

CARDIFF YMCA HOUSING ASSOCIATION

Honorary President - Sir John Allen C.B.E.

Management Committee 2009-10

Robin Wynne-Hughes (*Chairman*)*
Peter Gretton (*Vice-Chairman*)*
Nejimaldeem Syadna-Alamin
Douglas Bale (*resigned March 2010*)
Geoff Beach
Alex Bird*
Alan Crocker (*resigned March 2010*) *
Angela Dutton
Ian Evans
Heather Girling
Sheilagh Gunston
Giorgio Menin
National Council of YMCAs of Wales *



**Act as custodial trustees to the Charity*

Management Staff Team during 2009-2010

Chief Executive: Andrew Jenkins
Operational Manager: Corina Churchlow
Finance Development Officer: Mandy Smithson
PA to Executive Team: Sharon Vargas
Support Team Manager: Sian Rogers
Housing Team Manager: Claire Lewis
Catering Manager: Mary Harding
Services Manager (Reception/Domestic): Claire Gurton
Maintenance Manager: Nick Caramitsos
Housing Admin Manager: Mike Seal
Senior Support Workers: Megan Martin, Kirsti Timperley, Bethan Clough
Senior Housing Officers: Jade Wing, Abdi Soleman*, Jackie Mizen,
Andrea Jones, Tanya Watkins
* Left during the year



OUR AIMS...

The Cardiff YMCA Housing Association aims to provide and develop a range of accommodation options for people in housing need. It will offer a supportive environment to those using its services and provide a flexible support service to identified clients. It also aims to reflect the changing housing requirements of the community by liaising with other appropriate agencies and responding to local and national initiatives

- **To provide temporary hostel accommodation to homeless people**
- **To develop a range of accommodation options and individual capacity building**
- **To manage the Association and its projects with good practice and within statutory guidance.**

General Information and Contacts

The Association was registered by the Housing Corporation as a Housing Association, No H0450, on 28th August 1975; its governing instrument being a Trust Deed. Following the formation of Housing for Wales / Tai Cymru, the Association received its new registration no: H007. The Association was registered as a charity on 27th November 1992—charity number 1015485.

Registered office & address: YMCA, The Walk, Roath, Cardiff, CF24 3AG

Telephone Number: 02920 465250

Fax Number: 02920 471826

E-mail address: enquiries@cardiffymca.co.uk **Website:** www.cardiffymca.co.uk

Auditors: Bevan & Buckland Chartered Accountants, Russell House, Russell Street, Swansea, SA1 4HR

Accountants: Carston Chartered Accountants, Tudor House, 16 Cathedral Road, Cardiff, CF11 9LJ

Solicitors: L.G. Williams & Pritchard, 22 St Andrews Crescent, Cardiff, CF10 3DD

Bankers: Lloyds TSB Bank plc, Cardiff





MORE THAN JUST A ROOF Each year brings its challenges and celebrations. Amongst the challenges all voluntary organisation face is that of funding. Our provision of services to homeless people in Cardiff is reliant upon the funding we receive from the Welsh Assembly through Supporting People Revenue Grant (SPRG) and we are very pleased that we have been able to accept that grant at a significant level for several years. Without it the YMCA's work would be severely diminished and our 24/7 service over two sites for around 900 homeless people each year would greatly suffer. Taking the grant comes at the price of meeting the criteria laid down by the Assembly, and at the end of the 2009/10 the Association underwent an in-depth SPRG inspection. I am pleased to

say that this first inspection for us in many years resulted in a very positive report. There were of course a number of recommendations as would be expected, but it is reassuring to find that an external audit of services confirms what I and the Management Committee already believed. Congratulations to the Association's staff team for their achievements in good practice and attaining these high standards. There are many individual successes each year and I thank those service users who have been willing to tell their stories publicly in this Report and on our DVD, "More than Just a Roof". Regrettably not all the stories have happy endings and 2009/10 saw more than its fair share of tragedies. At those times everyone working and living at the YMCA is touched to some degree. My thoughts go to those who have been affected by those tragedies and thanks also to the staff who dealt with the situations so professionally. We are a small organisation but are clear that we should play our part in trying to address the causes of homelessness as well as providing for the immediate needs of homeless people. To this end we aim to effectively support vulnerable people in our local community towards leading rewarding and independent lives. Whilst we have met our targets again, we cannot be complacent and the Management Committee will continue to look at new ideas and developments to ensure our work is relevant and viable for the future. I am pleased to welcome onto the Committee John Ryder and say thank you and farewell to two members who have given long service, Alan Crocker and Doug Bale. I offer my thanks to my fellow Committee members and to the staff for their support and hard work throughout the year. The end of one year marks the start of another and I look forward to being part of working on the challenges we have before us in the next twelve months.

