strategy to achieve this primarily through programmes that work with young people in relation to entry to employment and enterprise development.

## **Our Vision**

A more just world where every young person can transform their own and others' lives by earning a decent living.

Keying into UN Sustainable Development Goal 8: Decent work and economic growth, YCI adopts a theory of change approach whereby we fulfil our vision through activities which result in Outcomes arriving at our Goal which is aligned to our Vision Statement.

## **Our approach**

### **Locally-led and locally-relevant**

We work exclusively with and through local partner organisations in countries across the global south, with a focus on sub-Saharan Africa.

### **The organisations we partner with are rooted in their communities**

They have long-standing relationships with young people, community members and other stakeholders, and are owned and run by local people.

### **The YMCA movement**

As part of the largest global movement for youth leadership and empowerment, we have connections and influence with a wide network of youth-serving organisations around the world. We believe that working in partnership adds significant value in delivering our mission. These relationships enable us to connect the most critical issues facing young people in their contexts to wider advocacy and influencing goals.

### **Working in partnership**

We design, deliver and evaluate interventions that seek to deliver the best results for disadvantaged young women and men. We act as a technical knowledge hub and work collaboratively with other agencies to collate and share results to learn what works well for young people in enterprise and employment programming. We use our learning and evidence to replicate good practice through programme design and influencing.

### **Our commitment**

We are committed to strengthening communities and support our local youth-focused partner organisations to build their social relevance and sustainability. We also collaborate with a wide range of organisations and stakeholders with expertise or interest in youth enterprise and employability to develop scope for innovation, investment and impact at scale.

### **Our Global Partners**

Y Care is proud to work collaboratively with more than 60 partners around the world from Bangladesh YMCA to Zambia YWCA, in programming, advocacy and sharing of best practices and technical advice.

**In 2019/20 our organisational partners were:**

**27 YMCAs**

Bangladesh, Bogota (Colombia), East Jerusalem (Occupied Palestinian Territory), Finland, France, Germany, Horyzon (Switzerland), Italy, Lebanon, Liberia, Madagascar, Myanmar, Netherlands, Nicaragua, Scotland, Senegal, Sierra Leone, South Africa, Spain, Sri Lanka, Togo, Y Global (Norway), Y-Denmark, Y-Sweden, Y-USA, Zambia, Zimbabwe

**3 YWCAs**

Bangladesh, Palestine, Zambia

**5 Y alliances**

World Alliance of YMCAs, Africa Alliance of YMCAs, YMCA Europe, YMCA Latin America & the Caribbean, Asia & Pacific Alliance of YMCAs (APAY)

**3 academic/research institutions**

Institute of Development Studies (University of Sussex), Sierra Leone Urban Research Centre (SLURC), University College London Development Planning Unit (UCL DPU)

**23 other partner organisations including:**

A Call to Business (Sierra Leone), Accountable Now (UK Aid Connect consortium partner), BRAC (International, Sierra Leone and UK), Centre of Dialogue on Human Settlements and Poverty Alleviation (CODOHSAPA, Sierra Leone), Community World Service Asia (Pakistan), Computer Aid International, Digital Opportunity Trust Lebanon (UK Aid Connect consortium partner), Federation of Urban Rural Poor Sierra Leone, Global Initiative on Decent Jobs for Youth, Global Youth Network for Empowerment and Development (Sierra Leone), IDEJEN (Haiti), INTRAC (UK Aid Connect consortium partner), Integrity Action (UK Aid Connect consortium partner), Making Cents International, On Our Radar, Restless Development UK (UK Aid Connect consortium lead), Restless Development Sierra Leone, Sensi Tech Hub (Sierra Leone), Slum/Shack Dwellers International (SDI), Transform Africa, War Child (UK Aid Connect consortium partner), Women and Law in Southern Africa (Zambia), Youth Development Movement (YDM)

## PROGRAMME ACTIVITIES and IMPACTS

In the 2019–20 reporting period, Y Care International created impact for 94,591 people. We:

- Worked in 9 countries – Liberia, Madagascar, Myanmar, Nicaragua, Senegal, Sierra Leone, Togo, Zambia, Zimbabwe.
- Delivered 13 youth empowerment projects, helping vulnerable young women and men into decent work and out of poverty – and reaching a total of 79,171 people.
- Implemented 2 humanitarian relief projects in response to major emergencies in our areas of operation, assisting 15,420 people.

Our programme activities seek to create lasting impact for disadvantaged and marginalised young people, their families and communities.

In 2019–20, our core activities worked intensively with 5,461 young people, including 2,553 (47%) young women, equipping them with the skills, assets and networks needed to enter enterprise and employment and improve their lives.

**Outcome 1: Young people have the resources they need to start and sustain decent work. Young people benefit from increased income, can meet their needs and achieve their aspirations.**

Our programmes equipped young people with the basic, core and technical skills and knowledge they need to start and sustain decent work:

- 1,240 young school drop-outs (43% female) gained essential literacy and numeracy skills
- 2,230 young people (60% female) gained core skills, including: problem-solving, communication, public speaking, leadership and teamwork skills
- 1,600 young people (49% female) gained market-relevant vocational skills
- 2,975 young people (56% female) gained business/enterprise management and financial literacy skills
- 1,170 young people (60% female) gained ICT and digital literacy skills

We also ensured that those we support have the networks and physical and financial resources needed to start and sustain decent work:

- 2,916 young people (56% female) received post-training business support (e.g. access to mentors and business coaches, participation in networking events and trade fairs, employer referrals)
- 1,899 young people (61% female) accessed resources (e.g. tools, material and capital) needed for enterprise and employment
- 1,237 young people (60% female) accessed youth-friendly savings and loans groups, revolving funds and microfinance schemes

Together, these activities helped young people to secure decent work and generate higher incomes:

- 1,934 young people (59% female) were supported into enterprise/self-employment
- 154 young people (58% female) were supported into employment
- 231 young people (53% female) were supported into other productive activities, including formal education, technical training, apprenticeships, internships and voluntary roles
- 1,791 young people (59% female) increased their earnings (inflation-adjusted), as a result of income generation activities
- Project evaluations continue to show that young people's income increases on average by a factor of 3 once they have been in employment or enterprise for 3-6 months

In turn, sustained, higher incomes lead to young people having improved wellbeing, enabling them to lift themselves and others out of poverty:

- 2,124 young people (58% female) reported improved personal wellbeing
- 1,916 young people (58% female) reported increased levels of confidence and self-esteem
- 2,017 young people (58% female) reported being better able to meet their and their families' basic needs
- 7,648 household members benefitted from increased financial contributions from young people

**Outcome 2: Young people and communities are healthy, more resilient, can anticipate threats and reduce the negative effects of setbacks and disasters on young people's livelihoods.**

Our programmes also supported young people and their communities to be healthier and more resilient to shocks, setbacks and disasters:

- 18,378 young people (8% female) accessed youth–friendly support services (e.g. family planning, detainee health services, psychosocial support)
- 3,518 young people and community members (57% female) with improved understanding of risks
- 2,724 young people and community members (53% female) with increased knowledge in community mobilisation/crisis response actions
- 1,354 young people and community members (56% female) participating regularly in Community–Based Disaster Management Committees (CDMCs)
- 9,003 young people and community members (54% female) with improved understanding of sexual and reproductive health (SRH), water, sanitation and hygiene (WASH), and other community health issues
- 1,253 young people and community members (56% female) with increased access to financial safety nets (e.g. savings groups, formal bank accounts)
- 910 young people (61% female) increased their savings (inflation–adjusted)
- 1,300 young people (61% female) reported increased confidence in their abilities to cope with challenges and shocks

**Outcome 3: Families, employers & communities actively encourage & support young people to earn their own living & value their contribution.**

Our programmes also ensured that young people and their families, employers, communities and institutions understand the importance of sustainable, decent work and other issues that marginalise youth. Through community outreach activities, training youth leaders, and direct targeting of key stakeholders, we worked to ensure that young women, young people with disabilities and other marginalised youth face reduced levels of stigma, discrimination and violence in their households, workplaces and communities:

- 4,027 young people and community members (60% female) received gender awareness training
- 986 young people with increased access to gender– and disability–specific support services
- 283 targeted decision–makers with improved understanding of gender– and disability–based issues and other issues affecting marginalised young people
- 1,189 young people (57% female) reported feeling more supported by their family members, employers and other community members

**Outcome 4: Young people participate in decisions that affect them and lead change. / Outcome 5: Duty bearers acknowledge and assign resources as a priority to wealth creation for/with poor & disadvantaged young people.**

We also mobilised young people into networks and equip them with the skills, knowledge and confidence to engage in decision-making spaces in a meaningful way. In turn, young people become agents of change in their communities, able to meaningfully influence behaviour, policy and practice that affects them:

- 5,538 young people and community members (60% female) received civic education training
- 35 young people (57% female) trained as youth researchers
- 1,967 young people (50% female) with increased skills and knowledge in advocacy and influencing
- 523 young people (35% female) led youth forums, youth advocacy groups, and peer educator groups, raising awareness on key youth issues
- 35,223 community members and stakeholders reached by youth-led advocacy and influencing
- 66 platforms for youth engagement established or enhanced
- 2,707 young people (57% female) with improved understanding of their political environment and decision-making spaces
- 419 targeted decision-makers have improved understanding of decent work and labour rights for young people
- 1,514 young people (57% female) reported having increased voice in their households, workplaces and communities

**Outcome 6: YMCA partners have the tools & resources they need to deliver the work. /Outcome 7: Practitioners know about and implement best practice in E&E. Policy and practice meet the (stated) needs of poor and disadvantaged young people.**

Additionally, our organisational development work ensured both Y Care, its partners and wider sectors are equipped with the tools and resources to deliver high-quality youth enterprise and employment (E&E) interventions:

- 25 partners received E&E technical support and organisational capacity-building
- 32 partners trained and implemented new technological programme solutions (e.g. mobile data collection)
- 21 technical resources developed and enhanced to support youth E&E programming

- 12 research and learning pieces generated to build evidence of what works – and doesn't work – in youth E&E interventions

Geographically, the vast majority of our programmatic work in 2019–20 was in Sub-Saharan Africa, with 13/15 projects comprising 90% of the total beneficiary reach. In addition, activities were implemented in Myanmar (Asia, 8%) and Nicaragua (Latin America, 2%).

With regards to gender, of the 94,591 beneficiaries reached, almost a third (32%) were female. This figure is skewed by one project, '*Protection and rehabilitation for young people at risk of coming into conflict with the law*' in Togo, which provided young prison detainees – the vast majority of whom are male – with case support, legal training and healthcare services. Excluding this project, women and girls made up 53% of our overall programmatic reach.

## **Putting young women first**

**Globally 180 million young women are out of employment, education or training – that’s double the amount of young men.** Many other young women are in badly paid and dangerous work. Y Care aims to address this inequality by empowering women into decent work. In 2019–20, young women and girls made up 47% of our core enterprise and employment programme reach.

## **The right to dignity**

All women deserve the basic human right to decent work and a decent income. But in many countries, women face multiple barriers. Too often women lack control over land and property and are financially excluded. They are also disadvantaged by bearing the brunt of unpaid care and domestic work and coping with emergencies and disasters.

Our aim is to unlock the enormous potential in young women and ensure no one is left behind. We provide training, business skills and opportunities for women to start up enterprises and enter the labour market. By putting young women at the heart of what we do, we enable them to become independent and transform their lives.

## **Tackling harmful practices**

We empower women to speak out against harmful practices such as sexual exploitation, child marriage and violence. In total, 4,027 people received gender awareness training, challenging traditional gender norms around divisions of labour, participation in economic opportunities, access to education and training and financial resources.

## **Project spotlight**

Young women are learning new agricultural and business skills, as part of the Ampa Awagna project, run in partnership with YMCA Senegal. These female entrepreneurs are learning how to maximise their yields, develop new products and to access finances and advocate for equitable land ownership.

## **Helping young women like Aida in Senegal can benefit their entire communities**

Fulfilling equal rights for women and girls is an end in itself, but has wider social impacts, for children, men and economic development. We know when women work it creates positive ripple effects on communities. It means better nutrition, health and education for their children and their children’s children too.

## Meet Aida

Aida, from Sedhiou in Senegal, is taking charge of her families' future.

**“I want to have enough money so that I can satisfy all my family’s needs so that they aren’t in trouble or have challenges in life.”**

“The rainy season is much shorter and farming much harder now. The main challenge is food – there is not enough to eat ...I have 5 children and we only eat twice a day.”

