

ST GEORGE'S HOUSE CHARITY

England & Wales · Charity number 1072559

Details

Other names ST GEORGE'S

Status Registered

Legal form Charitable company

Company number 03163645

Registered 1998-11-24

Register [View on the Charity Commission register](#)

Contact

Address St. George's Hub
St. Mark's Road
Chapel Ash
Wolverhampton
WV3 0QH

Phone 01902372920

Email info@st-georges-house.org.uk

Website www.st-georges-house.org.uk

Activities

Objects: TO PROVIDE A CENTRE FOR THE BENEFIT OF THE INHABITANTS OF WOLVERHAMPTON WITHOUT DISTINCTION OF SEX, OR OF POLITICAL, RELIGIOUS OR OTHER OPINIONS BY ASSOCIATING THE LOCAL AUTHORITIES, VOLUNTARY ORGANISATIONS AND THE LOCAL INHABITANTS IN THE FOLLOWING WAY TO RELIEVE IN CASES OF NEED HARDSHIP AND DISTRESS PERSONS WHO ARE RESIDENT IN WOLVERHAMPTON AND DISTRICT BY PROVIDING SUCH PERSONS WITH FURNITURE AND HOUSE NECESSITIES OF ALL DESCRIPTIONS TO ADVANCE EDUCATION FOR THE PUBLIC BENEFIT BY PROVIDING ADVICE AND GUIDANCE UPON QUESTIONS OF HOUSING, SOCIAL WELFARE BENEFITS, UNEMPLOYMENT AND RELATED TOPICS TO PROVIDE FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR THE RECREATION AND LEISURE TIME OCCUPATION WITH THE OBJECT OF IMPROVING THE CONDITIONS OF LIFE OF THOSE PERSONS IN NEED HARDSHIP OR DISTRESS AND TO PRESERVE AND TO PROTECT THE GOOD HEALTH OF PERSONS IN NEED HARDSHIP OR DISTRESS AND TO PRESERVE AND TO PROTECT THE GOOD HEALTH OF PERSONS BY THE PROVISION OF ADVICE AND A COUNSELLING AND SUPPORT SERVICE TO PROVIDE OR ASSIST IN THE PROVISION OF TEMPORARY ACCOMMODATION FOR THOSE IN NEED HARDSHIP OR DISTRESS

Activities: St George's operates a day centre for socially excluded men.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes
- **Who:** Children/young People, Other Defined Groups

Geography

- **Area of benefit:** WOLVERHAMPTON
- Wolverhampton

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£274,185	£207,141	-	-
2024-03-31	£139,758	£174,585	-	-
2023-03-31	£180,587	£183,202	-	-
2022-03-31	£179,729	£165,991	-	-
2021-03-31	£207,992	£164,368	-	-

Trustees

Name	Role	Appointed
RICHARD JAMES ASHWELL	Chair	2012-05-23
Claire Cooper		2024-09-03
LALITA PATEL		
Liam Nicholas Bridgen		2024-09-03
Parveen Kumari Brigue		2026-02-10
SHEILA SOCKETT		
Thomas Luke Mountford		2014-09-24

ST GEORGE'S HOUSE CHARITY

England & Wales - Charity number 1072559

Accounts

Charity Registration No. 1072559

Company Registration No. 03163645 (England and Wales)

ST GEORGE'S HOUSE CHARITY
ANNUAL REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

ST GEORGE'S HOUSE CHARITY

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees R Ashwell
L Bridgen (Appointed 19 September 2024)
C Cooper (Appointed 19 September 2024)
T Mountford
L Patel
S Sockett
L Williams (Resigned 8 September 2025)

Secretary S Sockett

Charity number 1072559

Company number 03163645

Principal address St George's Hub
St Mark's Road
Chapel Ash
Wolverhampton
West Midlands
WV3 0QH

Registered office St George's Hub
St Mark's Road
Chapel Ash
Wolverhampton
West Midlands
WV3 0QH

Independent examiner Bache Brown & Co Limited

Swinford House
Albion Street
Brierley Hill
West Midlands
DY5 3EE

Bankers Clydesdale Bank
177 Bothwell Street
Glasgow
G2 7ER

ST GEORGE'S HOUSE CHARITY

CONTENTS

	Page
Trustees' report	1 - 13
Independent examiner's report	14
Statement of financial activities	15
Statement of financial position	16 - 17
Notes to the financial statements	18 - 27

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

Directors' and Trustees' Report for Year Ended 31st March 2025

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

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2019)

Note: St. George's House Charity operates as St George's Hub. For the purposes of this report, we will refer to St. George's Hub as SGH. (Please see the glossary at the end of this report.)

Introduction

SGH provides a range of services in Wolverhampton and the wider region, specifically for vulnerable men. Our core work is addressing male exclusion and vulnerability through a 'male-centric' service dedicated to meeting needs as they arise. Operating an open-door policy enables us to provide a vital safety net for some of the most socially excluded individuals in our community. We listen carefully to those voices that might go unheard elsewhere.

The rapidly changing social and political landscape has seen the disappearance of many traditional support mechanisms for men. Many men are left feeling invisible, neglected and forgotten. They feel unable to live up to what they understand as the requirements of men in what is still a very patriarchal society. There are many men who resort to rough sleeping following difficulties dealing with financial barriers, the death of a partner, unemployment or eviction from accommodation. For many it is a combination of all these factors, and can lead to severe mental health crises, drug and alcohol addiction and in some cases suicide. There is an urgent need for the kind of targeted intervention and support services provided through SGH.

We provide a safe and supportive space where difficult conversations and personal disclosures can be made without judgement. We have a commitment to delivering services within a framework known as a Psychological Informed Environment (PIE). This approach ensures that every aspect of our work is thoughtfully designed and implemented with a deep understanding of the emotional and psychological needs of individuals, creating an environment that not only addresses immediate needs but also fosters trust and emotional security. Many of the men who come to us for support have suffered experiences that have been deeply traumatic. At SGH we have a focus on understanding trauma and recognising the profound impact it has on our clients. We are continually aware that our services must provide the highest quality support for everyone.