Robin Wynne-Hughes – Chairman

ENSURING THE DELIVERY OF GOOD QUALITY SERVICES The Annual Report is a landmark in the Association's life with much reflection upon our service over the previous year. We constantly monitor to check that targets and budgets established in our Business Plan are met and this is a summary of that detailed internal auditing for the year up to March 31st 2010. The report follows a framework we found helpful in previous years, establishing the problem we are trying to tackle; explaining what we set out to achieve and how we went about it; concluding with the measured results of that work. There are three main ways in which this report looks at how well we have done – statistically through all the graphs and tables; financially through the accounts and pie-charts; and in service users' personal testimonies. Statistically we have attained and in some cases exceeded our targets in 2009/2010. Financially it was also a good year with a small surplus despite significant expenditure in the year on the repair and upgrading of our buildings. This included replacement of all the windows at our hostel in The Walk with the welcome help of a repair grant from the Assembly. Charities such as ours face difficult times ahead but we will continue to work hard to provide the best service we can to homeless people in our community. Thanks must go to those who have supported our work including making financial donations such as through our "Caring Gifts" scheme which can be found on our website. We continue to look at ways of developing our income sources, despite these lean financial times. To that end we plan to launch a significant new recycling/ volunteer training project in 2010/11 within which we will be running a retail outlet. The time spent on resident and tenant involvement over the last few years is proving to be a good investment with meaningful consultative events during the year including well attended and successful AGMs, and the recruitment of former residents to our management committee, helping to meet our aim to keep the service user at the centre of our decision-making. Our SPRG inspection report cited as good practice our Work Incentive Scheme and use of the Star Outcomes scheme, and it is worth taking time to quote from the report, "*the inspection has found an organisation that has an excellent reputation for providing supported housing, provides services that are strategically relevant to the local area, has an extensive range of policies and procedures to ensure the delivery of good quality services to residents at each of the four projects it runs (which are regularly reviewed and updated), is well managed and staffed by a motivated, well trained team of workers who show commitment to the aims and objectives of the organisation*". With that in mind I conclude by sincerely thanking the members of the Management Committee who meet regularly and serve in a voluntary capacity throughout the year, for their support and service and especially the Chairman, Mr Robin Wynne-Hughes, and of course the staff team which has worked very hard over this period of review to achieve such comments. **Andrew Jenkins - Chief Executive**

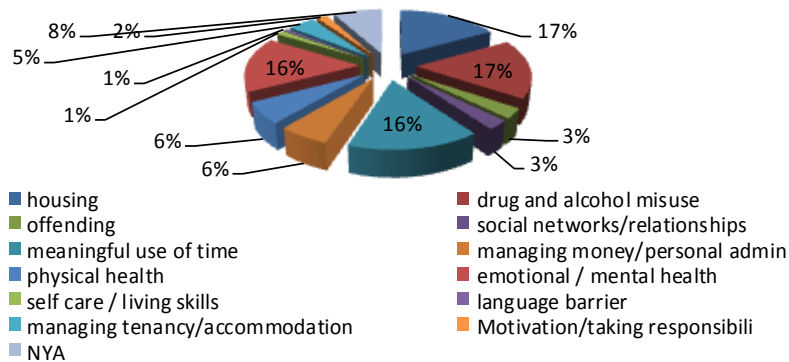


THE PROBLEM...

“A home is somewhere safe, suitable, affordable, secure and healthy and, if necessary, somewhere with the right support and help for people who may be vulnerable”

Shelter Cymru

Although most of us have good secure homes, there are many who do not. The image of homelessness is often seen as the person sleeping rough, but the bigger picture is that of the thousands who live in conditions which are so substandard and insecure that they cannot really be defined as homes at all. Homelessness is core to an insidious destructive cycle which often can involve a severe decline in physical and mental health and thus life expectancy; poverty, debt and insecurity which can lead to criminal activity; low self-esteem and depression maybe leading to substance abuse and dependency. The problem is not small – that facts show that tens of thousands of people in Wales today are living in substandard conditions, or are under threat of losing their homes through having short-term tenancies or through lack of affordability. That is just part of the cost in human terms. There is also the cost in financial terms to our society such as the increased demands of the health service and having to deal with increased levels of crime or anti-social behaviour linked with the discontent being suffered. Inevitably it is better for the person and for the economy for everyone to have a home as defined above. It is the YMCA's aim to be part of that vision. Last year 942 people stayed in our accommodation. Whether a person comes for an overnight emergency stay, or a stay of over 6 months, he or she will be offered advice and support services that respond to their immediate and long term need.



THE CAUSES...

Whether street homeless or living in temporary accommodation such as a hostel, or in a squat or staying short-term with friends or relatives, there are many factors which contribute to the problem such as...

- Lack of availability of affordable housing – housing inflation widening the divide; Insufficient social and rented homes
- Domestic violence
- Institutionalisation – through leaving the care system, prison, or the services
- Physical and mental health problems, sometimes caused by homelessness, overcrowding or poverty
- Rent arrears or mortgage debt
- Low income or job loss/unemployment
- Substance Misuse – drink and drug issues may not be a direct cause but contribute to the problem and can prevent successful tenancy maintenance
- Life Crises such as bereavement or family breakdown leading to depression, isolation and loneliness.

Often the cause is a complication of several factors and each person with a different combination of reasons. At the Cardiff YMCA in 2009/10 we recorded the lead needs of everyone we accommodated in our hostels showing a wide variety of causes but many will have complex needs requiring support in more than one area of their lives.

WHAT DO WE DO?

HOUSING HOMELESS PEOPLE & SUPPORTING THEM TO INDEPENDENCE

It isn't enough to just offer people a roof over their head. Many people who become homeless have experienced difficulties or crises that have affected their ability to cope. They may not be ready to take on responsibilities involved in having their own place. They may be uneasy about living alone in a flat or feel they don't have the skills to carry out day-to-day tasks involved in managing a home. Our services therefore, are designed, not just to provide a place to stay but to offer support, advice, skills training and personal development opportunities so that residents leave feeling more confident and assured about taking their place in the community.