“I went to the Ampa Awagna intensive agricultural camp for one month and learned so much. With the market gardening techniques, farming is much easier. I’m now growing chilli, onions, carrots and lettuce.

“Then last year I also started with the chickens; it’s been very successful, and I can now support my family. I buy one baby chick for 750 CFA and then 2 months later I can sell them for 3,500 CFA. The food is expensive, but this is a business I can do all year round.

“I want to make my poultry farm bigger, build a larger shed and create a better business.

I know when you see what I’ve done you will be happy.”

“There are women who want to join me and work as a collective. I’m hoping that if I get support then I can invite other women.

“I have a business plan for my poultry farm, and if I get enough income from this, I can invest in my market garden as well.

At the moment, if I sell all my produce from my market garden, I can earn 10,000 CFA a month (approx. £15) but I want to grow it bigger.”

## Creating Hope for Youth in Urban Slums

**85% of the world’s youth live in developing countries, with an ever-increasing number growing up in cities and urban slums.** These areas are characterised with poor sanitation and housing, a lack of education and opportunities for decent work. Many of the slum communities we work in are also prone to disasters, leaving young people struggling to create a future.

## Our response

Last year Y Care International listened to the needs of young people in slum communities across Sub-Saharan Africa. Our research highlighted the shortage of skills and crippling lack of access to finance and markets faced by unemployed young people and small business owners.

What we also learnt is that these young people have enormous potential and the ideas and motivation to improve their lives. Our programmes aim to equip them with the skills, resources and networks they need to lift themselves out of poverty and into decent work.

We provide:

- **Skills** – vocational, business management, literacy, numeracy, digital and life skills
- **Start-up** – financial grants and start-up equipment
- **Sustainable finance** – establishing savings and credit groups
- **Advocacy training** – enabling young people and adults to mobilise and tackle local challenges
- **Disaster Risk Reduction** – training for young people to cope with shocks and disasters

## Engines of the economy

Supporting young people to set up enterprises boosts their own incomes and living standards, but benefits others too. The young people become engines of economic growth and social development for their communities. Young people are also empowered to drive forward local solutions for local problems.

### Spotlight on:

- **Sierra Leone** – Y Care led a consortium of 11 members for the **PSPP Sustainability project**. It brought together key urban development actors in Freetown to strengthen the capacity of local organisations and slum dwellers to participate in slum upgrading initiatives.
- **Togo** – in partnership with **YMCA Togo** Y Care trained young men like Barthelemy in advocacy techniques to become ‘change agents’ in their communities. They now all report increased self-confidence, strong negotiating skills and feel able to enforce their rights and needs.

## **Meet Barthelemy**

**“Young people have a voice and we are being heard.”**

“The local authority knows my name for reasons I am proud of. Thanks to Y Care International I am leading change in my community – making my family and community safe.

“I am the President of my local Disaster Risk Reduction Committee. I have a responsibility to ensure the community is aware of the risks we face and how to protect ourselves. As well as basic training, Y Care International helped me and my committee develop our roles. We each chose a responsibility; to raise awareness on sanitation, another for housing and so on. It is my job to make sure they are confident in their roles.

The most exciting thing YMCA has done for us is introduce every committee member to his or her counterpart in the local authority. We know who to talk to when we identify a risk, can report issues quickly and know they will be handled. YMCA held a roundtable for our committee and the local authority, with the media present. We presented the concerns of the community and had productive responses.

“And there is practical help as well. After the rainy season, there was one street in the neighbourhood that was damaged severely by runoff water. No cars could pass through it, sometimes even motorcycles couldn’t. With our practical skills training, the community, led by YMCA young people, were able to repair that street to the benefit of the whole slum.

“Thank you for helping us make Lomé a safer place to live and work.”

## **Innovating and collaborating**

2019–20 has been a year of testing and driving new innovative ways of working and strengthening established systems by collaborating with new partners.

### **Queens Young Leaders**

In association with Computer Aid and YMCA Sierra Leone, we established two innovative solar-powered computer learning labs. This provided 615 young people

with the ICT, business and vocational skills training, assets and networks needed for successful enterprise and employment. Ensuring these opportunities are also available for rural populations is vital, and so we collaborated with On Our Radar and A Call To Business to establish a remote SMS and audio business skills training platform. This, coupled with face-to-face business mentoring, helped to support a further 307 disadvantaged young people in remote locations gain crucial skills.

### **Future of Work**

As part of our Comic Relief 'Fit for Future' grant, Y Care delivered a youth-led research report investigating the future of work for vulnerable young people in Liberia and Sierra Leone. The research highlighted the key barriers that young women and men face in finding jobs in an increasingly automated and digital world. Additionally, it has helped to identify solutions and hone our interventions to equip young people to face the 21st century world of work.

### **Community of Impact**

Also, this year, at the invitation of the World YMCA, Y Care launched a new global Community of Impact on Youth Employment. Gathering youth livelihood experts from around the world, we have now created a community that is serving the global Y family and providing them with the best practices, tools and resources needed to deliver meaningful youth enterprise and employment work at scale.

### **Development Alternative**

YCI is part of a DFID-funded consortium, led by Restless Development, to equip young people like Mialy to conduct youth-led research, monitor and improve development projects within their own communities. Using Integrity Action's DevCheck application to examine project progress in real time, they are able to advocate for change and hold development actors to account. .

### **Meet Mialy**

Mialy from Madagascar is empowering her community

**"I think it's good that we consider young people as the real decision makers of their lives.**

“I wanted to get involved in research as I was inspired by the activities around young people. There is a new dynamic that young people are bringing, not only in Madagascar but all around the world.

“I want to add value to these things by doing research – what are the new approaches and new tools that they bring. Young people have energy, creativity, they have a different way of seeing things.

“If we consider them more, we can find that there is a lot of information that can be used for development. For example, when the government is making the National Youth Policy.

“Being involved in youth-led research makes you feel that you are learning and growing your skills. It’s given me a lot of self-confidence.”

### **Meet Aminata**

Aminata from Makeni in Sierra Leone is challenging gender stereotypes

**“I will challenge people who tell me I cannot do a man’s job. Because I am a woman, I know how strong I am.**

“Out of 360 students on the electricians’ course I was one of eight women. I feel so inspired to be one of the few women who did this course because people now admire me.

“Before the training I was just doing petty trading, making no money.

“I would wake up feeling so unhappy because my dream to become a successful woman was not being achieved. I would cry by myself.

“Now I have a lot of hope for the future. I know I will succeed. I want to raise my daughter to be a strong woman.

“I try to inspire other women who are not doing anything. I tell them ‘if you really want to be someone and have a good future you have to focus and work hard’.

## **Strengthening youth resilience**

Y Care supports and works with some of the most disadvantaged and vulnerable young people in the world. They face personal challenges such as family breakdown, the pressures of caring for dependents, illness and bereavement. This is all compounded by the harsh realities of poverty, environmental disasters and the daily struggle to earn a living. It is vital to equip them with the skills and resources to build resilience against adversity.

### **Methods for building life-long resilience**

We adopt a multifaceted approach to help young people prepare for and cope with shocks and stresses. Combining life skills training, youth-led outreach activities and job-promotion schemes we ensure that communication, leadership and other essential life skills are adopted to allow a smooth transition into decent, sustainable work. By diversifying livelihood sources and encouraging healthy savings patterns through credit and savings groups and revolving funds we provide young people with additional security for their futures.

### **Spotlight on projects:**

Through our partner **YMCA Nicaragua**, our youth-led Disaster Risk Reduction Schemes train young people to adapt using climate-resilient agricultural techniques.

With **YWCA Zambia** karate classes are offered alongside safe spaces and are utilised as a method for building awareness of gender-based violence. These spaces increase self-confidence, leadership skills and empower the young women.

Our Vulnerable Youth Empowerment Project in **Myanmar**, run by YMCA Myanmar, has strengthened economic resilience and provided education on civic issues, gender-based violence and disability-based discrimination. Young women and men in four disadvantaged communities face multiple barriers to achieving sustainable livelihoods and participating as active citizens in their new democracy.

The project has a multi-pronged approach implementing training on literacy, numeracy, gender awareness, civic education and life skills. It has also provided vocational skills and business management and supplied start up grants and equipment to support 315 young people like Lin Let start their enterprises.

Collectively, these aim to promote youth enterprise and employment, challenge stigma and discrimination, and encourage civic participation to help future proof their livelihoods.

## Meet Lin Let

Lin Let, from Maubin in Myanmar, can now educate her children thanks to the new skills she has learnt.

**“Thanks to the project I can earn my own money using my new skills and contribute to my household, I can take care of my family and my children’s education.”**

“I attended the YMCA hair and make-up training. At first, I was afraid of opening my own shop, but I knew I could do well. I started my own hairdressing shop eight months ago and now I have customers from my own village and four other neighbouring villages.

“Before I joined the project my husband and I both worked to support our family. We do rice and betel farming and we breed ducks, but we could not save much money. We did not have any other way to generate income.

“Before I was trained there was no one in my village offering hairdressing services so it is also good for the people in my community. Now they don’t need to go to town to get their haircuts and they save on the cost of petrol.

“I am so glad when a customer tells me they like my services. My friends all tell me they admire me. I would not have made any progress if I had not joined this project. I’m planning to extend my shop and buy a hair washing bed.

“Now I see a bright future for my children because I can support them. I thank YMCA and donors very much for the knowledge and skills I’ve gained. I’ve just started volunteering to cut hair at a local orphanage and now take part in all the community activities run by the YMCA.

## **STRUCTURE, MANAGEMENT & GOVERNANCE**

### **Our public benefit**

We have considered the Charity Commission's guidance on public benefit, when reviewing our aims and objectives and in planning future activities. The public benefit of YCI programmes and activities lies in supporting emergency relief and development programmes to benefit young people who are in need in many countries across the world, and in helping vulnerable young people in the UK to understand and take action on the challenges faced by other young people globally. These programmes and activities are supported and delivered irrespective of the background of the individuals and groups who benefit from them and are free of charge to the beneficiaries. The Trustees therefore confirm that in their opinion Y Care International fully satisfies the public benefit test.

### **Governance and management**

YCI is governed by its Memorandum and Articles of Association, amended by Special Resolution dated 9 May 2005.

Overall strategy and policy for YCI are agreed by the Board of Trustees, advised by the Chief Executive and Senior Management Team who attend trustee meetings. The Trustees met 18 times during the year, either as a full Board or in sub-committees (2019: 15).

YCI's Memorandum and Articles of Association state that YCI shall have a minimum of four and a maximum of 16 Trustees. At March 2020, there were 12 Trustees (2019: 11). During 2019/20, one trustee resigned or came to the end of their period in office. Two trustees were appointed during the financial year under review.

Elected officers of the Board are the Chair and can include a Deputy Chair and Treasurer. Appointed Trustees are recruited by open advertisement to ensure the widest field of applicants. The President of YCI, who is appointed by the Trustees, is an ex-officio member of the Board, while the National Councils of YMCAs of England and Wales, Ireland and Scotland may each nominate one Trustee per country. The remaining 'appointed Trustees' serve an initial term of three years and may be reappointed for a second consecutive three-year term, after which they

must remain out of office for at least one year unless otherwise agreed by the Board.

The Board reviews each vacancy which arises and seeks to recruit new Board members who can add value which reflect the diversity of our operations, including involvement of younger people in governance and decision making.

Trustees periodically review governance arrangements to ensure that appropriate structures and mechanisms are in place as the charity evolves. In the year, there were three sub-committees of the Board each of which have Terms of Reference, meet regularly and are chaired by a Trustee. Other Trustees are encouraged to join a sub-committee, which may also appoint members with relevant expertise from outside the Board.

The sub-committees were:

- The Finance, Audit and General Purposes Committee makes recommendations to the Board on managing of finances, risk and resources, including in the year under review, human resources and organisational development. The Chair of the Committee is James Holian.
- The International Programmes Committee makes recommendations to the Board on the strategic direction, policy and focus of YCI's international work. The Chair of the Committee is Michaela Kelly. The International Programmes Committee includes two co-opted members.
- The Human Resources Committee leads on the appointment of new trustees and senior staff, and provides strategic oversight of human resources and organisational development matters. The Chair of the Committee is Grace Conacher.