The numbers approaching SGH for support indicate the challenges impacting vulnerable men and the difficult underlying issues that continue to affect them. Homelessness and rough sleeping are on the rise; rents are at unsustainable levels and Universal Credit is difficult. There are an increasing number of the 'working poor' affected by rising inflation and debt. These are the pressures facing vulnerable men in our community making the services provided by SGH vital, particularly for those men who are the primary carers for young children.

This report includes case studies which indicate the responses made through SGH to all the issues referred to above.

Clients that access our service

SGH provides a broad and inclusive safe space for vulnerable men and their children, providing access to the help and support they require. It is often the case that those who are in the greatest need of assistance do not recognise this or have difficulty in articulating their need for help. This inability to ask for help is a significant barrier which our service is always striving to overcome. Despite the wide range of issues facing our clients, there is the common thread of male vulnerability for which the tailored male-centric approach is important.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Confidentiality and privacy are fundamental to our ethos. We are deeply committed to and fully respect the privacy of those who use our services. No images are used for publicity purposes without explicit consent, and filming is not permitted in or around the centre. Despite the frequent requests to use footage from within the centre which could potentially showcase our work, we believe that allowing such activities would undermine the implicit trust built between our clients and the organisation. Preserving this trust is essential for the continued success and integrity of our service.

Lived Experience

Our clients possess in-depth and substantial knowledge of issues from firsthand experience; the recognition of this is at the core of our work. We value this experience of clients as co-designers and co-producers in shaping the continuous development of our service.

This year we have been able, through these often-underrepresented experiences and perspectives, to provide to statutory providers unique insights in addressing gaps and making appropriate ongoing representation.

At SGH, the lived experiences of our clients are an integral part of how we make decisions and shape our services. We develop our services through the contributions of former clients who are employed in paid roles or become dedicated volunteers and thus part of the staff team, benefiting both the individuals and the organisation.

We ensure that the voices and perspectives of those who use our services are systematically included at every stage of our decision-making processes. This approach guarantees that our work remains grounded in the real needs and experiences of the men and families we support. Our monthly SGH Service User Forum serves as a powerful platform for client involvement. Individuals are actively encouraged and supported to participate in discussions, share their insights, and contribute to the ongoing development of our organisation.

The diverse lived backgrounds and experiences of our clients and their communities are a significant asset to the organisation enabling us to stay relevant and responsive to changing needs and respecting the realities faced by those we aim to support.

Looking ahead, we are committed to strengthening user-led participation, particularly at senior and strategic levels. We are currently working in partnership with our clients to shape the future direction of this involvement, ensuring that their voices continue to guide and inform the organisation as it evolves.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Objectives and activities

Delivering and Enhancing a Male-Only Service

This is the clear focus of our work. We are dedicated to supporting men who are vulnerable to marginalisation, social exclusion, loneliness, and isolation. We engage with a diverse demographic of men and their families across Wolverhampton through a specially tailored service to address unique needs.

Addressing Domestic Violence & Abuse:

We provide a safe space to support male victims and their children, helping men to break the cycle of abuse and to seek help without stigma.

Preventing homelessness:

We offer advice, and support, including signposting to accommodation services, assistance to prevent homelessness and avoidance of crisis situations. When an individual is sleeping rough, we provide additional support to address the challenges of living on the streets.

Tackling Poverty:

We help our clients in maximising their access to financial support, developing key life skills, and increasing employability by specialised coaching and helping clients with repeated unemployment or complex challenges, including barriers within the welfare benefit system.

Promoting healthier lives and relationships:

We support men with complex issues including mental health concerns, loneliness, substance use, addiction, and unhealthy lifestyles. Our approach encourages positive self-image and acknowledges the societal pressures men experience in their evolving roles.

Enhancing community safety:

We support male victims of crime, especially those who find themselves marginalised. We work to promote safer streets assisting with measures to address knife crime. We ensure our clients have access to appropriate assistance and wellbeing support.

Key Activities

Advice, support, and guidance:

Assistance related to housing and homelessness, employment, welfare benefits, debt management and budgeting, substance misuse, mental health challenges, maintaining contact with children, and facilitating the reconnection of clients with their families.

Prevention of homelessness and rough sleeping:

Support for those vulnerably housed. Housing and homelessness advice, advocacy, and tenancy sustainment.

Supporting Recovery:

Offering a listening service for clients experiencing low to moderate mental health concerns to complement their ongoing treatment by mental health professionals.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Mental Health Support, Advice, and Guidance:

Helping men experiencing mental health challenges by facilitating access to specialist mental health professionals, including psychiatrists, community psychiatric nurses (CPNs), and crisis intervention teams. Services also include referrals for counselling, cognitive behavioural therapy (CBT) sessions, mindfulness practices, and person-centred support.

Addiction:

We promote a peer led holistic 'Making Positive Changes' programme designed to help clients to develop stronger coping strategies to address stressful situations.

Employment, welfare, benefits advice, and support:

We run a Job Club which provides IT training and CV writing to assist with employability and guidance on Universal Credit compliance.

Debt management:

We offer guidance on money management and options before decisions are made.

Casework:

We manage and coordinate work with complex cases, often involving housing, benefits, child contact agencies, social care and solicitors.

Identity Building Service:

Through this service we assist clients to obtain essential documentation, enabling access to benefits, housing, employment opportunities, and Universal Credit. Securing these documents is a critical step in facilitating clients' access to mainstream services and supporting their journey toward recovery.

Culturally Relevant Services:

'Koshish' the South Asian Men's Peer Support Group, provides support to men from BAMER communities in addressing both physical and mental health challenges.

Supporting male victims of domestic violence and their children

Abuse can take many forms, as follows:

- Coercive control
- Psychological and/or emotional abuse
- Physical or sexual abuse
- Financial or economic abuse
- Harassment and stalking
- Online or digital abuse

Many of the male DA victims accessing our service face counter allegations often made by the perpetrator or family members, malicious reporting, or criminalisation, forcing them to have to prove their innocence, which adds to their trauma.