As one service user said:-

“more than just a roof”

HOW DO WE DO THIS?

We have 4 housing projects, each one with a different focus. In this way we are able to offer a range of options to best meet need.

The Walk

A 76 bed single homeless persons hostel. In addition to housing services each resident has a support worker who will make a needs assessment and work with the resident towards their identified goals both during their residency and for up to 8 weeks after they are re-housed.



Arthur Sansom House (“ASH”)

A semi-independent re-settlement project where each resident works through a modular life skills development programme tailored to the needs of the individual. This project is designed to equip identified residents with the tools and skills needed to more confidently and successfully manage a tenancy in the community. “Living in ASH helped me to budget, cook on a budget and deal with my bills”

Ambassador YMCA



A 36 bed homeless persons hostel that offers temporary accommodation to Cardiff City Council homeless referrals. Residents will have already been assessed as having priority for housing due to vulnerability and will use their time at the hostel to address support issues and prepare for move-on.



YMC8

A long term independent accommodation project with peripatetic support. Tenants usually have one support visit a week with tenancies reviewed twice yearly to ensure that the project continues to be appropriate to need. Most tenants remain at least 2 years at the project before moving on.

Running alongside and across the projects we offer 5 special schemes so that we can reach out to people in a variety of ways.

Design for Life (DFL)

DFL operates from the ground floor of one of our accommodation projects. It is a facility that offers an informal venue for a range of training and skills development opportunities.



Residents from all the projects are welcome to attend and participate in a variety of activities or courses ranging from informal group to formal class. We offer group and individual activities such as cooking, football, budgeting, computing and

Going to the gym has helped me as I have a problem with my knees.

Your staff set a straight path for someone to walk.

storytelling in house and commission sessional life skills and personal development courses from established training providers. Training for work is a key activity, with CV writing and Job Search a regular feature. The informal and familiar surroundings motivate residents to “test the water” in a range of activities and learning

It helps me with my college course.

opportunities. Although DFL is a project that residents can access informally and voluntarily, this year has seen usage consistently at its target of 50% of hostel users using it every week.

Work Incentive Scheme (WIS)



There can be a disincentive to work whilst in receipt of Housing Benefit and living in a homeless hostel. To counteract this we have developed our Work Incentive Scheme that gives participants a range of incentives intended to encourage and support them into training and work whilst living at the hostel. The scheme has been running since 2004 with numbers increasing throughout that time from an occasional worker to a now steady 25%-30% of hostel residents having a place on the scheme.

It keeps me and others in work and out of trouble.

Staff support and motivate residents to find and maintain paid or voluntary work and help set up work and voluntary placements. Not only has the scheme benefited the individuals involved, it has promoted a positive work culture within the hostel and demonstrated that it is not always unwillingness to work that is at the root of the unemployment issue.

It gave me the incentive to try and get out of here, back to normal life.

The scheme has helped me get through my daily goals.

To put this in perspective, 81 residents joined the scheme in 2009-2010 for a length of time anywhere between two weeks to the total length of their residency.

A snapshot of participants during one week of the year was:-

WORKING	VOLUNTEERING	TRAINING
Pedal Power Tesco Big Issue Bar Work Window Cleaning Decorating Pizza Delivery	Canteen Assistant Radio Cardiff Youth Centre Youth Club Oxfam shop x 2 Labouring x 2 Heart shop x 3 Scope shop Conservation Save The Children	ITEC ECDL Learn Direct x 3 Skill Build x 3 Fairbridge

We also work in partnership with Cardiff Foyer to offer advice and support to four young people engaged in work or training whilst living at our main hostel.

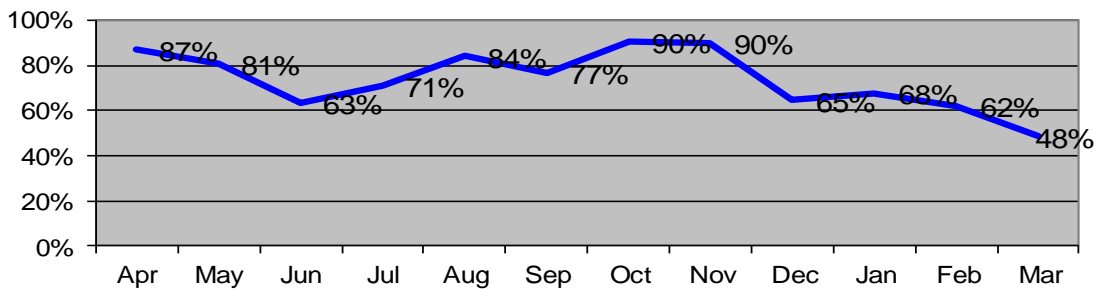
The WIS is unique in hostel provision in Cardiff and its incentives give added value to the services we provide.

Emergency Bed (E-Bed)

We have full hostels and a waiting list but recognising the urgent and immediate need for some people with literally nowhere but the street to sleep; we keep one room as an emergency room. Someone can stay overnight, have a breakfast in the morning and be given some practical advice and contacts to help them find a place to stay. We take self-referrals and referrals from the local emergency co-ordinator for street homeless people. The bed is used nearly every night of the year. We extended this provision to include an overnight facility for use by the Homelessness Bus Project referrals. We do this in partnership with Cardiff Council's Homelessness Department, who allow the use of their rooms for this purpose.