The Chief Executive is responsible to YCI's Board for the charity's operational leadership. To facilitate effective operations, the Chief Executive has delegated authority, within terms of delegation approved by the Trustees, for operational matters including finance, employment and programme performance. Our operations are organised into directorates each led by a member of the Senior Management Team which meets weekly.

As of March 2020, the staff team comprised 18 staff (2019: 22); the reduction reflecting a restructure to effect efficiencies.

A Youth Engagement Panel advise staff and as necessary Trustees on our work with young people in the UK and Ireland. This advisory group has no governance responsibilities or liability but ensures that the views of young people influence the design, delivery and evaluation of our work. In the year under review the Panel had six members and met twice alongside other online discussions.

### **Related parties and co-operation with other organisations**

None of our Trustees receive remuneration or other benefit from their work with the charity. Any connection between a Trustee or senior manager of the charity with a contracted supplier or grant holder must be disclosed to the full board of Trustees in the same way as any other contractual relationship with a related party.

In the current year related party transactions were reported in relation to Tim Fallon a trustee nominated by YMCA England and Wales. During the year, Y Care International purchased payroll and HR services from YMCA England and Wales at a total cost of £11k (2019: £17k). There was no outstanding payment at year-end owed to YMCA England and Wales.

### **Pay policy**

The board of directors, who are YCI's trustees, and the senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. All Trustees give of their time freely and no Trustee received remuneration in the year. The charity reimburses reasonable expenses incurred in the course of acting as a trustee, including travel and accommodation expenses required to attend meetings, training and orientation costs. Every effort is made to ensure costs are modest. Details of directors' expenses and related party transactions are disclosed in notes 3.4 and 13 to the accounts.

The pay of the staff is reviewed annually and may be increased in line with inflation or an amendment to Inner London Weighting. In view of the nature of the charity, the directors benchmark against pay levels in other similar sized charities. The remuneration benchmark is the market median, unless they have a specific business reason for aligning the post differently in light of the level of responsibility,

difficulty in recruiting for that type of role or market conditions. If recruitment has proved difficult in the recent past, a market addition is also paid with the pay maximum no greater than the highest benchmarked salary for a comparable role. Details of senior staff pay are disclosed in note 3.5 to the accounts.

All YCI staff are paid at least the London Living Wage as set by the Living Wage Commission.

### **Recruitment, training and development of Trustees**

When new Trustees are appointed, they receive an induction programme in which they meet with staff from across YCI. They are also provided with relevant background briefing information, including links to information on legal obligations under charity and company law, the Charity Commission guidance on public benefit, the Memorandum and Articles of Association, the organisation's strategy, annual plan and recent financial performance of the charity. They also receive a Governance Handbook containing a Trustee Code of Conduct, information about the roles and responsibilities of the Board and its officers, sub-committees' terms of reference and delegated powers, the job description of the Chief Executive and his/her delegated powers, and criteria for performance measurement. Y Care International has purchased trustee indemnity insurance.

### **External representation and leadership**

The Board and Chief Executive are supported by the President and Ambassadors to raise profile, public awareness and resources for our work with young people.

### **Reserves policy**

The Trustees have reviewed YCI's reserve requirements and have updated the reserves policy accordingly. In view of the continuing uncertainties posed by the coronavirus pandemic, Trustees have agreed to maintain its reserves at a minimum of £620k.

This level of reserve aims to assure YCI continues to meet its charitable objectives whilst securing the charity's financial sustainability, especially at a time when need is growing and new income opportunities are scarce. The reserve covers our contractual and working capital requirements for three months of operating costs. It also includes a 20% contingency allowance for potential fundraising challenges and an allowance for other significant potential financial risks to which YCI is exposed, such as foreign exchange and potential additional pension deficit recovery risk.

At the year-end, five projects were in deficit by a total of £203.884 (2019: £129,917). See note 11.2 for details. The Trustees are satisfied that these deficits are due to expenditure being incurred before the receipt of restricted programme income, and that these deficits will be cleared by future restricted income within the following financial year.

Reserves held in excess of this minimum amount provide scope for YCI to achieve its strategy through developing new projects and new income streams. The total amount of unrestricted reserves held at year end was £948,388. This includes previous receipt of unforeseen and exceptional legacy income.

The trustees are committed to utilising reserves held in excess of our reserve policy in a responsible manner in pursuit of our charitable objects. This includes:

- investment in our fundraising and marketing capacity to diversify our income and secure longer-term financial sustainability
- ensure support to our international partners which can be difficult to secure other funding for, such as staff training or research, so as to increase our impact with young people
- enable flexibility so we may underwrite financial transfers to our international partners for co-financing institutional funded projects whilst other restricted funds are sought.
- provide working capital as pre-financing for our international partners before receipt of funds, due to the nature of restricted institutional cash flows from back donors. This reduces disruption or delay in providing essential support to vulnerable young people.
- management of our share of the YMCA pension scheme deficit.
- allow us, if we believe necessary, to respond to any natural disaster or emergency at short notice before public funds are received.

We continue to be mindful as to whether we can leverage funds through socially responsible investment which contribute towards our vision and charitable purposes.

### **Grants and partnership policy**

YCI works almost exclusively with and through recognised YMCAs and other local civil society organisations where appropriate in countries in Africa, Asia, the Middle East, Latin America and the Caribbean. We provide grant funding to these organisations for development projects primarily for youth-focused development work and emergency relief, targeted at particularly vulnerable groups of young people. YCI may also provide grant funding to YMCAs and other youth-focused organisations in the UK and Ireland for projects which raise awareness of global issues and/or which support young people to advocate for change. No grants are given to individuals and we do not make political donations.

Where there are limited or no YMCA structures for humanitarian relief implementation, grants for emergency work are made through other agencies.

To ensure that our partners are able to effectively utilise and manage these funds, YCI uses an Organisational Capacity Assessment framework and associated tools involving participation from a wide range of stakeholders involved in the leadership and management of the partner organisation. These assessments are refreshed before commencing delivery of any new multi-year grants. YCI staff also assess partner capacity during monitoring visits, using YCI's Programme Implementation checklist (including mini-audit tool) and through using the sector standard 'MANGO financial management health check' tool.

We regularly seek and receive feedback from our partners. We use this to inform and improve our capacity building support and building their feedback into our wider programming and planning.

### **Investment policy**

Funds are placed on deposit until they need to be transferred to the project. Due to the nature of our activities, funds may be required to be transferred at short notice.

## **Pension deficit**

As explained in note 10, the multi-employer defined benefit YMCA Pension Plan was closed to new members and future benefit accruals with effect from 30 April 2007. The valuation as at 1st May 2017 showed that the scheme was underfunded and a deficit of £33.6m has been allocated between participating employers, of which YCI is one, on the basis of pensionable service. The current recovery period is 9 years commencing 1st May 2018. Part of our Reserves Policy may be used to fund any additional costs of delivering these pensions.

This pension plan has been replaced by a defined contribution group pension plan for current members of staff and an auto-enrolment pension scheme.

## **Volunteers**

Volunteers are occasionally deployed in the offices of YCI. Their work is governed by a Volunteer Policy and an agreement with the individual. They work normal office hours or as varied by agreement. During the year, 1 volunteer worked in our office (2019: 2).

## **Risk management**

The Board has overall responsibility for ensuring that YCI has appropriate systems of controls, financial and otherwise. The Board is responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity to enable them to ensure that the financial statements comply with the Companies Act 2006.

The Board is also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities, and providing reasonable assurance that:

- The charity is operating efficiently and effectively
- Its assets are safeguarded against unauthorised use or disposition
- Proper records are maintained, and financial information used within the charity or for publication is reliable
- The charity complies with relevant laws and regulations

The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. They include:

- A strategic plan and budget approved by the Board

- Regular consideration by the Board of financial results, variance from budgets and non-financial performance indicators
- Delegation of authority and segregation of duties
- Identification and management of financial and operational risks by the Board and line management.
- Documented systems of internal financial controls and procedures that are reviewed regularly by financial management
- Procedures to ensure the completeness and accuracy of accounting records and document the ways in which the trustees have delegated financial authority within defined limits.

The Board operates a formal risk management process to assess business risks and approve risk management strategies. A Strategic Risk Framework sets out our approach to managing risk and how Trustees can be assured that internal controls and actions can mitigate risks. A more detailed operational risk register is maintained which sets out identified risks and actions to mitigate these. This register is routinely reviewed by YCI's Finance, Audit and General Purposes Committee.

The main risks and mitigations of the organisation are as follows: –

Risk	Effect	Likelihood of the event occurring	Mitigation
Income shortfall: failure to secure diverse income (unrestricted/restricted) resulting in reduction in programmes and activities	The organisation is unable to maintain reserves at the target level and is unable to pay core costs	Medium	New fundraising initiatives are put in place. Increased donor engagement
IT system failure	Loss of key data and inability to operate as normal	Low	All files and system access are held offsite on SharePoint or Resources Space digital asset

			management platform. In addition, all data is backed up in a separate location
Safeguarding issue	Harm to affected individuals and reputational risk	Medium	Robust safeguarding policy, procedures and training in place for all staff, volunteers and partners
Poor programme delivery and poor-quality implementation; inefficient MEL systems	Loss of credibility and withdrawal of donor funding	Unlikely	Systems in place to support programme design process; quality control mechanisms in programming team; resourcing for MEL systems at Y Care and partners; donor relationship management; new results framework implemented to align with organisational Theory of Change

## Fundraising

Our achievements would not be possible without raising funds. From challenge events to individual donations, our fundraising programme enabled us to obtain vital financial resources to fund our objectives.

To ensure confidence in our fundraising, we maintained membership of the independent regulator of charitable fundraising, The Fundraising Regulator. They set and maintain the standards for charitable fundraising, aim to ensure that fundraising is respectful, open, honest and accountable to the public and regulate fundraising in England and Wales. We seek to comply with The Code of Fundraising Practice and its associated Rulebooks for Street, Door and Private Site Fundraising. The regulator ensures that members of the public have a route for redress where they are unhappy about any of our fundraising. Further information is available at [www.fundraisingregulator.org.uk](http://www.fundraisingregulator.org.uk).

YCI is also registered with the Fundraising Preference Service which allows members of the public control of the communications they receive from charities. In 2019/20 we received 4 requests to amend or suppress communications through the service, which were promptly actioned in accordance with our support services procedures.

Further information is available at

<https://www.fundraisingpreference.org.uk/>

YCI employs a team of professional fundraisers led by the Director of Fundraising & Marketing. The team is supported by specialist agencies to ensure we use our investments in fundraising as best as possible. This year we worked with direct marketing agencies to help coordinate and facilitate our individual giving programme and digital and press advertising activities to gain new supporters. We closely monitor the performance and results achieved by these agencies.

In the year under review, we did not undertake telephone fundraising, door to door or street fundraising. All supporter communications are facilitated in-house by our fundraising team in line with our supporters' contact preferences. We take reasonable steps, including staff updates and training, to ensure understanding of The Code of Fundraising Practice so that privacy is respected, vulnerable people are protected, and no undue pressure is given.

Since the General Data Protection Regulation came into effect on 25th May 2018, YCI has maintained its cookie policy, privacy policy and data protection policy and has continued to ensure that our fundraising team are trained and equipped with the skills they need to meet and exceed our Supporter Promise. We actively seek and receive feedback from our supporters to improve our supporter care and meet fundraising regulatory requirements. In 2019/20 we received no complaints regarding our fundraising activities.

### **Transparency and accountability**

Any UK Government funding for international development programmes is reported in line with the International Aid Transparency Initiative using the website [www.aidstream.org](http://www.aidstream.org) to upload relevant information.

Copies of relevant policies and procedures are available on our website or upon request.

### **Safeguarding and security management**

YCI takes its commitment to protecting and promoting the health, wellbeing, safety and security of all engaged in our work very seriously. The Director of International Programmes and Partnerships acts as Safeguarding Lead. While the Director is on maternity leave, this responsibility has been delegated to the Head of International Programmes and Partnerships. YCI's Board of Trustees also has a designated Safeguarding Lead.

YCI's Safeguarding Policy and Procedures outline our commitment and standards to ensure we protect and safeguard children, young people and adults at risk, from harm and abuse. In 2019/20, with external support, we updated our Safeguarding Policy and Procedures, to reflect developments in sector standards and best practice. We developed and delivered training for YCI staff and southern partner organisations in Sierra Leone and Liberia. We also provided technical guidance for these partners, as well as our YMCA partner in Myanmar, to strengthen their safeguarding policies and procedures.