As a sign of solidarity with female victims of DA, SGH participated in Orange Wolves from the 25th of November 2024 until 10th December 2024, the local awareness-raising campaign that is part of the United Nations International 16 Days of Action to End Violence Against Women and Girls campaign. This enabled SGH to both show support for female victims and to increase understanding that men can also be the victims of domestic abuse.

In January 2025, SGH was commissioned by WCC to deliver the IDVA (Independent Domestic Violence Advisor) service for high-risk male victims of domestic violence and abuse.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Our domestic violence and abuse services have been able to provide a forum for the victims/survivors to share their 'Lived' experiences. SGH is ensuring that the voice of male DA victims is not absent when domestic abuse is discussed both locally and regionally, with the CEO representing on DASPB, MARAC & ODOC Governance and SWP. Our 'DA Survivors Forum' has given a voice to male DA victims who have undergone substantial trauma and tumult.

Case Study

Mr K, 55 had fled an attack with a knife by his cousin with whom he was he sharing a room. The victim was vulnerable because of moderate learning disabilities. Being a high-risk victim, due to use of knife and death threats, we contacted the police immediately and his cousin was arrested and bailed. Mr. K became homeless due to the situation and was left in dire financial straits. We were able to assist him to obtain emergency accommodation and the SGH IDVA was also able to advise on safety planning, talking through the importance of changing routes to specific places, and strategies in the event of meeting his cousin. He has since received an offer of a permanent tenancy with a social housing provider. SGH IDVA liaised with the DWP to clarify several benefit issues with Mr. K, bringing him a degree of stability and he has also been supported to manage his trauma and anxiety. Mr K. has become more resilient and focused. The level of risk has been reduced, and Mr K. is optimistic about his future, thinking about options available to him, his aspirations and goals. This will help him to begin rebuilding his life at a pace that works for him.

Preventing homelessness

SGH has continued to work in partnership with P3 Charity in delivering financial inclusion support and housing support for rough sleepers and the homeless in Wolverhampton from within the centre, and from the 'Peter Bilson House' Project.

The numbers of rough sleepers in Wolverhampton are demonstrably lower than in surrounding areas, but it is obviously a severe problem for each individual in this position. Homelessness has a wide range of root causes including family breakdown, mental illness, drug addiction, unemployment and financial insecurity. The finances of these often highly vulnerable individuals remain precarious. Our work illustrates the wide range of families who find themselves in a downward financial spiral in the face of continuing high cost of food and utilities, and when the local housing allowance does not reflect an overheated private rented sector in the city.

Our work transcends stereotypes, and it is becoming increasingly common to work with older men facing homelessness.

We provide daily housing/ homelessness advice and support, with individual keywork, giving the men we see solutions. Our daily Peer Support sessions also assist in recovery from crisis and homelessness. Men come to see us in a state of complete panic, but we can break a problem down into constituent parts and enable the client to see the whole picture.

Case Study

Mr M, 51 was initially referred to SGH for assistance in completing a Personal Independence Review application. Mr. M disclosed that his private tenancy, in which he had been a tenant for over 20 years was in a state of chronic disrepair. He had not received a Tenancy Agreement which was adversely affecting his mental and physical health. SGH made an application for housing through Wolverhampton Homes on medical grounds. SGH is committed to addressing poor quality housing in the city and a Senior Environmental Health Officer was allocated to Mr M's case. We were able to then secure accommodation for him in a residential home locally, that instantly protected this vulnerable individual. Homelessness and the risk of homelessness is a complex issue; the catastrophic effects of being without a home exists beyond rough sleepers. People bedded down on the streets is not a true metric of the housing crisis. At the present time, the private sector is generally the only choice in terms of housing, therefore it is vital that is of a high standard.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Tackling Poverty

Poverty continues to be a major issue and increasingly the men we see are working poor. Men have accessed our service unable to afford to travel to work. These are not the stereotypical benefit scroungers. 33.4% of UC claimants in the West Midlands are working. Many of those accessing foodbanks are also in work. School uniforms are extremely expensive, and these costs are unavoidable for families; this is the absolute frontline of poverty. SGH has continued to be a vital partner in the Household Support Fund ensuring that some of the most vulnerable and deprived citizens in the city receive help.

Case Study

Mr P, 41 is a single father with one child. His 7-year-old son has moderate learning needs and his experience with education has been a challenge for both. The stress has had practical and financial implications; his physical and mental health has begun to suffer, resulting in him being unable to work sufficient hours as a taxi driver. The prospective cost of uniform for his son's new school was prohibitive, causing Mr. P sleepless nights. We were able to support him to obtain items from the list and assess if he was in receipt of the correct benefits. The debts he had accrued with utilities were individually addressed and his water debt was written off. It is in cases such as these, where early help and interventions can prevent escalation into crisis, the legacy of which can haunt vulnerable people for the rest of their lives. Serial deprivation restricts life chances and may doom children to poverty.

Improved health and wellbeing, reducing loneliness and isolation

During the autumn of 2024, SGH continued our innovative IT sessions. These have enabled us to reach those men experiencing mental health inequalities in the most underserved and deprived Black Country areas. These individuals frequently encounter barriers to accessing mental health services. 'Computers for the Terrified' breaks down barriers in a supportive and therapeutic environment. To return to the workplace, IT competence is now required in many professions: we particularly specialise in supporting those men who insist that even the most basic IT proficiency is beyond them. Our 'Connect' project has continued our peer mentoring and volunteering scheme for lonely, vulnerable, and isolated for men 18+, in Wolverhampton. The client led 'Learning Circles' have been enormously successful and enabled men to learn about each other and different communities. The COVID pandemic is still raw with some of the men, who have lost wives and children. Developing our Chess Club has enabled men to learn both how to play and encourages conversation to begin. Chess is a highly effective means to break down walls between men, overcoming a sense of awkwardness and embarrassment.