I stayed for one night but they saw me the next day and helped me get a room.

Emergency Bed Occupancy 2009-10



Pets



Homeless people with pets find it even more difficult to find somewhere to stay. Following the success of our one pet room, we extended our provision to two rooms for pet owners. We have taken advice from the Canine Protection League and have comprehensive guidelines for admission and residency. The pet owners who have used the rooms have expressed their appreciation that this need has been recognised.

It's nice that I could keep my other dog when I couldn't find a home for it.

Private Rented Scheme (PRS)

We helped 7 people access private rented accommodation through our in-house scheme in 2009-2010, all of whom are still in their properties.

We provide rent in advance, some bond money and agency fees to assist those

Even though it is a private flat, they keep in touch with you until you're on your feet.

residents who are ready to move out but not able to afford the private sector themselves.

We have reviewed this scheme and given the limited stock of social housing available in Cardiff, hope to be able to develop and expand on what we currently have to continue to offer an attractive alternative to people ready for more independence.

I'd have been stuck in the hostel for ages if there hadn't been this.

My name is Anthony Kingston.... A year ago I was still living at home, but things were getting pretty bad with me and my parents arguing all the time. I was smoking a lot of weed and would sometimes even sell their things for money to buy it. I didn't do anything around the house. One day they had enough and told me to leave. I went to stay with a friend for a while but their mother eventually said I had to go as there wasn't the room. A friend of mine had been working at the YMCA with a contracting firm and told me to go there as it seemed OK. Although I'd lived in Cardiff all my life I didn't know about hostels so I took his advice and went to see them. I spoke with a Housing Officer who let me stay in the emergency room for a couple of nights until a room became available.



I was a bit wary of being in a hostel so kept my head down and was watchful. I listened to others but didn't get involved. I still had really good friends from my old area so didn't need to get to know other new people. At about this time I met my girlfriend and I stopped using weed. That's what girls do for you isn't it?

After about 6 months, with encouragement from my friends, I was reconciled with my mother first, then my father – we all get on fine now, although I know it wouldn't work to live with them again. I am 23 and need to have my own place.

I know I can do most things for myself but because I haven't lived on my own before, my support worker thought I may be suitable for ASH Re-Settlement house. I had to have an interview but my thinking was so positive I'd be picked I even packed my stuff before I went for it. You have to be responsible to get a place there, with no warnings on your file and I knew my record was clear. I moved into ASH in April and I am now cooking for myself, managing my money well and learning about tenancies. I try to be ahead with my rent and have even managed to save something for when I get a flat.

I like to keep fit so I have a bike and go to the gym with my friends. I enjoy being fit and hope to go to college to train as a fitness instructor. For now, I am taking it step by step and hoping to have my own place soon.



My name is Michael Hatch.... Before coming to the hostel I was living with an auntie in Cardiff but it was overcrowded. I spoke with an advice worker from the council who recommended the YMCA so I applied myself and was given a place. My childhood was difficult – I spent nine years in children's homes, once running away from an approved school. When I was 17 I was passed from Social Services to Probation, with the problems I had with drugs landing me in prison for short sentences over a period of around 7 years. I was even in Strangeways once.

A clinic in Manchester eventually helped me get the right treatment and start a new life but I was left with some health problems. Being on

warfarin made me stop using needles out of fear. In spite of street living and drug problems I have been in the same relationship for 18 years. When my girlfriend and I were separated I sent a different card to her everyday – exhausting the supplies in the Cardiff shops. She has now joined me in the hostel and we are making plans for our future.

I have loads of help here but my support worker encourages me to do things for myself – like making phone calls - he will do it the first time to show me, then he will stay while I do the next ones. This has built my confidence to do things on my own. I have small goals one by one and am achieving them. I have learnt how to cook on a budget, I have learned how to use a mouse and type a letter and even have an e-mail account. One of the interesting things I was able to do was attend a conference with staff on Drug overdose and Blood Borne Virus.

There are rules in the hostel but I recognise the need for them and for paying rent on time – it helps get things in place.

The YMCA has really helped me – if I hadn't had the guidance I had when I first came here I'd have been on a train to Manchester and back on the streets.

Michael's Support Worker says that Michael has made huge progress and doesn't always give himself the credit he deserves for his achievements.

Postscript: Since this was written Michael and his girlfriend have moved into their own place. He is drug free and very settled.

My name is Matt Williams....When I first came to the YMCA towards the end of 2007 I'd been sleeping rough for some time. I had a drink problem that had led to a steady decline in my life – my girlfriend had left me the year before, I'd been moving between hostels, getting involved in fights, and was being arrested quite frequently for shoplifting and violence. It reached the stage where no hostel would have me and I was being kicked out from squat to squat. But nothing mattered apart from where my next drink was coming from.



One night I got into a drunken fight and ended up in hospital with a fractured neck. This wasn't the first time I'd been in a situation like this. This time I was there for 10 days; I remember feeling relieved to have a warm bed and regular meals. But even having reached this low state, nothing could stop me from drinking – while in hospital I would sneak out to the off-license to buy cans. I was dreading being discharged.