YCI began the process of reviewing its security and travel health protocols in 2020 and organised initial security training for staff.

All staff, volunteers and partners are required to report anything they deem to be a safeguarding, security or other category of serious incident to YCI's Safeguarding Leads. These incidents are thoroughly investigated, with appropriate actions taken in respect to perpetrators and support provided to survivors. We reported one safeguarding incident to our Board and the Charity Commission in 2019–20. The Charity Commission was supportive of our response to the incident and it has since been closed. We are committed to continuous learning from any incidents that arise to further strengthen our practice in this critical area.

### **Going concern in the light of COVID-19**

The world was affected by the COVID-19 pandemic starting in the last quarter of the financial year under review.

Following the government's advice, the organisation shut its offices on 23<sup>rd</sup> March 2020 and all staff have been able to work from home.

Whilst Y Care International is materially affected by the COVID-19 pandemic, and the organisation faces uncertainty relating to its ability to continue on a going concern basis, an analysis of reserves in a number of scenarios indicates that the planned funding initiatives will generate sufficient income to maintain reserves at least above the target reserve level of £620,000. Accordingly, the trustees have prepared the financial statement on a going concern basis.

This is after taking into consideration the following factors:

- The number of legacy income notifications has substantially reduced since lockdown started in March 2020.  
We believe this is because solicitors are not working and processing the wills and probate of clients. We would in the normal course of events expect to receive a level of notifications albeit at this time we do not know how much this would be. The effect is that budgeted income for 2020/21 has in the likely scenario been pushed back to the second half of the current financial year.
- Due to the travel advice issued by FCO and the fact that many countries are imposing mandatory 14 day isolation protocols on arrival; travel to programmes for monitoring, evaluation and learning, auditing and programmatic assistance is now not possible and we do not envisage this will be possible again until at least the second half of the 2021 calendar year.

This affects our ability to manage programmes and support our local partners. Local partners' ability to continue with the programmes as envisaged is hampered by local lockdown measures. We are in discussion with donors about delaying programme outcomes and adjusting budgets until the second half of the current financial year and beyond.

- The general economic downturn in the UK is likely to affect the level of support Y Care International achieves from its current supporter base, in addition acquiring new donors in the current environment is likely to prove challenging.
- Financial implications  
The level of unrestricted reserves at the end of the financial year 2019/20 is £948k. Compared to the reserve policy £620k and wind-up costs computation this provides a good level of head room for future activities.

### **Future Objectives**

The Trustees and Management reviewed the YCI Strategy Plan and agreed that our core mission, which is to support the most disadvantaged young people to achieve their aspirations by getting into work and out of poverty, remains the same.

Through partnerships with YMCAs worldwide we aim to create 1 million opportunities for decent work by 2030.

2019/20 was a challenging year in terms of a changing landscape of Institutional and Trust & Foundation support. The organisation has since the end of the financial

year under review embarked on a reduction of programme related risk by more focussed activity, based on providing technical support to and capacity building with partners as well as awarding small grants. YCI will no longer be leading major projects with co-financing responsibilities and will be limiting new programme work to a smaller cohort of high capacity partners.

The transition to a new business model will also enable Y Care to demonstrate its sustainability as the foundation to future growth and development to maximise its potential, move to scale and enhance its work with young people to provide them with employment and enterprise opportunities.

### **Subsidiary undertaking**

The subsidiary trading company (Y Care Limited, registered company number 3577655) was formed to undertake trading activities on behalf of Y Care International. This company was dormant throughout the year.

## **FINANCIAL REVIEW**

### **Income**

Y Care International's total income comprising money from national and international statutory funds, trusts & foundations and individuals was £2.3 million, a decrease of 20% from the previous year.

Unrestricted income was £0.7 million in the year under review reduced from £1.4 million in 2018/19. The previous year included £0.6million of funding for the International Citizen Service (ICS) programme which closed in September 2018.

Individual giving decreased slightly from £0.6 to £0.4 million. Support from our domestic YMCA partners reached £0.7 million. Legacy income fell from £0.3 million from £0.2 million reflecting its inherent unpredictability. We are very grateful to all our supporters for their commitment to our work throughout the year.

Aligned with the approved budget and Y Care's new operating model as a strategic grant maker to a smaller cohort of high capacity YMCA partners, Y Care intends to forge partnerships with Trusts and Foundations to achieve restricted grant income of £500k to enable us to deliver these smaller grants and associated technical support.

### **Expenditure**

Total spending in the year under review reduced to £2.9 million from £3.2 million the previous year. This reflects that a number of programmes came to an end during the financial year which have not been immediately replaced.

19% of expenditure was spent on ensuring our charity is a well-managed, responsible and financially sustainable organisation.

Fundraising, overheads, and administrative support costs were controlled and within the expected budgetary controls.

### **Cash flow**

Due to the manner in which restricted institutional donor income is received by the organisation, we can experience significant swings in our net cash flow between

years. During the period under review, debtors reduced from £0.7 million to £0.4 million. Of which the majority was attributable to both legacies and restricted projects income received after the year end.

### **Reserves**

Total reserves at 31 March 2020 stood at £1.08 million. This included £0.1 million of net restricted programme balances held for multi-year projects. Unrestricted reserves fell by 28% to £0.95 million. This included funds retained for future co-financing obligations, new developments in our work with young people, and support to strengthen our partners. Reserves held in excess of our minimum reserve policy are also used to invest in raising further funds to ensure the long-term sustainability of the organisation and to aid cashflow due to delays in receipt of restricted funds from institutional donors.

### **General funds and ongoing concern**

As explained elsewhere in this report there is material uncertainty surrounding the finances of YCI. However, reserves at the end of the financial year under review are 174% of the reserve policy, indicating a healthy buffer to meet future development work and unforeseen variances due to the effect of COVID-19 on donor engagement and working conditions, as well as the ability to meet the pension liability in the worst-case scenario. The Trustees consider that Y Care International has sufficient assets to meet its obligations as they arise. The charity currently has adequate financial resources and the structures in place to manage the business risks. The charity's budgeting and forecasting processes have taken into consideration the current economic climate and its potential impact on both our various sources of income and expenditure. The Trustees remain committed to a financial plan that maintains a sustainable financial basis while seeking overall growth in income in response to the highly competitive environment.

### **Post Year End events**

On the 11<sup>th</sup> December 2020, the trustees decided to reduce programmatic activity for the remainder of the 2020/21 financial year pending a strategic review of the future activities and focus of the organisation. In order to contain expenditure in keeping with reduced income 5 staff have been served notice of redundancy.

## LEGAL & ADMINISTRATIVE DETAILS

### President

Terry Waite, CBE

### Trustees

The directors of the charitable company are its Trustees for the purposes of charity law. The Trustees who have served during the year and since the year end were as follows:

- David French     Chair
- Ben Tucker
- Brian Murtagh     Nominated by YMCA Ireland
- Grace Conacher     Chair of HR & Appointments Committee
- James Holian     Chair of the Finance, Audit and General Purposes Committee
- Kerry Reilly     Nominated by YMCA Scotland
- Michaela Kelly     Chair of International Programmes Committee
- Peter Liu
- Tim Fallon     Nominated by YMCA England
- Chris Davis     Nominated by YMCA Wales
- Stephen Riad     Appointed June 2019
- Chenai Gondo     Appointed June 2019
- Adowa Darko     Resigned July 2019

### Company Secretary

- Malcolm Lloyd     Appointed June 2019, resigned December 2020
- Valerie Bloomfield     Appointed December 2020

### Senior management

- Leigh Daynes, Chief Executive
- Harriet Knox, Director of International Programmes & Partnerships
- Jacqui Clinton, Director of Fundraising and Marketing (Resigned September 2019)
- James Winterkorn, Director of Fundraising and Marketing (appointed November 2019)
- Malcolm Lloyd, Director of Finance and Resources (Appointed May 2019, resigned December 2020)

### Registered office

The Davenant Centre, 179–181 Whitechapel Road, London, E1 1DN

### Auditors

PKF Littlejohn LLP, 15 Westferry Circus, Canary Wharf, London, E14 4HD

**Bankers**

Barclays Bank plc, Charities Team, Level 2, 81 Churchill Place, London, E14 5HP

**Solicitors**

Bates Wells, 10 Queen Street Place, London EC4R 1BE

**Registered charity number 1109789**

**Company number 3997006**

## Recognitions of support

### Thank you

Quote from Terry Waite CBE [President]

**“I am so proud to share this report with you, which clearly demonstrates how Y Care continues to transform young people’s lives for the better. However, it’s only with your support that we are able to help these young people achieve their dreams, and for that I am so deeply grateful. Thank you.”** Terry Waite CBE, President & Co-Founder – Y Care International.

### Institutional Supporters

Comic Relief

Department for International Development (DFID)

### Major Supporters

Fresh Leaf Charitable Foundation

Genesis Charitable Trust

Maurice and Hilda Laing Charitable Trust

Medicor Foundation

Stiftung Drittes Millennium

Turing Foundation

Vitol Foundation

### Trusts and Foundations

Ann Jane Green Trust

CAF Foundation

Conrad Phoenix Charitable Trust

Dischma Charitable Trust

Downton Banister Trust

Earl Mawby Trust

Greenwood Christian Trust

Greyfriars Trust

Miss Patricia Ann Herbert Charitable Foundation

NCVO Trust

The B E Rodmell Trust

The Alan & Babette Sainsbury’s Trust

The Bridgewater Charitable Trust

The Fulmer Charitable Trust

The Forest Hill Charitable Trust  
Sumud Palestine UK  
The Peter Stebbings Memorial Charity

**Corporate Support**

Conrad Capital  
Coventry Building Society  
C M Print Ltd  
Cumberland Building Society  
Deloitte Southeast Asia  
USB AG

**YMCA support**

German YMCA  
One YMCA  
Somerset Coast YMCA  
St Paul's Group YMCA  
YMCA England  
YMCA India  
YMCA Leeds  
Y's Men International

**To all our individual supporters – of which there are too many to list here – thank you very much for your generous support!**

## TRUSTEE'S STATEMENT OF RESPONSIBILITIES

### FOR THE YEAR ENDED 31 MARCH 2020

The Trustees are responsible for preparing the Annual Report and the Financial Statements in accordance with applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees have prepared the Group and Parent Charitable Company Financial Statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Trustees must not approve the Financial Statements unless they are satisfied that they give a true and fair view of the state of affairs of the Group and the Parent Charitable Company and of the incoming resources and application of resources, including the income and expenditure, of the Group and Parent Charitable Company for that period.

In preparing these Financial Statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the Financial Statements
- 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 that are sufficient to show and explain the Charitable Company's transactions and disclose with reasonable accuracy at any time the financial position of the Charitable Company and the Group, and enable them to ensure that the Financial Statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charitable Company and the Group 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 the Financial Statements may differ from legislation in other jurisdictions.

**Statement of disclosure to auditors**

- (a) So far as the Trustees are aware, there is no relevant audit information of which YCI's auditors are unaware, and
- (b) They have taken all the steps they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that YCI's auditors are aware of that information

**Auditors**

A resolution for the appointment of auditors will be proposed at a future meeting of Trustees.

**Appreciation**

All at Y Care International, Trustees, staff and volunteers, are encouraged in our work by the vision and determination of our international partners, who work in many very challenging situations.

On behalf of the charity, the Trustees express their sincere gratitude to our many generous supporters and to our founding chair and President, Terry Waite and our Ambassadors.

These report and accounts have been prepared in accordance with the special provisions of part 15 of the Companies Act relating to small entities.

Approved by the Trustees on 21 January 2021 and signed on their behalf by:



David French  
Chair

## INDEPENDENT AUDITOR'S REPORT

### TO THE MEMBERS AND TRUSTEES OF Y CARE INTERNATIONAL

#### Opinion

We have audited the financial statements of Y Care International (the 'parent charitable company') and its subsidiary (the 'group') for the year ended 31 March 2020 which the Consolidated Statement of Financial Activities, the Consolidated and Parent Charitable Company Balance Sheets, the Consolidated Cash Flow Statement and notes to the financial statements, 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, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and the parent charitable company's affairs as at 31 March 2020, and of the group's incoming resources and application of resources, including its income and expenditure, 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 and the Charities Act 2011.