Case Study

Mr. W is a 64-year-old black British male, who had spent his entire working life as an electrician. After a car crash, he received a severe hip injury that ended his working life overnight. Aside from the impact of the physical injury, the notion that he would be unable to 'provide for his family' had a disastrous effect on his mental health. His daughter contacted 'Connect' in a state of disorientation at witnessing her father 'having a meltdown.' The first step was to give Mr W the chance to speak candidly in a safe space and rebuild his self-confidence. The breakthrough came via attending one of our 'Computers for the Terrified' sessions; learning a new skill gave him motivation to leave his home. As well as learning rudimentary IT skills, engagement with 'Connect' gave him a forum to discuss his wider challenges. He began to trust the staff and volunteers and improvements were swift. Mr. W felt valued and that his voice really mattered. Participation in 'Connect' had a tangible effect on his self-confidence, and now he has a much more positive outlook on life.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Improving Family Life and Parenting Skills

Our weekly Dad's Support Group has been a highly effective forum where men can share their experiences of the challenges, joys, and effects that fatherhood brings. The themes that the discussions provoke have been inspiring, poignant, and reflective; the notion that men do not wish to explore these sorts of subjects has been completely dispelled. The men have been able to share tips, techniques, and strategies to support families. The sessions illustrated a gap in services across the city. The group is a safe space to air these difficult feelings with others who have actually 'been there.' The experiences that families face have been extremely broad and illustrate the challenges facing both individuals and communities. These have ranged from difficulties of working with teenagers to the effects of erroneously being denied access to children, which has a highly damaging effect on the mental wellbeing of both father and child and is a subject not often aired or discussed. In an era of toxic male influencers, it is vital that a positive male voice is offered in debates since this is the only way that perceptions of men can change. Otherwise, the risk is that men will only be seen as perpetrators, potential abusers, gang members and in a persistently negative light. We see the effects of these contextual issues in the dynamics of the families we see. SGH has a role to support the men and boys in the city, being an obvious host to fill the current void in services in Wolverhampton. There is a clear need to support the difficult journey from boy to man, with a service that provides a bridgehead. The need for male peer mentors has been identified by local families as having the potential to transform the male experience in Wolverhampton.

Improvements to the building

SGH applied to the VCSE Energy Efficiency Scheme which aims to help voluntary, community, and social enterprise (VCSE) organisations in England improve their energy efficiency. We were delighted to receive a grant to improve our building. Our premises are in an old church hall and have been extremely difficult to heat during the winter since moving to the building in 2009. During the early months of January 2025, the single glazed windows were replaced with new double glazing which together with improvements in the insulation of the premises have boosted the warmth. In addition, solar panels were fitted on the roof, improving the energy efficiency of the premises and helping to reduce utility bills; SGH is committed to making Wolverhampton a cleaner, greener environment, reducing our carbon footprint.

SGH Partnerships

SGH maintains a robust commitment to collaborative working with a wide range of partner agencies. We do not work in silos, ensuring that clients receive comprehensive and coordinated support. Vulnerable individuals and families are often known to several services, which highlights the importance of addressing their needs beyond the confines of organisational boundaries. In many instances, joint working between agencies is essential to achieve the best possible outcomes for those we support. Key partners over the last year have included P3, RMC, RNY, The Well, WCC, PPU, Wolverhampton Homes and WVCA. Safeguarding remains a central priority, and preventing adverse incidents requires all agencies to adopt a holistic 'Think Family' approach. SGH continues to work closely with The Haven, the local provider of services for female victims of domestic violence and abuse to keep all victims safe and reduce risk. This arrangement is crucial when addressing counter-allegations. SGH recognises the value of effective partnership working undertaken in a collaborative and principled manner. Accordingly, we engage with various agencies and formalise these relationships through Partnership Agreements and Service Level Agreements. It is essential that such frameworks are employed appropriately and not as tools to secure commercial benefits. Partnerships should be grounded in genuine collaboration rather than solely pursued for funding opportunities. Our experience indicates that these arrangements are most successful when governed by a comprehensive Partnership Agreement and when each partner clearly understands their respective responsibilities.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Fundraising

As a charity, fundraising remains a continual process, focused on diversifying our funding portfolio to ensure long-term financial stability. Limited funding has resulted in increased competition for resources and priorities. The short-term nature of charity funding represents a challenge for an organisation such as SGH. We work with complex issues that often require long term solutions and support. SGH has clear strategic priorities and a growing client base. Our needs-led approach can be challenging when competing with larger charities and securing funders who understand men's vulnerabilities and marginalisation. Our clients need us to be there for the long term, and this is our priority. The philosophy of the trustees of the charity is to ensure stability; the ongoing financial resilience of the charity is fundamental to serving our clients' interests effectively.

Going Forward

During 2024-2025, demand for our services continued to increase. We supported vulnerable men facing the various challenges described.

A significant aspect of SGH's approach involves tackling stigma and marginalisation, which remain persistent barriers preventing men from accessing help and support. By working to address these issues, SGH will continue to provide a supportive environment where men feel understood and valued, encouraging them to seek the assistance they need without fear of judgement.

We are well positioned to address complex issues such as domestic abuse, homelessness, relationship breakdown, Section 21 evictions, unemployment, loneliness and suicidal ideation. These factors are deeply interconnected and cannot be effectively resolved in isolation; we will continue to apply a dual diagnosis model. Tailored interventions are essential for sustained recovery.

Our services remain responsive to the challenges faced by vulnerable men in our community. In an environment where intolerance and stigmatisation of difference are increasingly prevalent, we will continue to provide an inclusive culture, where every client is given the opportunity to thrive and overcome adversity.

SGH continues to provide comprehensive support tailored to the unique needs of each person, helping them to rebuild their lives with dignity.