When the time came, I headed to Tresillian House for floor space and it was from there that I was referred to the YMCA. My previous behaviour at Tresillian had been that bad that I couldn't have stayed there. So it began to dawn on me (a bit late, admittedly) that I was going to have to begin changing my ways.

I arrived at the YMCA in a pretty bad state, but with a more positive attitude and knowing that I would get some support to help get my life back on track. It was luxury to have my own room and hot meals, people to talk to, and regular contact with soap and water! I was introduced to my support worker, who was always there to help with issues like benefits – and anything at all that came up during my stay. I settled in quickly, with new friends, and this time I was convinced that I wasn't going to mess things up. I was still drinking but by now I'd recognised it was a huge problem in my life and had registered on a waiting list for a detox programme.

I'd heard about the weekly quiz at Design for Life and one Friday I thought I'd pop in give it a go. I met lots of really nice people and became a regular there. I soon found that DFL had a lot more to offer – I gained computer skills and became involved in cooking lessons. I used to work as a chef, and sharing my cooking skills with others gave me a bit of a confidence boost. I enjoyed drawing and painting and did a one week art course at UWIC. I really enjoyed this; it brought out my creative side that had been abandoned for so long and I began to feel a bit more like my old self.

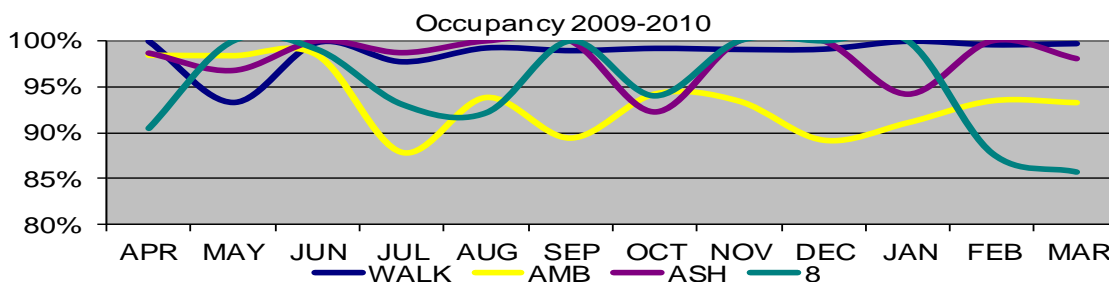
My confidence was growing but drink was still a problem. The staff at the YMCA were aware of this, but accepted me for who I was and helped identify and build on the skills I had. This allowed me to develop personally and helped me to reach the stage where I believed in myself – that I *could* make changes for the better, and that it was worth doing so.

I moved into a flat in 2008 with support from the YMCA. Soon after moving in I acquired a puppy, Tazmin, who gave me some purpose – she was dependent on me and I had to care for her. I carried on with my artwork and it has been displayed in several places. I tried to take some control over my drinking, but by this stage the physical dependence was such that I could not do this alone. About a year after getting my flat I was accepted onto a residential detox programme at Whitchurch. This was tough, but I was determined, and after two weeks I was out and dry. Life was strange for a while. I've had to develop new routines and strategies, and abandon my old drinking friends in order to stay on the straight and narrow. Life has, as it does, still thrown up problems and challenges, but I have now learnt different ways of dealing with stress other than turning to drink.

Eight months on, and things are getting better all the time. My girlfriend (the one who'd left me) got back in touch and our relationship this time around is so much better. I'm happier, healthier, and feeling much calmer and more in control of things. I've recently applied for training in health and social care and hope to help other people make positive changes in their lives. I'm aware that the strength I've found to get this far began when I was at the YMCA, and I want to say a big thank you to all the staff there. You helped me to believe in myself again and showed me that there was always hope.

HOW ARE WE DOING?

Our projects are almost always full...

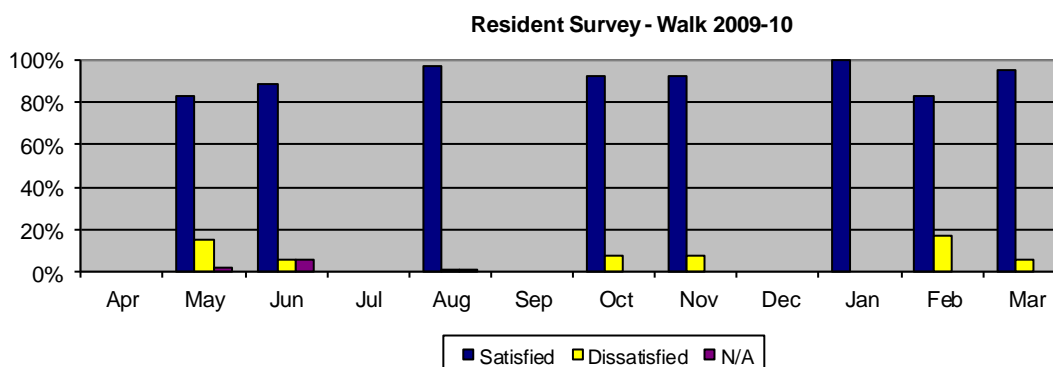


It is usual for us to have over 50 people on our waiting list at any one time. With this in mind, we turn rooms around as quickly as possible when anyone leaves. The turnover for the projects last year was:-

PROJECT	CAPACITY	TURNOVER	PEOPLE HOUSED
The Walk	74	588%	435
Ambassador	36	1347%	485
ASH	5	220%	11
YMC8	7	157%	11

In our hostels we try to ensure that the people with the highest need are prioritised for a place, but we also want to maintain the generic nature of the living environment. We do this by monitoring the balance of the client group to make sure that we do not have too many people with the same presenting need living at the hostel at the same time. Our target is no more than 14% of any one presenting need at any one time and with careful application and monitoring this is inevitably achieved. In this way we hope that our hostel community more closely reflects the profile of the wider community beyond our doors.