#### 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 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**

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

## **Other information**

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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 there is a material misstatement in the financial statements or a material misstatement of the other information. 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 (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

## **Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the group and parent charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Act 2011 requires us to report to you if, in our opinion:

- adequate and sufficient accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company's financial statements are not in agreement with the accounting records and 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 exemption in preparing the Directors' Report and take advantage of the small companies exemption from the requirement to prepare a Strategic Report.

## **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the 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 charitable company 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.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at:

[www.frc.org.uk/auditorsresponsibilities](http://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 and to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters 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 and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

**Alastair Duke (Senior Statutory Auditor)**

**For and on behalf of PKF Littlejohn LLP**

**Statutory Auditor**

15 Westferry Circus Canary Wharf London E14 4HD

PKF Littlejohn LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006

Consolidated Statement of Financial Activities

For the year ended 31 March 2020

	Note:	31 March 2020			TOTAL	31 March 2019				TOTAL
		Unrestricted Funds	Restricted Funds International			Unrestricted Funds	Restricted Funds International		UK/Ireland Youth Work Projects	
		£	Emergency Programmes	Development Programmes	£	£	Emergency Programmes	Development Programmes	£	£
<b>Income from:</b>										
Donation and legacies	2.1	686,132	16,661	529,476	1,232,269	837,276	2,282	511,015	-	1,350,573
Charitable activities	2.2	-	-	1,041,295	1,041,295	550,298	-	826,910	-	1,377,209
Investments		2,344	554	1,401	4,299	1,841	553	2,465	-	4,859
<b>Total income</b>		<b>688,476</b>	<b>17,215</b>	<b>1,572,172</b>	<b>2,277,863</b>	<b>1,389,415</b>	<b>2,835</b>	<b>1,340,390</b>	<b>-</b>	<b>2,732,641</b>
<b>Expenditure on:</b>										
Raising funds	3.1	707,252	-	-	707,252	601,736	-	-	-	601,736
Charitable activities	3.2	349,596	13,674	1,813,125	2,176,395	1,028,507	24,147	1,549,352	-	2,602,006
<b>Total expenditure</b>		<b>1,056,848</b>	<b>13,674</b>	<b>1,813,125</b>	<b>2,883,647</b>	<b>1,630,243</b>	<b>24,147</b>	<b>1,549,352</b>	<b>-</b>	<b>3,203,742</b>
<b>Net income / (expenditure)</b>		<b>(368,372)</b>	<b>3,541</b>	<b>(240,953)</b>	<b>(605,784)</b>	<b>(240,828)</b>	<b>(21,312)</b>	<b>(208,962)</b>	<b>-</b>	<b>(471,102)</b>
<b>Transfers between funds</b>	11	<b>(302)</b>	<b>-</b>	<b>302</b>	<b>-</b>	<b>(19,724)</b>	<b>-</b>	<b>42,292</b>	<b>(22,568)</b>	<b>-</b>
<b>Movement in funds</b>		<b>(368,674)</b>	<b>3,541</b>	<b>(240,651)</b>	<b>(605,784)</b>	<b>(260,552)</b>	<b>(21,312)</b>	<b>(166,670)</b>	<b>(22,568)</b>	<b>(471,102)</b>
<b>Reconciliation of funds:</b>										
Total funds brought forward		1,317,062	67,221	299,738	1,684,021	1,577,614	88,533	466,408	22,568	2,155,123
<b>Total funds carried forward</b>		<b>948,388</b>	<b>70,762</b>	<b>59,087</b>	<b>1,078,237</b>	<b>1,317,062</b>	<b>67,221</b>	<b>299,738</b>	<b>-</b>	<b>1,684,021</b>

The statement of financial activities includes all gains and losses recognised in the year.  
The notes on pages 50 to 66 form part of these accounts.

As at 31 March 2020

Note	31 March 2020				31 March 2019				
	Unrestricted Funds £	Restricted Funds £	GROUP TOTAL £	CHARITY £	Unrestricted Funds £	Restricted Funds £	GROUP TOTAL £	CHARITY £	
<b>Fixed assets</b>									
Tangible assets	5	24,310	-	24,310	24,310	23,994	-	23,994	23,994
Investment in Y Care Limited	6	-	-	-	1,000	-	-	-	1,000
		<b>24,310</b>	<b>-</b>	<b>24,310</b>	<b>25,310</b>	<b>23,994</b>	<b>-</b>	<b>23,994</b>	<b>24,994</b>
<b>Current assets</b>									
Debtors	7	291,839	141,096	432,935	432,935	389,301	347,739	737,040	737,040
Cash at bank and in hand		937,503	3,593	933,910	932,910	1,203,071	32,623	1,235,694	1,234,694
<b>Total Current Assets</b>		<b>1,229,342</b>	<b>137,502</b>	<b>1,366,845</b>	<b>1,365,845</b>	<b>1,592,372</b>	<b>380,362</b>	<b>1,972,734</b>	<b>1,971,734</b>
<b>Current liabilities</b>									
	8	194,662	7,654	202,316	202,316	174,275	13,403	187,678	187,678
<b>Net current assets</b>		<b>1,034,681</b>	<b>129,849</b>	<b>1,164,530</b>	<b>1,163,530</b>	<b>1,418,097</b>	<b>366,959</b>	<b>1,785,056</b>	<b>1,784,056</b>
<b>Total assets less current liabilities</b>		<b>1,058,991</b>	<b>129,849</b>	<b>1,188,840</b>	<b>1,188,840</b>	<b>1,442,091</b>	<b>366,959</b>	<b>1,809,050</b>	<b>1,809,050</b>
<b>Net assets excluding pension liability</b>		<b>1,058,991</b>	<b>129,849</b>	<b>1,188,840</b>	<b>1,188,840</b>	<b>1,442,091</b>	<b>366,959</b>	<b>1,809,050</b>	<b>1,809,050</b>
<b>Defined benefit pension scheme liability</b>	10	110,603	-	110,603	110,603	125,029	-	125,029	125,029
<b>Net assets including pension liability</b>		<b>948,388</b>	<b>129,849</b>	<b>1,078,237</b>	<b>1,078,237</b>	<b>1,317,062</b>	<b>366,959</b>	<b>1,684,021</b>	<b>1,684,021</b>
<b>The funds of the charity:</b>									
General funds		948,388	-	948,388	948,388	1,317,062	-	1,317,062	1,317,062
Restricted Funds	11	-	129,849	129,849	129,849	-	366,959	366,959	366,959
<b>Total charity funds</b>		<b>948,388</b>	<b>129,849</b>	<b>1,078,237</b>	<b>1,078,237</b>	<b>1,317,062</b>	<b>366,959</b>	<b>1,684,021</b>	<b>1,684,021</b>

The notes on pages 50 to 66 form part of these accounts.

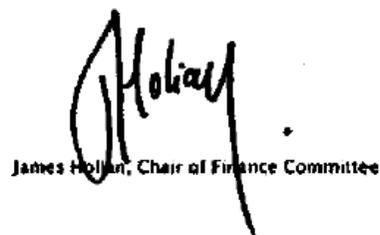
The trustees have prepared group accounts in accordance with section 398 of the companies Act 2006 and section 138 of the Charities Act 2011. These accounts are prepared in accordance with the special provisions of part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to the members of the company.

The financial statements consolidate the results of the charity and its wholly owned subsidiary Y Care Limited on a line by line basis. A separate Statement of Financial Activities and Income and Expenditure Account for the charity has not been presented because the charity has taken advantage of the exemption afforded by section 408 of the Companies Act 2006.

These financial statements were approved and authorised for issue by the board on 21 January 2021

Signed on behalf of the board of trustees

  
David French, Chair of Trustees

  
James Holman, Chair of Finance Committee

## Y Care International

### Group statement of cash flows

For the year ended 31 March 2020

	Note	2020 £	2019 £
<b>Cash flows from operating activities</b>			
<b>Net cash provided by / (used in) operating activities</b>	12	(286,101)	(392,871)
<b>Cash flows from investing activities:</b>			
Dividends, interest and rents from investments		4,299	4,860
Purchase of of property, plant and equipment		(19,982)	(20,797)
<b>Net cash provided by (used in) investing activities</b>		<b>(15,683)</b>	<b>(15,937)</b>
<b>Cash flows from financial activities:</b>			
Repayments of borrowing			
Change in cash and cash equivalents in the year to March 2020		(301,784)	(408,807)
Cash and cash equivalents at April 2019	12	1,235,694	1,644,501
<b>Cash and cash equivalents at the end of the year</b>	12	<b>933,910</b>	<b>1,235,694</b>

The notes on pages 50 to 66 form part of these accounts.

## 1 Accounting policies

### 1.1) General information and basis of preparation

Y Care International is a charitable company limited by guarantee and incorporated in the United Kingdom. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on pages 37 of the Trustees's Report. The nature of the charity's operations and principal activities are included in the Trustees' Report.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with 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), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2019.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

The financial statements are prepared in Sterling which is the functional currency of the charitable company rounded to the nearest £.

### 1.2) Preparation of financial statements on a going concern basis

The Trustees consider there are material uncertainties regarding the group's ability to continue as a going concern. However, the Trustees consider it appropriate to prepare the financial statements on a going concern basis as the Trustees have confidence that despite the challenges to maintain and increase income (affected in part by the COVID-19 pandemic as described in the Trustees Report) the financial position, reserves levels, cashflow forecasts and future plans will lead the organisation to a sustainable situation and the group will be able to meet its liabilities for a period of at least one year from the date of approval of these financial statements.

### 1.3) Group financial statements

These accounts report the performance of Y Care International (Incorporated) including its trading subsidiary, Y Care Limited which was dormant during the year. A separate Statement of Financial Activities and Income and Expenditure Account for the charity have not been presented because the charity has taken advantage of the exemption afforded by section 408 of the Companies Act 2006. Separate accounts are not prepared for the dormant subsidiary under s394A of the Companies Act 2006.

### 1.4) Income recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income, after any performance conditions have been met, when the amount can be measured reliably and when it is probable that the income will be received.

Donations and gifts are included in full in the Statement of Financial Activities when there is entitlement, probability of receipt and the amount of income receivable can be measured reliably. When there are conditions attached to the donation that require a level of performance before entitlement can be obtained, income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Income from charitable activities is recognised as earned as the related services are provided.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further details of the contribution of volunteers to the charity is given in the Trustees' Annual Report.

Notes to the financial statements

**For the year ended 31 March 2020**

---

**1.4) Income recognition (cont'd)**

Legacy income is recognised when the charity becomes aware that probate has been granted, there are sufficient assets in the estate to pay the legacy and that any conditions attached to the legacy are either in control of the charity or have already been met. On occasion legacies will be notified where it is not possible to measure the amount expected to be distributed with sufficient reliability. On these occasions, the legacy is treated as a contingent asset and disclosed.

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

Investment income is earned through bank balances and holding assets for investment purposes. It includes interest and dividend. Interest income is recognised as the charity's right to receive payment is established. Where significant bank balances are held on restricted funds pending transfer overseas, interest is allocated to the restricted fund.

**1.5) Expenditure recognition**

All expenditure is accounted for on an accruals basis. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Fundraising costs are those incurred in seeking voluntary contributions and is reflective of staff costs, other costs incurred in running fundraising campaigns and an apportionment of support costs;
- Expenditure on charitable activities includes international programmes, international citizenship service, advocacy and engagement, communications and an apportionment of support costs including governance costs;
- Other expenditure represents those items not falling into the categories above.

Grants payable to third parties are included in expenditure on charitable activities. Where unconditional grants are made, these amounts are recognised when a constructive obligation is created, typically when the recipient is notified that a grant will be made to them. Where grants are conditional on performance, then the grant is only recognised once any unfulfilled conditions are outside of the control of the charity. Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

**1.6) Support costs allocation**

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, and project management costs tailored as appropriate. They are incurred directly in support of expenditure on the objects of the charity. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

The analysis of these costs is included in note 3.

**1.7) Foreign currencies**

Where donations are received in foreign currencies these are translated into sterling at the rate on the transaction date. This exchange rate is then used for the associated payments to projects. For other items, any expenditure in a foreign currency is translated into sterling at the rate on the transaction date. Funds held at the balance sheet date are translated at the rate of exchange prevailing at the year end date. Any gains/losses are charged to the relevant project.