The SGH Board of Trustees extends its appreciation to the CEO for her exemplary leadership, which has been pivotal in steering the organisation through a period marked by heightened demand and increased complexity. With 29 years of experience in the Third Sector, the CEO's clear strategic direction, and steadfast dedication to SGH's mission have enabled the charity to maintain the delivery of high-quality services to our clients. The Board also recognises the unwavering dedication of SGH's staff. Their professionalism, compassion and expertise are evident in the high standard of support that they offer to individuals facing a range of multifaceted needs. The staff's ability to respond effectively to diverse and often difficult circumstances is a testament to their skill and commitment to making a meaningful difference in the lives of those they serve. Volunteers form an indispensable part of SGH's operations. Their collective efforts underpin the charity's reputation for excellence and reinforce its capacity to address the complex challenges faced by vulnerable men and their families within the community.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Plans for the future

To consolidate our position as a centre of expertise in understanding men's issues and in working with them and to work to counteract the negative portrayal of men.

To pilot family work with the Family Hubs in the city where the voice of the father is often absent; and so to address challenges faced by men as parents and highlight the positive role of men and boys within families through such as 'Better Lads and Dads' sessions, that can change perceptions and support men and boys.

To continue to play a leading role in preventing homelessness since statistics confirm that most rough sleepers are men. To continue our partnership with P3, delivering financial inclusion support to rough sleepers, the homeless and vulnerably housed.

To continue our efforts to tackle poverty, SGH will be a crucial partner in the work of the 'Household Support Fund' since cost of living challenges continue to impact both individuals and families.

To offer 'drop in' sessions for those who have been impacted by suicide.

To explore projects focusing on male victims of violence and crime, bullying, sexual violence, gang violence, and those coerced into county lines and other criminal activity.

To secure the WCC contract in order to continue our work with male victims of DA.

To secure any tender opportunities from the Office of Police Crime Commissioner (OPCC) for high-risk male DA victims.

To offer face-to-face sessions with a counsellor to help with the long lasting and debilitating effects of childhood and other traumas.

To explore Legacy Fundraising - the families of clients we have supported have been keen to offer their support in making a lasting difference with an impact in the long term.

To champion a Male DA Victims Day as part of Orange Wolves 2025 Campaign.

To lead on a Men's Campaign for International Men's Day and Men's Health Day.

To recruit Trustees who have the skill set in HR, Finance, Safeguarding, and IT to drive SGH forward and ensure that we deliver the best service.

To work with Funders to improve SGH marketing and website.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Reserves Policy

The trustees primary aim is to set aside in designated funds sufficient reserves so that SGH is better able to meet financial risks as evaluated and regularly reviewed by trustees. Therefore, funds have been allocated to a designated service continuity fund sufficient for SGH to maintain services for six months in the event of a short-term loss of funding. This fund is also there to draw on should there be delays in securing new funding or temporary delays in the payment of grants or contracts. A designated fully costed staff redundancy fund is also maintained, as required. In addition, the trustees aim to maintain a designated property fund to ensure that we can properly repair and where appropriate, improve our premises. The trustees also consider it prudent to hold some free reserves to draw on in case of unforeseen operational costs. In the year to 31st March 2025, we have been able to meet these aims.

Financial Review

The financial statements for the year to 31st March 2025 show that SGH carried forward an operating surplus of £67,044. Whilst an operating surplus reflects financial strength, the current surplus is out of line with our albeit increased income in the year to 31st March 2025. Furthermore, it comes after SGH reported an operating loss of £34,827 in the year to 31st March 2024 and includes £53,040 received in advance from WCC for the setting up and delivery of the new IDVA service to support high risk male victims of domestic abuse in the year ahead. Notwithstanding these caveats, the balance sheet confirms that our financial position is strong; this secure position confirms the stability and resilience of our financial position and demonstrates the sustainability that helps SGH to meet the demand for our services from clients who need the longer term committed support that we offer.

In the year to 31st March 2025, SGH was successful in securing funding from statutory bodies in addition to most generous support from charitable trusts, and donations from members of the public, whether in person or through our Just Giving page.

In other sections of this report can be found detailed descriptions of the work of SGH in the year to 31st March 2025; and although we have had supporting vulnerable and marginalised men at the heart of our work over many years, some aspects of the help required have changed as different needs and gaps in provision are identified. Major provision such as that for male victims of domestic abuse requires considerable statutory funding, but such funding alone would not allow SGH to deliver the longer term and diverse support needed by our clients. Thus, without the generous funding from those charitable trusts who have continued to support SGH over many years, we would have been unable to develop and sustain provision in a changing world. Our heartfelt thanks, therefore, go to the Lloyds Bank Foundation, the Hargrave Foundation, The Eveson Trust, the James Beattie Charitable Trust as well as smaller trusts, local businesses and charities for their continued support.

Difficult financial circumstances are the backdrop to life at a national, regional and for many, a personal level. Thus, SGH continues to seek to diversify our funding programme to enhance our ability to continue our work in future years.

Risk Management

SGH Board of Trustees is committed to effective risk management and has implemented a robust risk management framework to identify, assess and mitigate risks that may affect our ability to achieve our strategic objectives.

The charity takes a rigorous approach to the management of risk at all levels of the organisation, with trustees having overall responsibility. There is a Risk Register in place, and the CEO monitors policies and procedures regularly to identify internal risks. Concerns are discussed at team meetings and in supervision, with risk assessments being undertaken and appropriate measures implemented as required. Trustees regularly review policies and procedures at board meetings, and the CEO includes health and safety issues in her report. Procedures are in place to ensure compliance with the health and safety of staff, volunteers, clients and visitors to the centre.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Safeguarding is of paramount importance; SGH recognises that working with higher risk clients raises the safeguarding threshold, and thus the issue is systematically and rigorously discussed at case management, and any concerns are acted upon. Alongside regular team meetings, supervision and case management, the CEO delivers support and debriefing for the wellbeing of staff members as they work to help and support clients.