We consult with our residents in a variety of ways...



- Suggestions and complaints process including drop boxes for consultation forms in the hostels.
- Residents monthly newsletter where current information such as staff changes, "what's on", rule changes, service information is communicated
- Informal discussions in our Design For Life scheme.
- Surveys: - we ask people to complete surveys on our overall service and special schemes. Our overall service survey focuses on the areas in the SPRG specification such as "Do you feel safe living at the hostel?" and "Are you being given advice and support to find and manage a home of your own?" These are Satisfaction Surveys. Our scheme surveys ask specific questions about the current service and what people would like more or less of. These are Service Development Surveys.

- Meetings:- we have resident meetings at both hostels every month with an agenda that is flexible and inclusive and that gives an opportunity for residents to raise almost anything that is on their minds. Senior staff regularly attend these meetings.
- TRIG (Tenant & Resident Involvement Group):- this mixed group of staff and residents meet monthly and its focus is to consult with and involve residents in our operations. During the year we involved residents in the organisation and presentation of our AGM at which we held a quiz on the work of the YMCA based on the TV show Family Fortunes. Two teams of staff, residents and Board members vied for the winning place with The Whyemms just being pipped at the post by the Seeays.



We also asked residents to input to our recruitment process by taking part in a 2 day event that looked at what qualities we should look for in prospective staff and what questions we should ask at interview for different posts. We had a marvellous response and Team Managers are now including the chosen questions in the recruitment process. Each department has a Resident Involvement Plan that sets out quarterly progress on how it consults with and involves residents in what they do.

TRIG will continue to take service user involvement to the centre of YMCA work.

We monitor the operational performance of the organisation...

We score Key Performance Indicators for each project from 1-4 on a monthly / quarterly basis and put improvement plans together for this that do not meet target. Although some KPIs have scored under 3 and therefore have an improvement plan, each of the 4 projects has achieved an overall project score of 3.

KEY PERFORMANCE INDICATORS	WALK	AMB	ASH	YMC8
Occupancy	3.75	2.25	3.25	3
Rent & Service Charge Collection	3.75	4	2.75	3
Balance Need	3	2.75		
Lead Need Balance	2.5			
Design for Life scheme attendance	3			
Working Incentive Scheme Capacity	3.5			
Length of Stay	2.5			
Move-On Outcomes	2.75	3.75	3	3.25
Complaints Response Time	4	3.5	3	3
Maintenance Repairs Response Time	4			
Customer Satisfaction	3	2.75		3.5
Pet Provision		3.25		
Tenancy Maintenance				3
CCC Homelessness Liaison		2.25		
Outcomes	2.75	2.75	3.25	

1 = Needs major performance improvement, 2 = Needs some performance improvement, 3 = Meets expectations, 4 = Exceeds expectations

Our main focus this year has been on the length of time people often have to live at our hostel before being able to secure move-on accommodation. Whilst lack of affordable housing is obviously a critical factor, and one beyond our control, we have targeted our resources and attention on this area and been looking for ways of reducing this waiting time as far as possible. The private sector is an area that we continue to make more use of, but this can be an expensive option for people who are working, and with around 1/3 of our hostel residency on our WIS there is a limit to the numbers of residents who are appropriate for this type of long term accommodation.

Next year we will continue to focus on the target areas that need our attention.

TRUSTEES OF CARDIFF Y.M.C.A. HOUSING ASSOCIATION
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2010

	Total Funds 31/03/2010	Total Funds 31/03/2009
TURNOVER		£
Rents	884,086	839,198
Other income	1,418,799	1,392,902
	<u>2,302,885</u>	<u>2,232,100</u>
LESS OPERATING COSTS	<u>2,269,949</u>	<u>2,335,499</u>
OPERATING - DEFICIT / SURPLUS	32,936 -	103,399
Loss on sale of fixed assets	- 853 -	325
Interest receivable	2,539	34,727
SURPLUS FOR THE YEAR/ PERIOD	<u>34,622 -</u>	<u>68,997</u>
Balance brought forward	1,215,582	1,284,579
Surplus/ Deficit for the year	34,622 -	68,997
Revenue reserve at 31 March	<u>1,250,204</u>	<u>1,215,582</u>
	31/03/2010	31/03/2009
<u>BALANCE SHEET - 31 MARCH 2009</u>		£
FIXED ASSETS		
Housing properties - depreciated cost	1,578,113	1,579,158
Less:		
Housing property finance	- 1,481,683 -	1,481,683
	<u>96,430</u>	<u>97,475</u>
Other fixed assets	72,538	103,403
	<u>168,968</u>	<u>200,878</u>
CURRENT ASSETS		
Stocks	4,559	4,143
Debtors	67,230	78,835
Cash at bank and in hand	1,218,686	1,138,285
	<u>1,290,475</u>	<u>1,221,263</u>
CREDITORS - amounts falling due within one year	209,239	206,559
NET CURRENT ASSETS	<u>1,081,236</u>	<u>1,014,704</u>
TOTAL ASSETS LESS CURRENT LIABILITIES	1,250,204	1,215,582
Creditors falling due after more than one year	-	-
PROVISION FOR LIABILITIES AND CHARGES	-	-
NET ASSETS	<u>1,250,204</u>	<u>1,215,582</u>
CAPITAL AND RESERVES		
Revenue reserve	<u>1,250,204</u>	<u>1,215,582</u>