**For the year ended 31 March 2020**

---

**1.8) Fixed Assets and depreciation**

Assets over £1,000 purchased during the year with a useful life of more than one year are capitalised and a charge for depreciation made. Depreciation is calculated to write off the cost, less estimated residual value, of each asset over its expected useful life of 3 years (equipment) or 5 years (leasehold property) on the straight line basis.

**1.9) Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

**1.10) Operating leases**

Operating lease payments are charged to the Statement of Financial Activities over the period of the lease.

**1.11) Pension Scheme**

Y Care International participated in a multi-employer defined benefit pension plan for employees of YMCAs in England, Scotland and Wales, which was closed to new members and accruals on 30 April 2007. The plan's actuary has advised that it is not possible to separately identify the assets and liabilities relating to Y Care International, therefore the scheme is accounted for as a defined contribution scheme.

As described in note 10, Y Care International has a contractual obligation to make pension deficit payments of £18,181 pa over the period to April 2027, accordingly this is shown as a liability in these accounts. In addition, Y Care International is required to contribute £3,113 pa to the operating expenses of the Pension Plan and these costs are charged to the Statement of Financial Activities as incurred.

As described in note 10 a defined contribution scheme has been set up which all staff are eligible to join. Contributions are expensed as they become payable.

**1.12) Funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements. Restricted funds include overseas projects and specific

**1.13) Project Transfers**

Transfers to projects are made from the project fund. Where specific income is not sufficient to cover the full costs, or where there is co-funding requirement, a transfer is made from general funds to cover the balance.

Where income for a project is insufficient to cover the project expenditure a transfer is made from the general fund or other restricted funds where these can be properly reallocated to cover the deficit.

**1.14) Critical accounting judgements and estimation uncertainty**

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The estimates and assumptions which have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities are outlined below:

*Pension Triennial Valuation Outcomes*

YMCA Pension Trustees have now almost completed the triennial valuation involving an update of scheme assets and liabilities in the light of the latest actuarial assumptions, last assessed in 2017. No material increase is being forecasted.

## Y Care International

### Notes to the financial statements for the year ended 31 March 2020

#### 2.1 Donations and legacies

	2020	2019
	£	£
Individual giving	421,462	551,754
Legacies	225,062	287,444
Trusts, foundations and companies	537,058	446,354
Local YMCAs and other groups	32,026	62,527
Non-emergency	1,215,608	1,348,079
Emergency appeals	16,661	2,494
	<b>1,232,269</b>	<b>1,350,573</b>

#### 2.2 Charitable Activities

Grants receivable in the year comprise the following:

	2020	2019
	£	£
<b>Programme Funds:</b>		
<b>Comic Relief:</b>		
Sierra Leone; Freetown; Empowering young slum dwellers for the social and economic	-	15,759
Zambia: Empowering Young Women to tackle gender based violence in Lusaka's slums	9,258	67,919
Karate for a better life - empowering young women and men in Zambian slums	43,286	51,908
Protecting and rehabilitating vulnerable 'at risk' young people in Togo	13,636	122,726
Fostering innovative, resilient and socially responsible youth entrepreneurship in Sierra Leone	39,626	82,807
Fostering and Sustaining Youth Entrepreneurship in Sierra Leone beyond 2020	23,980	14,800
SIERRA LEONE CONSORTIUM - Sustainability Grant	404,525	-
Fit for the Future - A Global Centre of Excellence in Youth Enterprise and Employment	150,000	100,000
<b>Department for International Development:</b>		
Liberia: Mobilising young slum dwellers to rebuild communities post Ebola (AidMatch)	300	71,394
Bangladesh: Improving access to sexual reproductive health services and livelihoods	-	67,245
Pakistan: Increasing Financial Resilience and Economic Empowerment of Disadvantaged Young	-	1
Myanmar: Securing sustainable livelihoods and socio-economic resilience for vulnerable young	221,044	223,883
Civil Society Unleashed: A Model for Youth & Community Driven Change	138,391	44,579
<b>Big Lottery Fund:</b>		
Haiti: Strengthening livelihoods and disaster resilience for Haitian youth	-	1,349
<b>European Commission:</b>		
Togo: Support to human rights defenders addressing the mistreatment of young people in conflict	-	(35,125)
Madagascar: Socio-economic empowerment of vulnerable young people	(2,751)	-
<b>Others:</b>		
Swedish Postcode Lottery - Pakistan: Increasing Financial Resilience and Economic Empowerment of	-	(5,666)
<i>Other Non Institutional</i>	-	3,330
Total for Development Programme	1,041,295	826,910
International Citizenship Service	-	550,299
<b>TOTAL</b>	<b>1,041,295</b>	<b>1,377,209</b>

## Y Care International

### Notes to the financial statements for the year ended 31 March 2020

3 Expenditure		Staff	Campaign	Support	2020	2019
3.1 Raising funds:	Costs	Costs	Costs	TOTAL	TOTAL	
	£	£	£	£	£	
Fundraising costs:						
- Individual giving	137,874	182,226	122,410	442,510	433,714	
- Companies and trusts	125,165	28,451	111,126	264,742	168,022	
- Emergency appeals	-	-	-	-	-	
	<b>263,039</b>	<b>210,677</b>	<b>233,536</b>	<b>707,252</b>	<b>601,736</b>	
3.2 Charitable activities:	Staff	Non-staff	Support	2020	2019	
	expenditure	expenditure	Costs	TOTAL	TOTAL	
	£	£	£	£	£	
International Programmes:						
- Grants payable to partner organisations (note 4)	-	1,249,296	-	1,249,296	993,800	
- Project Management	322,870	217,747	255,930	796,547	898,704	
- International Citizenship Service	-	-	-	-	505,667	
Advocacy & Engagement	36,737	1,652	38,389	76,778	51,320	
Communications	16,513	21,265	15,996	53,774	152,515	
	<b>376,120</b>	<b>1,489,960</b>	<b>310,315</b>	<b>2,176,395</b>	<b>2,602,006</b>	
Total resources expended	<b>639,159</b>	<b>1,700,637</b>	<b>543,851</b>	<b>2,883,647</b>	<b>3,203,742</b>	

Gross support costs incurred during 2019/20 were £543,851. (2019: £647,829)

Professional fees includes trustees indemnity insurance purchased at a cost of £1254 (2019: £2,447).

During the year, 3 members of the Y Care Board claimed expenses of £1,070 (2019: 3 members claimed £1,081 in total) in respect of the performance of their duties but no member of the Board received any remuneration for their services during the year.

Probono services were received to the value of £16,000 (2019: £73,752) in respect legal and professional services during the year.

### 3.3 Support costs Basis of allocation: by staff number

Activities	Staff Costs	Office Administration	Premises	Governance	2020	2019
	£	£	£		£	£
Fundraising	74,969	79,696	58,676	20,195	233,536	153,383
Project Management	82,158	87,338	64,302	22,132	255,930	302,638
International Citizenship Service	-	-	-	-	-	130,201
Advocacy & Engagement	12,324	13,101	9,645	3,320	38,390	6,034
Communications	5,135	5,459	4,019	1,382	15,995	55,573
<b>Total 2020</b>	<b>174,586</b>	<b>185,594</b>	<b>136,642</b>	<b>47,029</b>	<b>543,851</b>	<b>647,829</b>
<b>Total 2019</b>	<b>109,974</b>	<b>365,574</b>	<b>135,096</b>	<b>37,185</b>	<b>647,829</b>	

3.4 Governance costs	2020	2019
	£	£
Governance costs:		
Audit costs (note 3.6)	14,640	13,569
Board and committee meetings	5,058	11,023
Strategic management	27,169	9,220
Legal & professional fees	162	3,373
	<b>47,029</b>	<b>37,185</b>

## Y Care International

### Notes to the financial statements for the year ended 31 March 2020

#### 3.5 Employee Costs

The staff costs shown in note 3 include programme related staff and comprise:

	2020	2019
	£	£
Wages & salaries	699,347	956,698
Social security costs	68,642	94,226
Defined contribution pension scheme contributions	45,785	38,250
	<b>813,775</b>	<b>1,089,174</b>
Defined benefit pension scheme deficit contributions	7,300	7,783

The key management personnel comprises the senior leadership team and is made up of the following positions within the organisation:

Chief Executive  
 Director – International Programmes (Including Maternity cover)  
 Director of Fundraising & Marketing  
 Director of Finance and Resources

The total remuneration, benefits and pensions paid to them in the year was:

	2020	2019
	£	£
Salaries	218,896	226,831
Employer NIC	24,550	25,594
Pension	15,501	9,555
Total	<b>258,947</b>	<b>261,980</b>

The number of employees who received total employee benefits (excluding employer pension costs) of more than £60,000 is as follows:

	2020	2019
	Number	Number
£70,000 to £79,999	0	1
£80,000 to £89,999	1	0

One member of staff received remuneration within the range £80,000 to £89,999 during the year (2019: none) who is an ordinary member of the pension scheme. Pension contributions of £6,000 (2019: £3,000) were made for this individual.

The average number of UK contracted employees throughout the year was:

	2020		2019	
	Average Number	Full –time Equivalent	Average Number	Full –time Equivalent
Chief Executive	1.00	1.00	1.11	1.11
International Programmes	5.67	5.67	8.42	8.42
Fundraising	6.08	6.08	4.83	4.83
Communications	0.42	0.42	1.75	1.75
Advocacy and Engagement	1.00	1.00	0.39	0.19
International Citizenship Service	–	–	4.10	4.10
Central Services	3.83	3.55	2.00	2.00
	<b>18.00</b>	<b>17.72</b>	<b>22.60</b>	<b>22.40</b>

#### 3.6 Net Movement in Funds

The reported net movement in funds is stated after charging:

	2020	2019
	£	£
Operating lease rentals:		
Property	88,660	105,888
Audit services (excluding VAT):		
Current year charge	12,560	12,200
Current year extra audit provision / over accruals	2,080	1,369
	<b>14,640</b>	<b>13,569</b>
Prior year – over accrual	–	–
Audit fee total	<b>14,640</b>	<b>13,569</b>

## Y Care International

### Notes to the financial statements for the year ended 31 March 2020

#### 4 Grants Payable

Where ever possible Y Care International works with the local YMCAs. Where there is no active YMCA then Christian or other faith-based organisations are used. The number and aggregate amount of grants made during the year ended 31 March 2020 analysed

	2020		2019	
	No.	£	No.	£
<b>AFRICA:</b>				
CODOHSAPA (Sierra Leone)	5	60,718	-	-
Liberia YMCA	5	11,892	6	77,032
Madagascar YMCA	5	85,300	1	74,125
Senegal YMCA	8	200,582	1	82,400
Sierra Leone YMCA	5	73,468	8	14,761
South Africa YMCA	1	10,750	1	9,582
Togo YMCA	9	91,868	5	134,421
Zambia YWCA	-	-	5	102,613
Zambia YMCA	4	32,733	-	-
Zimbabwe YMCA	8	15,829	1	17,127
Centre ( SLURC)	3	48,432	-	-
		<b>631,572</b>		<b>512,061</b>
<b>LATIN AMERICA:</b>				
Guatemala YMCA	-	-	1	3,965
Nicaragua YMCA	4	128,795	2	139,073
		<b>128,795</b>		<b>143,038</b>
<b>ASIA:</b>				
Bangladesh YWCA	-	-	3	56,310
Community World Service Asia ( Pakistan)	1	858	4	839
Myanmar YMCA	4	245,447	1	225,426
		<b>246,305</b>		<b>282,575</b>
<b>MIDDLE EAST:</b>				
East Jerusalem YMCA	1	6,678	3	18,062
		<b>6,678</b>		<b>18,062</b>
<b>UNITED KINGDOM</b>				
ON OUR RADAR LTD	1	21,743	2	18,701
COMPUTER AID INTL	1	8,486	2	19,363
BRAC UK	3	62,563	-	-
for the Univ Collg London	2	10,500	-	-
Transform Africa	3	60,050	-	-
Restless Development International	3	72,604	-	-
		<b>235,946</b>		<b>38,064</b>
<b>Total</b>		<b>1,249,296</b>		<b>993,800</b>
Total of grants paid to overseas partners		<b>1,013,350</b>		<b>955,736</b>
Total of grants paid to UK-based partners		<b>235,946</b>		<b>38,064</b>
Total of programme grants paid (note 3.2)		<b>1,249,296</b>		<b>993,800</b>
Distribution of grants by project theme:				
- Livelihoods		624,365		655,887
- Health and wellbeing		4,486		118,990
- Resilience in crisis		-		3,965
- Youth justice		87,966		61,409
- Girls & Young Women		32,733		103,452
- Capacity building and other		490,103		50,097
- Emergency Fund		9,643		-
		<b>1,249,296</b>		<b>993,800</b>

Y Care International

Notes to the financial statements for the year ended 31 March 2020

5 Fixed Assets (Group and Charity)

	Leasehold Property	Equipment	TOTAL
	£	£	£
At cost:			
As at 1 April 2019	2,969	121,433	124,402
Additions	-	19,982	19,982
As at 31 March 2020	2,969	141,415	144,384
Depreciation:			
As at 1 April 2019	2,969	97,439	100,408
Charge for the year	-	19,666	19,666
As at 31 March 2020	2,969	117,105	120,074
<b>Net Book Value:</b>			
<b>As at 31 March 2020</b>	-	24,310	24,310
<b>As at 31 March 2019</b>	-	23,994	23,994

## Y Care International

### Notes to the financial statements for the year ended 31 March 2020

#### 6 Investment in Y Care Limited

The consolidated statement of financial activities includes the results of the charity's wholly owned subsidiary Y Care Limited.