By taking a proactive approach to risk management, SGH can more easily identify and address potential issues before they become major challenges and so better ensure that we remain well-positioned to achieve our strategic and long-term goals. SGH recognises the importance of identifying and managing specific types of risks, such as changes in funding priorities or political and economic uncertainties. In the current climate, most significantly there are major concerns arising from inflation and the cost-of-living crisis.

Trustees also recognise the importance of managing risks related to governance, compliance with legal and regulatory requirements and staffing risks, including the need to attract and retain a diverse and skilled workforce. The identification, assessment and management of risks to all aspects of the organisation is part of our ongoing business planning. Regarding our strategic objectives, we work continually to identify the risks that most seriously threaten our ability to meet the needs of our clients, and the most serious of those risks remains the loss of funding. By monitoring these risks closely and taking proactive steps to manage them, we can better ensure we remain well-positioned to achieve our strategic objectives and deliver high-quality services.

Internal Financial Control: it is vital that we minimise the risk of financial mismanagement and fraud, and consequently, we have robust financial controls in place that are overseen by the trustees. Quarterly financial reports are submitted to the financial sub-committee to help to ensure transparency and accountability in our financial management practices.

As described above, the risk that most seriously threatens our ability to meet the needs of our clients remains the loss of funding. Over the past 12 months we have worked to mitigate these risks by diversifying funding streams, building stronger donor relationships and strategic partnerships; thus, we have been able to maintain our services whilst working within changing funding provision. The need to maintain our financial resilience and to continue the work to diversify our sources of funding, therefore, remains our focus. Our aim is to ensure that SGH has the resources to continue to make a positive impact in our community.

Structure, governance and management

The charity is a company limited by guarantee, operating as St. George's Hub, and is governed primarily by the Memorandum and Articles of Association as adopted on 23rd February 1996.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

R Ashwell	
L Bridgen	(Appointed 19 September 2024)
C Cooper	(Appointed 19 September 2024)
T Mountford	
L Patel	
S Sockett	
L Williams	(Resigned 8 September 2025)

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

SGH has continued to enjoy the commitment of the Board members throughout the year. The trustees attend bi-monthly Board meetings; in addition, trustees with the relevant expertise and experience work with the CEO on finance, fundraising and HR sub-committees to formulate and scrutinise plans and policies. The CEO produces papers for consideration and decisions. Access to documents past and present is provided through MS Teams so that trustees can readily review and confirm decisions. Thus, trustees ensure they are fully engaged and better equipped to support the organisation's ongoing success at a strategic level.

The CEO reports directly to the Board. With her breadth of expertise, she oversees the staff team and volunteers. The CEO has supervision sessions with all staff members, in addition to holding regular plenary staff meetings. Key to maintaining and improving the relevance and efficacy of our services is to ensure that we are in close touch with the views of our clients, who are at the centre of everything we do. Thus, we hold regular Service User Forums; clients are encouraged to come along to an allocated SGH Board meeting slot and their voice is at the heart of our work. On a daily basis, staff and volunteers work one-to-one, (or in small groups) with service users; these fewer formal settings encourage our clients to give systematic and expansive feedback on all our services.

Our focus when recruiting new trustees is to ensure that their understanding and commitment aligns with SGH aims and objectives. It is equally important that the skills and competencies of the trustees are at a high level and relate to the business needs of the organisation. Trustees bring a diverse range of experience and expertise from across the voluntary, community, public and private sectors.

Recruitment to the Board is made by a selection process which includes the Chair and CEO. The Chair then makes a recommendation to the full Board as to whether to appoint. It is important that the skills and competences reflect the roles and responsibilities required by law for Charity Trustees and Company Directors. A skills matrix is maintained and reviewed to support the selection process. This also supports the succession planning of charity trustees. Additionally, new trustees are invited to meet with the Chair to familiarise themselves with the charity and the context within which it operates. Induction is led by the Chair and the CEO of the charity and covers:

- The obligations of trustees.
- The main documents which set out the operational framework for the charity including the Memorandum and Articles.
- Resourcing and the current financial position as set out in the latest published accounts.
- Future plans and objectives.

Trustees are asked to draw information from the various Charity Commission publications along with the Memorandum and Articles and the latest financial statements. Feedback from new trustees about their induction has consistently been very positive, regarding ease and support provided.

To comply with the current Disclosure and Barring Service procedures, all trustees complete and sign a fit and proper person declaration every two years and the charity has also adopted a code of conduct for its trustees.

None of the trustees has any beneficial interest in the company. All the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The trustees' report was approved by the Board of Trustees.

R Ashwell

Trustee

Dated: 26 November 2025

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) ***FOR THE YEAR ENDED 31 MARCH 2025***

Glossary:

DASPB: Domestic Abuse Strategic Partnership Board

MARAC: Multi Agency Risk Assessment Conference

ODOC: One Day One Conversation

SWP: Safer Wolverhampton Partnership

RMC: Refugee and Migrant Centre

RNY: Recovery Near You

WCC: Wolverhampton City Council

PPU: Public Protection Unit.

WVCA: Wolverhampton Voluntary Community Action

ST GEORGE'S HOUSE CHARITY

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF ST GEORGE'S HOUSE CHARITY

I report to the trustees on my examination of the financial statements of St George's House Charity (the charity) for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Ian Baker

