

# NEWSLETTER : MAR 2024




IN PARTNERSHIP WITH  
**ICE**<sup>3</sup>  
PROPERTY FINANCE

## MATCH REPORTS

York RUFC 7 v Sandal RUFC 10

 [CLICK HERE TO READ MATCH REPORT](#)


Harrogate 14 v York RUFC 14

 [CLICK HERE TO READ MATCH REPORT](#)

York RUFC 25 v Ilkley 5

 [CLICK HERE TO READ MATCH REPORT](#)

Heath 34 v York RUFC 12

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## TABLE 1ST XV

TEAM	PTS
York	66
Heath	66
Driffield	63
Harrogate	60
Alnwick	53
Blaydon	45
Ilkley	43
Scunthorpe	41
Sandal	39
Cleckheaton	37
Doncaster Phoenix	25
Pontefract	23



## WE'VE BEEN FEATURED IN THE RUGBY CLUB MAGAZINE

 [CLICK HERE TO VIEW  
THE MAGAZINE](#)



## SPONSORS



  
**ROYAL PILGRIM**  
COMMUNICATIONS & DESIGN

# ANNUAL CHARITY GAME & SHIRT AUCTION VS ALNWICK



The chosen charity for this years charity game will be Menfulness. (<https://menfulness.org/>) Menfulness is a men's social wellbeing group who - through activities and counselling - support and promote improvement in men's lives.

The day will follow a similar format to previous years, the players will wear a specially designed shirt featuring the Menfulness colours and logo - design to be revealed soon. After the match the shirts will be auctioned to the highest bidder to raise money for the charity. We are also really pleased that volunteers from the charity will be present on the day explaining their work, describing their services and offer plus selling some Menfulness merch. More details to follow on bidding etc.

The work of the charity is close to our hearts at York RUFC, too many people are suffering with poor mental health. 79% of suicides are men. Referrals

to NHS and other services by men are far lower than women. Menfulness works to create a network running events, activities and counselling offers to support men's wellbeing in a friendly, non-judgemental environment where you can share at your own pace.

If we can plug the York RUFC players, volunteers, supporters and their families, friends and colleagues into watching out for signs, helping themselves and each other hopefully we can reduce the need for crisis care and help each other live happier and more productive lives.

**#DontManUp #YoureNotAlone  
#WeRiseByLiftingOthers**

## TABLE 2ND XV

TEAM	PTS
Tynedale Raiders (2nd XV)	32
Driffield 2nd XV	60
Wharfedale Foresters	42
Sheffield 2nd XV	57
Sandal 2nd XV	51
Heath 2nd XV	36
Billingham Lions (2nd XV)	17
Alnwick II	24
<b>York 2nd XV</b>	<b>20</b>
Ilkley 2nd XV	16
Sheffield Tigers 2nd XV	17
Scunthorpe 2nd XV (Stags)	19



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# ASHTONS ESTATE & LETTING AGENTS: PROUD SPONSOR OF YORK RUFC

# Ashtons



Founded as an independent, family-run agent in 1998, Ashtons Estate and Letting Agents is led by a small team of exceptional people which has grown over time to meet the demands of the market. Their wealth of knowledge including accredited qualifications, combined with a passion for matching people with the right property, is the driving force behind Ashtons holding the position of York's leading estate agent.

Whether you're buying, selling, letting, or renting the team at Ashtons are there to listen to your needs and tailor a service to suit your specific needs. With offices in York City Centre, the sales and lettings teams are well placed to offer support and in depth market knowledge.

The team stand by clients, and offer support throughout the whole property process. From the very beginning with a free, no obligation market appraisal, to professional marketing, and sourcing quality buyers / tenants who are guided by the team from accompanied viewings to the relevant move in process, whether that be application and move in for tenants, with a management service of the tenancy including routine property visits, a point of contact for tenants and fulfilling the legal obligations as a landlord. Whilst for sales, the team will guide and support you throughout sales progression and liaising with solicitors up to completion and handing over keys. Whatever your property needs, the Ashtons team are here to help you make your next move.

## **Sponsorship spotlight: Karen Harrison**

I'm Karen Harrison, a director of Ashtons Estate & Lettings Agents. I have been at Ashtons for 18 years, and I set up the lettings division of the company. I am proud to say over the years we have positioned Ashtons Lettings and Management as York's leading agency, managing over 850 rental properties in and around York.

## **What does a day at Ashtons Lettings look like?**

Everyday looks completely different and there is always a new challenge to take on. My day can involve a mix of speaking to investors and long-standing clients, overseeing the management of portfolios, and giving landlords support and guidance on how to achieve the very best return on their investment.

## **What do you love most about your job?**

I love the diversity and the fast-paced nature of the industry. The role is ever-changing with new challenges to take on, such as learning the complexities of the lettings legislation which is continuously evolving and communicating this back to clients and staff. Moreover, it's great to offer support and guidance to junior members of the team and watch them grow into knowledgeable experts in the lettings field.

It's great to be present and witness the lettings cycle. We have had a number of tenants over the years who have been so satisfied with their experience of renting as tenants with Ashtons that they become a landlord as they build a portfolio of properties with us.