##### Net income from trading activities of subsidiary

Y Care Limited, (company number 3577655) is incorporated in the UK. This company handles any potentially taxable activities of the charitable company and surpluses generated are gift aided to the charitable company. The company is exempt from statutory audit and was dormant throughout the year. Dormant company accounts have been filed with the Registrar of Companies and copies may be obtained by application to: The Chief Executive, Y Care International, The Davenant Centre, 179-181 Whitechapel Road, London, E1 1DN

	2020 £	2019 £
Turnover	-	-
Operating costs	-	-
Result for the financial year	-	-
Charitable donation	-	-
Retained in subsidiary	-	-
Total shareholders funds Comprising 1000 ordinary shares of £1 each	1,000	1,000

#### 7 Debtors (Group and Charity)

	General Fund £	2020 Restricted Project Funds £	TOTAL £	General Fund £	2019 Restricted Project Funds £	TOTAL £
Outstanding contributions	-	141,096	141,096	-	347,739	347,739
Tax claim due	21,714	-	21,714	6,867	-	6,867
Other debtors	218,776	-	218,776	348,599	-	348,599
Prepayments	51,349	-	51,349	33,835	-	33,835
	<b>291,839</b>	<b>141,096</b>	<b>432,935</b>	<b>389,301</b>	<b>347,739</b>	<b>737,040</b>

#### 8 Creditors (Group and Charity)

Payments due to projects	-	7,654	7,654	-	13,403	13,403
Trade creditors	52,516	-	52,516	61,724	-	61,724
Other creditors	98,793	-	98,793	69,532	-	69,532
Other taxes & social security costs	24,536	-	24,536	25,367	-	25,367
Pension Due within 1 year	18,817	-	18,817	17,652	-	17,652
	<b>194,662</b>	<b>7,654</b>	<b>202,316</b>	<b>174,275</b>	<b>13,403</b>	<b>187,678</b>

#### 9 Leasing Commitments

At the balance sheet date, Y Care International had the following commitments under operating leases payable in the forthcoming year:

	2020 Property leases £	2019 Property leases £
Expiring: Within 1 year	68,640	68,640
2-5 years	20,020	88,660
	<b>88,660</b>	<b>157,300</b>

## Notes to the financial statements for the year ended 31 March 2020

## 10 Pension Scheme

Y Care International participated in a contributory pension plan providing defined benefits based on final pensionable pay for employees of YMCAs in England, Scotland and Wales. The assets of the YMCA Pension Plan are held separately from those of Y Care International and at the year end these were invested in the Mercer Dynamic De-risking Solution, 40% matching portfolio and 60% in the growth portfolio and Schroder (property units only).

The most recent completed three year valuation was as at 1 May 2017. The assumptions used which have the most significant effect on the results of the valuation are those relating to the assumed rates of return on assets held before and after retirement of 3.75% and 2.25% respectively, the increase in pensions in payment of 3.35% (for RPI capped at 5% p.a.) and the average life expectancy from normal retirement age (of 65) for a current male pensioner of 22.2 years, female 24.1 years, and 24.0 years for a male pensioner, female 26.0 years, retiring in 20 years time. The result of the valuation showed that the actuarial value of the assets was £141.2m. This represented 81% of the benefits that had accrued to members.

The funding deficit payments relates to past employees and are not readily attributable to specific projects and are therefore included in support costs.

The plan's actuary has advised that it is not possible to separately identify the assets and liabilities relating to Y Care International and accordingly the pension deficit itself is not shown on the balance sheet.

The Pension Plan was closed to new members and future service accrual with effect from 30 April 2007. With the removal of the salary linkage for benefits all employed deferred members became deferred members as from 1 May 2011.

The valuation prepared as at 1 May 2017 (the next valuation is due as at 1 May 2020 but the report is not yet available) showed that the YMCA Pension Plan had a deficit of £33.6 million. Y Care International has been advised that it will now need to make additional monthly contributions of £1,770 from 1 May 2019. This amount is based on the current actuarial assumptions (as outlined above) and may vary in the future as a result of actual performance of the Pension Plan. The current recovery period is 9 years commencing 1st May 2018. The net present value of these additional payments has been included in the balance sheet as a creditor in line with the requirement of FRS 102.

In addition, Y Care International may have over time liabilities in the event of the non-payment by other participating YMCAs of their share of the YMCA Pension Plan's deficit. It is not possible currently to quantify the potential amount that Y Care International may be called upon to pay in the future.

Y Care International has a defined contribution group personal pension plan for employees with Scottish Widows. Y Care International is making employer contributions of 7.5% of pensionable earnings provided that employees make a contribution of at least 3%.

Y Care International has also opened an auto-enrolment pension scheme with The Peoples Pension for those employees who do not want to join Scottish Widows. This scheme has employer contributions of 7.5% of pensionable earnings provided that employees also make a contribution of at least 3%.

	2020	2019
	£	£
<b>Repayable:</b>		
<b>Within one year</b>	18,137	17,652
One to two years	18,181	17,652
Two to five years	54,544	52,955
After five years	37,878	54,422
<b>After more than one year</b>	110,603	125,029
<b>Total</b>	128,740	142,681

## 11.1 Analysis of Charitable funds:

## Analysis of movements in unrestricted funds 31 March 2020

	Opening balances 01 April 2019	Total received	Total expenditure	Interest Credited	Internal transfers	Closing balances 31 March 2020
	£	£	£	£	£	£
Unrestricted	1,459,743	688,476	(1,088,926)	-	(302)	1,058,991
Pension reserves	(142,681)	-	32,078	-	-	(110,603)
<b>Total general funds</b>	<b>1,317,062</b>	<b>688,476</b>	<b>(1,056,848)</b>	<b>-</b>	<b>(302)</b>	<b>948,388</b>

## Analysis of movements in unrestricted funds 31 March 2019

	Opening balances 01 April 2018	Total received	Total expenditure	Interest Credited	Internal transfers	Closing balances 31 March 2019
	£	£	£	£	£	£
Unrestricted	1,733,277	1,389,415	(1,643,225)	-	(19,724)	1,459,743
Pension reserves	(155,663)	-	12,982	-	-	(142,681)
<b>Total general funds</b>	<b>1,577,614</b>	<b>1,389,415</b>	<b>(1,630,243)</b>	<b>-</b>	<b>(19,724)</b>	<b>1,317,062</b>

## Analysis of net assets between funds:

	Unrestricted	Restricted	2020 Total £	Unrestricted	Restricted	2019 Total £
Tangible fixed assets	24,310		24,310	23,994		23,994
Net current assets	1,034,681	129,849	1,164,530	1,435,749	366,959	1,802,708
Long-term liabilities	(110,603)		(110,603)	(142,681)		(142,681)
	<b>948,388</b>	<b>129,849</b>	<b>1,078,237</b>	<b>1,317,062</b>	<b>366,959</b>	<b>1,684,021</b>

## Notes to the financial statements for the year ended 31 March 2020

11.2 Project Balances As at 31 MARCH 2020	Opening balances £	Total received £	Total expenditure £	Interest Credited £	Internal transfers £	Closing balances £
<b>PROGRAMME FUNDS</b>						
Emergencies Fund	67,221	16,661	(13,674)	554	-	70,762
<b>Sub-Total</b>	<b>67,221</b>	<b>16,661</b>	<b>(13,674)</b>	<b>554</b>	<b>-</b>	<b>70,762</b>
<b>SPECIFIC CODES</b>						
<b>Livelihoods</b>						
Madagascar: Socio-economic empowerment of vulnerable young people	29,524	(2,751)	(2,545)	-		24,228
Nicaragua: Strengthening resilience and rural livelihoods	(30,200)	172,805	(167,831)	-	12,000	(13,226)
Myanmar: Securing sustainable livelihoods and socio-economic resilience for vulnerable young people in Burma	(61,702)	246,942	(340,550)	-	-	(155,310)
Occupied Palestinian Territories: Olive Tree Campaign	-	8,155	(7,179)	4	-	980
Creating the next generation of female entrepreneurs in the West Bank, Palestine	313	-	-	2	-	315
Transforming the lives of young slum dwellers & their communities in Madagascar	(11,475)	5,000	-	-	6,475	-
Fostering Innovative, resilient and socially responsible youth entrepreneurship in Sierra Leone	28,174	39,626	(56,848)	146	-	11,098
Creating the next generation of young rural entrepreneurs, Casamance, Senegal	78,009	196,588	(239,028)	-	20,000	55,570
Haiti: Strengthening livelihoods and disaster resilience for Haitian youth	1,665	-	(1,752)	-	87	-
Fostering and Sustaining Youth Entrepreneurship in Sierra Leone beyond 2020	12,044	23,980	(24,354)	54	-	11,724
Zimbabwe: An entrepreneurial route out of poverty: Empowerment of young people through entrepreneurship skills development to help reduce poverty levels and become self-reliant.	(14,300)	6,960	(22,965)	-	10,000	(20,305)
<b>Resilience in Crisis</b>						
Gaza conflict emergency appeal	3,800	-	-	-	(3,800)	-
<b>Health and Wellbeing</b>						
Sierra Leone; Freetown; Empowering young slum dwellers for the social and economic transformation of slum communities	7,176	-	(4,506)	37	-	2,707
Colombia (Bogotá): Rebuilding the lives of street and working children	17,715	-	(4,677)	115		13,153
Liberia: Mobilising young slum dwellers to rebuild communities post Ebola (AidMatch)	8,182	300	(7,785)	-	(697)	-
Bangladesh: Improving access to sexual reproductive health services and livelihoods	5,816	-	(4,043)	-	(1,773)	-
Inspiring the Next Generation of Entrepreneurs: Vocational and Entrepreneurial Skills Training for Young People in Slum Communities of Lomé in Togo	19,491	42,948	(27,138)	41	-	35,342
<b>Youth justice</b>						
Protecting and rehabilitating vulnerable 'at risk' young people in Togo	94,540	13,636	(99,814)	384	-	8,746

Notes to the financial statements for the year ended 31 March 2020

<b>Girls &amp; Young Women</b>						
Zambia: Empowering Young Women to tackle gender based violence in Lusaka's slums	(8,451)	9,258	(8,862)	-	-	(8,055)
Zambia: Karate for a better life – empowering young women and men in Zambian slums	7,767	43,286	(45,658)	49	-	5,444
<b>Others</b>						
Fit for the Future – A Global Centre of Excellence in Youth Enterprise and Employment	81,108	150,000	(171,033)	530	-	60,605
Investing in Young People's Fund	27,862	50,000	(4,169)	37	(42,000)	31,730
Enterprise Development Advisor	(3,789)	10,000	(5,003)	-	-	1,208
Civil Society Unleashed: A Model for Youth & Community Driven Change	6,469	138,391	(151,844)	-	-	(6,984)
Sierra Leone Consortium – Sustainability Grant	-	404,525	(404,781)	-	-	(256)
Hope School Kenema	-	372	-	2	-	374
Love 2 Donate	-	10,750	(10,760)	-	10	-
<b>Sub-Total</b>	<b>299,738</b>	<b>1,570,772</b>	<b>(1,813,123)</b>	<b>1,401</b>	<b>302</b>	<b>59,087</b>
<b>TOTAL RESTRICTED FUNDS</b>	<b>366,959</b>	<b>1,587,432</b>	<b>(1,826,799)</b>	<b>1,956</b>	<b>302</b>	<b>129,849</b>

Summary of funds transfers:

	Restricted Funds			Unrestricted Funds
	UK / Ireland Youth Work Projec £	Emergency Programmes £	Development Programmes £	£
From unrestricted funds	-	-	-	-
From programme funds	-	-	-	(302)
From specific codes	-	-	302	-
	-	-	<b>302</b>	(302)
From specific codes	-	-	-	-
	<b>-</b>	<b>-</b>	<b>302</b>	<b>(302)</b>

Internal transfers are required where general or programme funds are allocated to cover expenditure on specific project codes.