Swinford House
Albion Street
Brierley Hill
West Midlands
DY5 3EE

Dated: 26 November 2025

ST GEORGE'S HOUSE CHARITY

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
Income and endowments from:							
Donations and legacies	3	14,029	-	14,029	9,038	-	9,038
Charitable activities	4	90,000	137,333	227,333	45,000	77,700	122,700
Investments	5	1	-	1	20	-	20
Other income	6	32,822	-	32,822	8,000	-	8,000
Total income		<u>136,852</u>	<u>137,333</u>	<u>274,185</u>	<u>62,058</u>	<u>77,700</u>	<u>139,758</u>
Expenditure on:							
Charitable activities	7	106,814	100,327	207,141	84,775	89,810	174,585
Total expenditure		<u>106,814</u>	<u>100,327</u>	<u>207,141</u>	<u>84,775</u>	<u>89,810</u>	<u>174,585</u>
Net income/(expenditure)		30,038	37,006	67,044	(22,717)	(12,110)	(34,827)
Transfers between funds		-	-	-	(247)	247	-
Net movement in funds		30,038	37,006	67,044	(22,964)	(11,863)	(34,827)
Reconciliation of funds:							
Fund balances at 1 April 2024		<u>182,374</u>	<u>75,265</u>	<u>257,639</u>	<u>205,338</u>	<u>87,128</u>	<u>292,466</u>
Fund balances at 31 March 2025		<u><u>212,412</u></u>	<u><u>112,271</u></u>	<u><u>324,683</u></u>	<u><u>182,374</u></u>	<u><u>75,265</u></u>	<u><u>257,639</u></u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

ST GEORGE'S HOUSE CHARITY

STATEMENT OF FINANCIAL POSITION

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	12		90,072		68,849
Current assets					
Debtors	13	11,238		11,050	
Cash at bank and in hand		239,129		184,749	
		<u>250,367</u>		<u>195,799</u>	
Creditors: amounts falling due within one year	14	<u>(15,756)</u>		<u>(7,009)</u>	
Net current assets			234,611		188,790
Total assets less current liabilities			<u>324,683</u>		<u>257,639</u>
Income funds					
Restricted funds	15		112,271		75,265
<u>Unrestricted funds</u>					
Designated funds	16	160,340		156,063	
General unrestricted funds		<u>52,072</u>		<u>26,311</u>	
			212,412		182,374
			<u>324,683</u>		<u>257,639</u>

ST GEORGE'S HOUSE CHARITY

STATEMENT OF FINANCIAL POSITION (CONTINUED)

AS AT 31 MARCH 2025

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 26 November 2025

R Ashwell

Trustee

Company registration number 03163645

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

St George's House Charity is a private company limited by guarantee incorporated in England and Wales. The registered office is St George's Hub, St Mark's Road, Chapel Ash, Wolverhampton, West Midlands, WV3 0QH.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise of unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements,

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies (Continued)

1.5 Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses. These are capitalised if they can be used for more than one year, and cost at least £1,000.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	5% on cost
Fixtures, fittings and Equipment	10%/20% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	2025 £	2024 £
Donations and gifts	14,029	9,038

All donations are unrestricted

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

4 Charitable activities

	2025	2024
	£	£
Sales within charitable activities	155,172	105,168
Services provided under contract	72,161	17,532
	<u>227,333</u>	<u>122,700</u>
Analysis by fund		
Unrestricted funds	90,000	45,000
Restricted funds	137,333	77,700
	<u>227,333</u>	<u>122,700</u>

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	<u>1</u>	<u>20</u>

6 Grant income

	2025	2024
	£	£
Unrestricted grant income	<u>32,822</u>	<u>8,000</u>

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

7 Expenditure on charitable activities

	2025 £	2024 £
Staff costs	169,042	142,032
Depreciation and impairment	6,200	5,852
Activity and welfare	11,852	10,125
Property repairs and maintenance	1,943	2,128
Insurance	6,172	5,759
Office expenses	11,932	8,689
	<u>207,141</u>	<u>174,585</u>
Analysis by fund		
Unrestricted funds	106,814	84,775
Restricted funds	100,327	89,810
	<u>207,141</u>	<u>174,585</u>

8 Support costs

	Support costs £	Governance costs £	2025 £	2024 £	Basis of allocation
Independent examination	-	3,120	3,120	2,856	Governance
Companies house	-	13	13	13	Governance
	<u>-</u>	<u>3,133</u>	<u>3,133</u>	<u>2,869</u>	
Analysed between Charitable activities	<u>-</u>	<u>3,133</u>	<u>3,133</u>	<u>2,869</u>	

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

10 Employees

The average monthly number of employees during the year was:

2025 Number	2024 Number
<u>6</u>	<u>5</u>

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

10 Employees (Continued)

Employment costs	2025 £	2024 £
Wages and salaries	169,042	142,032

The number of employees earning over £60,000 per annum was Nil (2024 - Nil).

11 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

12 Tangible fixed assets

	Freehold land and buildings £	Fixtures, fittings and Equipment £	Total £
Cost			
At 1 April 2024	114,392	13,238	127,630
Additions	-	27,422	27,422
At 31 March 2025	114,392	40,660	155,052
Depreciation and impairment			
At 1 April 2024	45,759	13,020	58,779
Depreciation charged in the year	5,720	481	6,201
At 31 March 2025	51,479	13,501	64,980
Carrying amount			
At 31 March 2025	62,913	27,159	90,072
At 31 March 2024	68,632	217	68,849

13 Debtors

Amounts falling due within one year:	2025 £	2024 £
Grants due	11,238	11,050

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

14 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Other taxation and social security		3,781	3,059
Government grants		7,380	-
Other creditors		1,337	1,264
Accruals and deferred income		3,258	2,686
		<u>15,756</u>	<u>7,009</u>

15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
	-	-	-	-	-
Capital - Hub Purchase	68,632	-	(6,201)	-	62,431
Identity Building Project	2,062	-	-	-	2,062
WCC Male Domestic Abuse	-	19,121	(19,121)	-	-
Alternative Giving - Branding	637	-	-	-	637
P3 Charity	434	18,375	(18,375)	-	434
Heart of England Community	-	43,186	(43,300)	-	(114)
Alternative Giving - IT	3,500	-	-	-	3,500
The Recovery College	-	3,611	(3,611)	-	-
Independent Domestic Violence Advisors	-	53,040	(9,719)	-	43,321
	<u>75,265</u>	<u>137,333</u>	<u>(100,327)</u>	<u>-</u>	<u>112,271</u>