The above figures have been extracted from the audited accounts for the period ended 31 March 31st 2010 prepared by Bevan & Buckland Chartered Accountants.

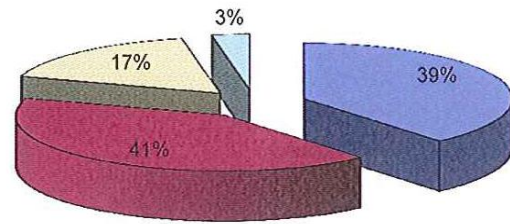
The Financial Statements were approved by the Board of Trustees on 23rd September 2010 and signed on their behalf by Mr R.P.Wynne-Hughes, Chairman.

FINANCE

Most of our income is from rent collection and Supporting People Grant. Even cost recoveries are from other accommodation projects we manage.

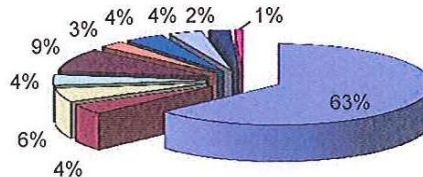
We spend most of what we bring in and the focus is on services. Our highest cost is staffing, but mostly on service delivery staff.

Income



■ Rent ■ SPRG □ Cost recovery (SND) □ Other

Expenditure

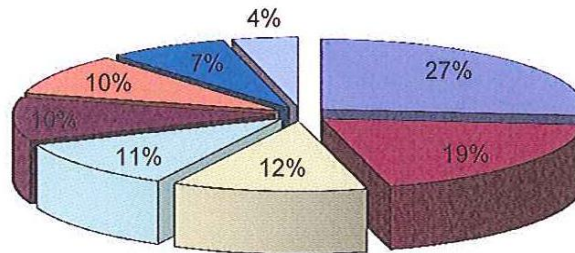


■ Employee Costs inc Training ■ Security
 □ Catering cleaning supplies & laundry □ Room/office rent, telephone, post, print, stationery
 ■ Renewals/replacements/repairs ■ Depreciation
 ■ Accounts/audit/legal/professional fees;subs & insurance, man charge □ Light, Heat, Rates, Water,
 ■ Miscellaneous inc WIS & PRS ■ Rent written off

Our emphasis of staff expenditure is on the residents' needs with our Support and Housing teams having 46% of the staff budget.

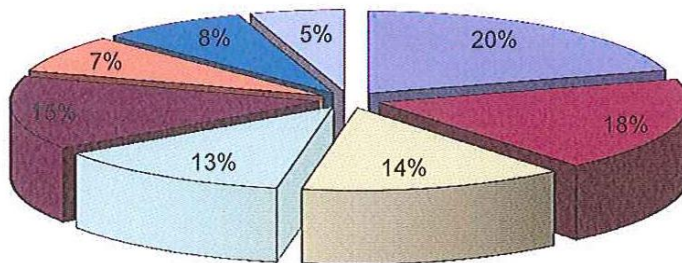
Direct services such as catering cleaning and maintenance cost 26%. Front desk & security over 24 hours a day / 365 days a year make up 21% of the budget with executive office costs kept to a minimum at 7%

Departmental Breakdown



■ Support ■ Housing □ Catering □ Reception
 ■ Nights ■ Domestic ■ Exec □ Maintenance

Operational Activity Breakdown



■ Support Services ■ Reception 24 hr cover /Security
 □ Housing Services + costs □ Catering Services & Supplies
 ■ Buildings & depreciation ■ Domestic Services & Laundry
 ■ Professional fees /utilities etc □ Exec Office

TRUSTEES' REPORT 2009-2010

The Trustees present their annual report and audited financial statements for the year ended 31st March 2010.

Principal Objectives and Activities: The Association has been formed for the benefit of the community and is registered with charitable status. The principal objective and activity of the Association is to provide for the needs of the homeless or matters related to homelessness. In order to do this, the trust acquired three properties in Cardiff at the Residential centre, The Walk; 6 Oakfield Street and 5 East Grove.

Achievements and Performance: The trustees consider that the performance of the Association for the year has been satisfactory. Occupancy of the properties owned by the charity was on average 98% of full capacity of the three properties.

Financial Review: Rental income increased by 5.08% during the year, with the total income increasing by 4.1%. The main increases in income have been an increase in support services grant aid of £18,134 and the Grant Aided Repair grant which rose by £15,860 to cover the window replacement programme at The Walk. This increase has been offset by the cost of the Grant Aided Repairs which rose from £71,802 to £97,044. The Association has made a surplus of £34,622 compared with a deficit of £68,977 last year.