## **Why do you sponsor the club?**

Whilst personally I am not an avid rugby fan, sport brings people together on a multitude of levels and brings a sense of community which is so important. The sponsorship is our little way of giving something back to our beloved city and helping the next generation build on a great hobby that teaches many great attributes like discipline and teamwork. We look forward to seeing the team progress throughout 2024!

Visit our website:

[www.ashtonsnet.com](http://www.ashtonsnet.com)

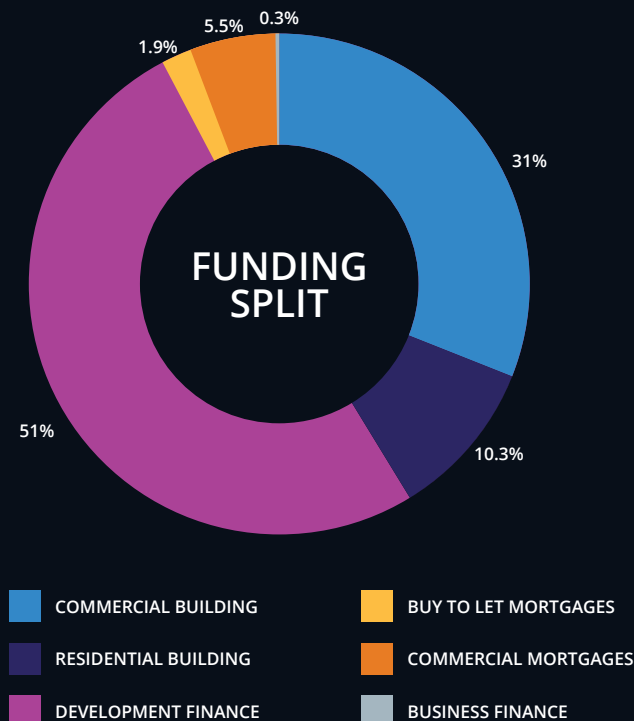


# 2023 TO 2024

## ICE<sup>3</sup> GROUP

2023 was an interesting year with the Bank of England managing to make every element of property finance challenging. As the country struggled to get the cost of living crisis under control and reduce inflation the age old solution of increasing base rate continued.

While the year was awash with challenges Ice3 still managed to meet and pass a significant milestone with £250M in lending achieved and passed. The years lending was spread across a range of asset types and funding models but the majority of our lending was Development finances (51%) and Commercial Bridging Finance (31%).



## SO WHAT IS NEW FOR ICE3 IN 2024

There is lots going on across the group but we wanted to pick out some key areas that we are really excited about.



1. Ice3 Land will launch formally later this year when we have completed the recruitment process to find the perfect person to drive it forward.

Ice3 Land is the formalisation of what we have been doing for over 17 years putting developers and investors looking to buy land in contact with those looking to sell. Traditionally this has been land owners selling to developers but as the market changes and evolves we are more and more seeing developers selling to other developers as they look to focus on their core products and geographies.

Ice3 Land will have a national focus but will naturally have a slight bias towards Yorkshire and the North of England.

In terms of land types we will be focusing on:

- |                                     |                   |
|-------------------------------------|-------------------|
| Residential                         | Retirement / Care |
| Private Rented Sector               | Industrial        |
| Purpose-Built Student Accommodation | Leisure           |

# ICE<sup>3</sup> IMPACT

2. We have developed a 5 point strategy for ensuring that the ESG agenda is top of our agenda and that of our partners and clients

1. ESG Integration in Investment Decisions: Ice Cubed Property Finance will incorporate ESG factors into their investment decision-making processes. This involves assessing environmental, social, and governance risks and opportunities associated with potential property investments.

2. Offering ESG-aligned Products: Ice Cubed Property Finance will develop and offer financial products that specifically cater to clients interested in investing in properties with strong ESG credentials. These products will include green mortgages for energy-efficient buildings or sustainable real estate with a social focus.

3. Engagement and Advocacy: Ice Cubed Property Finance will engage with stakeholders, including clients, investors, and policymakers, to promote ESG principles within the property finance sector. This will involve advocating for sustainable practices, participating in industry initiatives, and transparently disclosing ESG-related information.

4. Risk Management: Integrating ESG considerations into risk management practices will help Ice Cubed Property Finance identify and mitigate potential ESG-related risks, such as regulatory changes, climate-related hazards, or reputational issues.

5. Reporting and Transparency: Ice Cubed Property Finance will enhance transparency by disclosing ESG-related metrics and performance indicators. This will include reporting on energy efficiency measures, social impact initiatives, and governance practices.

3. Property Development Life Cycle



With the addition of Ice3 Land Ice3 Group can now offer a cradle to grave full life cycles service to its property developer and investor clients. Whether you have a small buy to let portfolio of a few properties to being a SME house builder delivering several hundred units a year we would love to talk to you and show you what we can do.

4. With this in mind we are launching our “How do we measure up” campaign - give us the opportunity to talk to you about any project you think you may need assistance with and let us demonstrate how we can assist with your business model and maximise your returns - with no obligation.



# WOMEN'S RUGBY



Already playing or just want to give it a go in great surroundings.  
We train every Wednesday from 7.30 to 9.00pm - all levels welcome.

For information please contact

**DANIELLE YOUNG - TEAM CAPTAIN**

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# CONTACTS



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**MARK GRONNOW**

Chair



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