The Trustees are satisfied that the fund in deficits are due to expenditure being incurred before the receipt of restricted programme income, and that these deficits will be cleared by future restricted income within the following financial year.

## Notes to the financial statements for the year ended 31 March 2020

11.3 Project Balances As at 31 MARCH 2019	Opening balances £	Total received £	Total expenditure £	Interest Credited £	Internal transfers £	Closing balances £
<b>PROGRAMME FUNDS</b>						
Emergencies Fund	88,533	2,182	(24,147)	553	100	67,221
<b>Sub-Total</b>	<b>88,533</b>	<b>2,182</b>	<b>(24,147)</b>	<b>553</b>	<b>100</b>	<b>67,221</b>
<b>Specific Codes</b>						
<b>Livelihoods</b>						
Madagascar: Socio-economic empowerment of vulnerable young people	29,309	-	(28)	243	-	29,524
Nicaragua: Feeding the Next Generation: Supporting Young Nicaraguans to Become Productive, Sustainable Farmers	6,238	-	-	-	(6,238)	-
Nicaragua: Strengthening resilience and rural livelihoods	142,871	-	(179,061)	(248)	6,238	(30,200)
Myanmar: Securing sustainable livelihoods and socio-economic resilience for vulnerable young people in Burma	-	223,883	(290,077)	(508)	5,000	(61,702)
Occupied Palestinian Territory: Olive Tree Campaign	6,463	8,614	(15,077)	-	-	-
Creating the next generation of female entrepreneurs in the West Bank, Palestine	(11,768)	8,333	(6,825)	3	10,570	313
Haiti: Strengthening livelihoods and disaster resilience for Haitian youth	9,741	1,349	(17,265)	14	7,825	1,665
Transforming the lives of young slum dwellers & their communities in Madagascar	(18,407)	80,546	(102,719)	(94)	29,200	(11,475)
responsible youth entrepreneurship in Sierra Leone	10,754	92,807	(75,618)	232	-	28,174
Fostering and Sustaining Youth Entrepreneurship in Sierra Leone beyond 2020	-	14,800	(2,855)	99	-	12,044
Creating the next generation of young rural entrepreneurs, Casamance, Senegal	33,934	181,273	(137,838)	642	-	78,009
Mobilising young people in Liberia and Sierra Leone to rebuild communities devastated by the Ebola outbreak	8,715	-	552	-	(9,267)	-
Inspiring the Next Generation of Entrepreneurs: Vocational and Entrepreneurial Skills Training for Young People in Slum Communities of Lomé in Togo.	31,135	75,792	(87,596)	160	-	19,491
Zimbabwe: An entrepreneurial route out of poverty: Empowerment of young people through entrepreneurship skills development to help reduce poverty levels and become self-reliant.	-	6,468	(20,650)	(118)	-	(14,300)

## Notes to the financial statements for the year ended 31 March 2020

<b>Resilience in Crisis</b>						
Sri Lanka: Reintegration and reconciliation of young people affected by conflict in the North	35,162	-	-	-	(35,162)	-
Sports for Positive Change: Empowering Young Women and Men in Gaza	3,769	-	-	31	-	3,800
Haiti: Mitigating effects of El Nino in target communities in Haiti.	(780)	-	-	-	780	-
	-	100	-	-	(100)	-
<b>Health and Wellbeing</b>						
Sierra Leone: Empowering young slum dwellers for the social and economic transformation of slum communities in Freetown	27,390	15,759	(43,023)	59	6,992	7,176
Colombia; Bogota: Rehabilitation and Prevention of Commercial Sexual Exploitation of children and young people	12,923	-	-	-	(12,923)	-
Colombia (Bogotá): Rebuilding the lives of street and working children	23,852	13,365	(19,648)	146	-	17,715
Liberia: Mobilising young slum dwellers to rebuild communities post Ebola (AidMatch)	(2,676)	91,394	(93,268)	67	12,665	8,182
Bangladesh: Improving access to sexual reproductive health services and livelihoods	(12,133)	92,118	(92,366)	48	18,149	5,816
<b>Youth justice</b>						
Togo: Support to human rights defenders addressing the mistreatment of young people in conflict with the law	(1,523)	(35,125)	(3,045)	-	39,693	-
Togo: Protecting and rehabilitating vulnerable 'at risk' young people in Togo	63,227	122,726	(92,191)	778	-	94,540
<b>Girls &amp; Young Women</b>						
Pakistan: Increasing Financial Resilience and Economic Empowerment of Disadvantaged Young Women and Promoting Gender Equality in Marginalised Communities of Umerkot, Pakistan	15,179	(5,665)	(17,443)	-	7,927	-
Zambia: Empowering Young Women to tackle gender based violence in Lusaka's slums	25,847	67,919	(102,147)	(70)	-	(8,451)
Zambia: Karate for a better life – empowering young women and men in Zambian slums	4,812	51,908	(49,017)	64	-	7,767
<b>Others</b>						
Fit for the Future – A Global Centre of Excellence in Youth Enterprise and Employment	-	100,000	(19,559)	667	-	81,108
Investing in Young People's Fund	26,131	50,000	(5,000)	229	(43,498)	27,862
Enterprise Development Advisor	(3,759)	5,000	(4,999)	(31)	-	(3,789)
Civil Society Unleashed: A Model for Youth & Community Driven Change	-	44,579	(38,165)	53	-	6,468
Hope School Kenema	-	11,000	(24,030)	-	13,030	-
Love 2 Donate	-	9,082	(9,592)	-	510	-
One YMCA West Africa	-	10,000	(800)	-	(9,200)	-
<b>Sub-Total</b>	<b>466,406</b>	<b>1,338,026</b>	<b>(1,549,351)</b>	<b>2,466</b>	<b>42,190</b>	<b>299,737</b>
<b>PROJECTS TOTAL</b>	<b>554,939</b>	<b>1,340,208</b>	<b>(1,573,499)</b>	<b>3,019</b>	<b>42,290</b>	<b>366,958</b>
Global youth work projects	22,568	-	-	-	(22,568)	-
<b>TOTAL RESTRICTED FUNDS</b>	<b>577,507</b>	<b>1,340,208</b>	<b>(1,573,499)</b>	<b>3,019</b>	<b>19,722</b>	<b>366,958</b>

The projects in deficit are due to expenditure being incurred in advance of external donor funding expected in 2019/20

The Emergency project fund reflects income raised from our relationship with YMCAs and building societies, particularly Nationwide and from Direct Marketing Appeals with an emergency focus to cover costs to: pre-finance emergency response, fund small-scale emergency response, fund DRR and resilience pilot projects, cover the cost of running the Disaster Resilience Response desk at YCI.

#### Livelihoods

**Madagascar:** Four year programme funded by the European Commission and Trusts in support of Socio-economic empowerment of vulnerable young people.

**Nicaragua:** Three year project funded mainly by Medicor Foundation to strengthen resilience and rural livelihoods for young farmers

**Myanmar:** Three year project funded by Department for International Development to secure sustainable livelihoods and socio-economic resilience for vulnerable young people in Burma

**Occupied Palestinian Territory:** Ongoing 'Keep Hope Alive' fundraising campaign to raise money to purchase and plant new olive trees to support families living in OPT

**Occupied Palestinian Territory:** One year project funded by Asfari Foundation focused on Creating the next generation of female entrepreneurs in the West Bank

**Haiti:** Four year project funded by Big Lottery Fund focused on Strengthening livelihoods and disaster resilience for Haitian youth

**Madagascar:** 15-month project funded by Trusts and Foundations to Transform the lives of young slum dwellers and their communities

**Sierra Leone:** Three year project funded by Comic Relief and led by YMCA Sierra Leone. This project aims to foster innovative, resilient and socially responsible youth entrepreneurship in Sierra Leone

**Sierra Leone:** 18-month project funded by Comic Relief and led by YMCA Sierra Leone. This project aims to Foster and sustain Youth Entrepreneurship in Sierra Leone beyond 2020, expanding existing work to new communities

**Senegal:** Three year project funded mainly by Medicor Foundation to Create the next generation of young rural entrepreneurs in Casamance

**Zimbabwe:** One year project funded mainly by Y's Men International to empower young people through entrepreneurship skills development to help reduce poverty levels and become self-reliant

#### Resilience in Crisis

**Sri Lanka:** Four year project funded by the Austin Bailey Foundation and other Trusts to help with Reintegration and reconciliation of young people affected by conflict in the North

**Haiti:** Nine month project funded by Big Lottery Fund in support of strengthening the resilience of vulnerable young people and local farmers to better cope with the effect of El Nino in target communities in Haiti.

Notes to the financial statements for the year ended 31 March 2020

**Health and Wellbeing**

**Sierra Leone:** Five year project funded by Comic Relief aimed to empower young slum dwellers for the social and economic transformation of slum communities

**Colombia:** Three year project funded mainly by Medicor Foundation to support young people at risk of involvement in drugs, crime and violence through sustainable livelihoods in Bosa, Bogotá

**Bangladesh:** Three year project funded by Department for International Development aiming to Improve the sexual reproductive health and resilience of young people, in particular of vulnerable young women

**Liberia:** Three year programme funded by Department for International Development to mobilise young slum dwellers in Liberia to rebuild communities after the Ebola outbreak

**Togo:** Three year project funded by Turing Foundation & Stiftung Drittes Millennium to create safe business and employment opportunities for young slum dwellers in Lomé, Togo, with support from local decision-makers and private sector

**Youth justice**

**Togo:** Four year project funded by Comic Relief in support of Protecting and Rehabilitating vulnerable 'at risk' young people in Togo

**Girls & Young Women**

**Zambia:** Four year project funded by Comic Relief to Empower Young Female Slum dwellers to tackle Gender Based Violence in Lusaka

**Zambia:** Three year project funded by Comic Relief 'Karate for a better life', focused on empowering young women and men in Zambian slums

**Others**

**Investors in Young People's Fund.** Established by YCI with a £250k grant from Maurice and Hilda Laing Foundation to contribute to new programme development, co-financing, pilot projects

**Hope School Kenema.** YCI acts as a conduit for funding for funds raised by Bridlington School UK for YMCA Sierra Leone's Hope Primary School in Kenema

**The Development Alternative:** Designed as a 4-year programme, funded by Department for International Development under Aid Connect. A consortium programme, led by Restless Development, with the aim of piloting and testing an innovative new model for youth and community-driven change, aiming to improve 'living' outcomes for young people

**Fit for the Future:** Strategic project funded by Comic Relief to support YCI to design and test new models of partnership and invest in new fundraising models to create more opportunities for decent work for vulnerable young women and men

**Sierra Leone Consortium – Sustainability Grant** – A 5-month multi-partner consortium project in Freetown's slums, led by YCI and funded by Comic Relief

## Y Care International

### Notes to the financial statements for the year ended 31 March 2020

#### 12 Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2020 £	2019 £
<b>Net income / (expenditure) for the reporting period (as per the statement of financial activities)</b>	(605,784)	(471,101)
Adjustments for:		
Depreciation charges	19,666	22,279
Dividends, interest and rent from investments	(4,299)	(4,860)
(Increase)/decrease in debtors	304,105	202,115
Increase/(decrease) in creditors	211	(141,304)
<b>Net Cash provided by (used in) operating activities</b>	<b>(286,101)</b>	<b>(392,871)</b>
	2020 £	2020 £
<b>Analysis of cash and cash equivalents</b>		
Cash at bank and in hand	933,910	1,235,694
<b>Total cash and cash equivalents</b>	<b>933,910</b>	<b>1,235,694</b>

#### 13 Related party transactions

During the year, Y Care International purchased payroll and HR services from YMCA England at a total cost of £11,442 (2019: £16,997); Y Care International and YMCA Scotland are members of the YMCA movement and Kerry Reilly is the Chief Executive of YMCA Scotland.