Reserves Policy: It is the policy of the charity to maintain unrestricted funds at a level which equate to approximately six months of budgeted expenditure. This provides sufficient funds to cover management, administration and support costs, together with any exceptional or unplanned expenditure. Unrestricted funds were at least this level throughout the year.

Investment Policy: The Trust Deed authorises the trustees to make and hold investments using the general funds of the charity. No such investments have been made or are currently held.

Structure, Governance and Management:

Governance – Rules: The Association is governed by its Trust Deed dated 17th November 1992.

Board Structure: The trustees named on page 1 have served throughout the year. The appointment of Trustees is governed by the Trust Deed of the Charity. The Board of Trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee. New trustees can be effective only if they have a sound knowledge of the aims, purposes and activities of the Association, the trusts, policies and procedures which govern the trustees' actions, the organisation and funding sources of the charity and the nature and condition of its property and resources (land, buildings, investments and cash). The trustees will therefore provide an appropriate induction programme that will equip them with the tools they need to become effective and valuable trustees as quickly as possible. The trustees will provide newly appointed trustees with copies of the Association's key documents and an explanation of their purpose and effect. These key documents will usually be the governing documents of the Association and a copy of the charity's latest annual report and accounts, together with recent minutes of trustee meetings. New trustees will be encouraged to meet their fellow trustees and senior staff and to visit the projects. The trustees delegate day to day responsibility for providing accommodation to the staff of the Cardiff YMCA Housing Association.

Risk Management: The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

Internal Financial Control: The Board is responsible for the systems of internal financial control operating within the Association. Whilst the systems in operation are intended to provide reasonable assurance against material misstatement or loss, they cannot provide absolute assurance. The Board has set up procedures for ensuring that adequate systems of internal financial control exist. These include the following. The setting up and review of formal policies and procedures covering key areas of work of the Association and the documentation and rules relating to the delegation of authority; the appointment of experienced and suitably qualified staff to take responsibility for the key activities of the Association; the preparation and review of budgets, financial plans and management accounts; the risk management policies and practices. The management of risks is subject to regular review.

Future Developments: The Association's future plans are to continue to provide for the needs of the homeless or matters related to homelessness.

Changes in Fixed Assets: Details of fixed assets are set out in note 6 of the full set of audited financial statements.

The Board of Management and Executive Offices: These are as listed on page 1. The Executive Officers of the Association hold no interest in the Association and although not having the legal status of Directors, they act as executives within the authority delegated by the Board.

Auditors: The Auditors, Bevan & Buckland, will be proposed for re-appointment at the forthcoming Annual General Meeting.

By order of the Board, R.P. Wynne-Hughes, (Trustee), 23rd September 2010



Thank You!

As a charitable housing association and part of the voluntary sector, we endeavour to build bridges with other agencies and groups in the community. Without these links, the Association's work would be that much poorer. The contribution of the following, whether through advice, practical help or other support has been very much appreciated.

Asda, Big Issue Cymru, cfw Architects, Cadwyn Housing Association/Calon Lettings, Capitol Shopping Centre, Cardiff Action for the Single Homeless, The Huggard, Cardiff Bond Board, Cardiff City Football Club, Cardiff Community Housing Association, Cardiff County Council Advice & Benefits Department, Cardiff YMCA/ Cardiff YMCA 1910 Successor Trustees, Cards For Good Causes, CBS Outdoor, Chartered Institute of Housing, City Centre Team, Coleg Glan Hafren, Community Drug and Alcohol Team, Community Housing Cymru, Cymorth Cymru, Delta Force, D.S.S. Benefits Agency, Disability Wales, Environmental Protection Services, Foyer Federation, Future Jobs Fund, Go Wales, Grassroots, HHPG Financial Advisors (Neil Muir), Hijinx Theatre, Independent Living Support Service, Inroads John Lewis, Kings Church Newport, Lifecraft, Lloyds TSB, Maindy Pool, Probation Service, Rotary Club of Cardiff, SET Office Supplies, Shelter Cymru, South Wales Constabulary, Street Football Wales, Taff Housing Association, Tai Trothwy, The Bus Project, The Cardiff Story, The Sprout, The Wallich, Thomas Carroll Group plc, Timto Ltd, Tresillian House, Ty Gobaith / Salvation Army, UCKG, Voluntary Action Cardiff, VSI-Thinking (Website), WCVA, Welsh Assembly Government, Women's Aid, Working Links, YMCA Community College, YMCA Wales

...And the many other individuals, companies and suppliers who have been helpful and sympathetic to the work of the Association.

The YMCA was founded in London in 1844 by Sir George Williams and it grew quickly into a worldwide movement, now in 122 countries with 45 million members and service users in 14,000 local Associations. Each YMCA is autonomous affiliating to its national body and has a management committee made up of volunteers who are responsible for their YMCA's strategy in meeting local community needs as well as contributing to the wider international YMCA family. In Cardiff the YMCA was established in 1855 in St Mary's Street moving to Station Terrace in 1901 where it provided youth, community and hostel services for 78 years before moving to The Walk.

For more information visit our website: www.cardiffymcaha.co.uk

*Designed & Printed In-house in order to save resources by
Cardiff YMCA Housing Association - October 2010*



Visit our web-site at www.cardiffymcaha.co.uk