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

(Continued)					
15 Restricted funds	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
Previous year:	£	£	£	£	£
Capital - Hub Purchase	74,352	-	(5,720)	-	68,632
Identity Building Project	2,062	-	-	-	2,062
WCC Male Domestic Abuse	-	17,532	(17,532)	-	-
DLUCH Rough Sleepers Initiative	434	-	-	(434)	-
Alternative Giving - Branding	637	-	-	-	637
One City Fund - No Place Like Home	1	-	-	(1)	-
P3 Charity	-	17,500	(17,500)	434	434
Heart of England Community	-	27,438	(27,438)	-	-
Winters Pressures Fund	9,642	-	(9,890)	248	-
Wolverhampton Voluntary & Community Action	-	6,000	(6,000)	-	-
Alternative Giving - IT	-	3,500	-	-	3,500
The recovery College	-	5,730	(5,730)	-	-
	<u>87,128</u>	<u>77,700</u>	<u>(89,810)</u>	<u>247</u>	<u>75,265</u>

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

15 Restricted funds

(Continued)

Capital - Hub Purchase

The balance on Capital funds represents the net book value of assets purchased with grant funding.

Revenue

The Identity Building Project funds the provision of the essential documentation that clients require in order to access mainstream services.

The WCC Male Domestic Violence & Abuse contract enables SGH to respond to male victims of domestic abuse and their children, and to provide on going appropriate support.

The Alternative Giving CIO granted funding to SGH for a new sign and branding to clearly distinguish our centre and to improve our visibility.

The P3 Rough Sleepers Service, funded through DUHC, helps the city's most vulnerable rough sleepers. SGH is subcontracted to P3 to ensure that clients are benefit compliant and are supported with financial inclusion and helped with housing support, to help them to find and maintain tenancies.

The Heart of England, Know Your Neighbourhood funding from DCMS aims to develop collective understanding of what works to improve wellbeing and pride in local community through volunteering and community initiatives to tackle loneliness. SGH offers 'Connect,' a peer mentoring and volunteering scheme for lonely, vulnerable and isolated men 18+ in Wolverhampton. 'Connect' is user led with support from our Community Engagement Officer who is fluent in several South Asian languages; her role is to facilitate the group to engage with local communities who are traditionally reluctant to access services. A weekly calendar of diverse activities is delivered to help tackle chronic loneliness.

The Alternative Giving CIO granted SGH funding for the new desk top computers for our IT zone, to support our work targeting the digital exclusion of many of our clients.

The Recovery College Commissioning of Community Sector Training Courses Pilot, funded SGH to deliver wellbeing courses to help and support disadvantaged men experiencing mental health inequalities in the Black Country area.

The newly commissioned WCC Independent Domestic Violence Advisor contact enables SGH to deliver the DIVA service for high risk male victims of domestic violence and abuse.

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

16 Designated funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	Movement in funds		Movement in funds		
	Balance at 1 April 2023	Incoming resources	Balance at 1 April 2024	Incoming resources	Balance at 31 March 2025
	£	£	£	£	£
Service continuity	88,515	6,453	94,968	(6,140)	88,828
Premises refurbishment fund	25,000	-	25,000	5,000	30,000
Staff redundancy	35,691	404	36,095	5,417	41,512
	<u>149,206</u>	<u>6,857</u>	<u>156,063</u>	<u>4,277</u>	<u>160,340</u>

Designated funds

The service continuity fund represents approximately six months running costs and is to provide for the continuation of services in the event of an unexpected loss of funding.

The premises refurbishment fund is to ensure that we are able to maintain and improve our premises as required.

The staff redundancy fund is fully costed based on the years of service of core staff members.

17 Analysis of net assets between funds

	Unrestricted funds	Designated funds	Restricted funds	Total
	£	£	£	£
Fund balances at 31 March 2025 are represented by:				
Tangible assets	27,159	-	62,913	90,072
Current assets/(liabilities)	24,913	160,340	49,358	234,611
	<u>52,072</u>	<u>160,340</u>	<u>112,271</u>	<u>324,683</u>

18 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

ST GEORGE'S HOUSE CHARITY

England & Wales - Charity number 1072559

Accounts

Charity Registration No. 1072559

Company Registration No. 03163645 (England and Wales)

ST GEORGE'S HOUSE CHARITY
ANNUAL REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

ST GEORGE'S HOUSE CHARITY

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees R Ashwell
L Bridgen (Appointed 19 September 2024)
C Cooper (Appointed 19 September 2024)
T Mountford
L Patel
S Sockett
L Williams

Secretary S Sockett

Charity number 1072559

Company number 03163645

Principal address St George's Hub
St Mark's Road
Chapel Ash
Wolverhampton
West Midlands
WV3 0QH

Registered office St George's Hub
St Mark's Road
Chapel Ash
Wolverhampton
West Midlands
WV3 0QH

Independent examiner Bache Brown & Co Limited

Swinford House
Albion Street
Brierley Hill
West Midlands
DY5 3EE

Bankers Clydesdale Bank
177 Bothwell Street
Glasgow
G2 7ER

ST GEORGE'S HOUSE CHARITY

CONTENTS

	Page
Trustees' report	1 - 11
Independent examiner's report	12
Statement of financial activities	13
Statement of financial position	14 - 15
Notes to the financial statements	16 - 26

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2024

Directors' and Trustees' Report for Year Ended 31st March 2024

The trustees present their report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2019)

Note: St. George's House Charity operates as St George's Hub. For the purposes of this report, we will refer to St. George's Hub as SGH.

Introduction

SGH provides an innovative service unique within the West Midlands region specialising entirely on the issues of male exclusion and vulnerability, with development and therapy for individuals enabling personal growth and greater involvement in the community. We operate an open-door policy, never turning away anyone who comes to us seeking help, providing a safety net for those most socially excluded whose voice might not otherwise be listened to.

Through our work we have illustrated that there is a particular way of working with men that meets the needs of the vulnerable and delivers excellent results. There is potential for this to be replicated on a much wider scale. The rapidly evolving social and political landscape has resulted in the disappearance of many traditional support structures for men. There are men who feel traditional certainties have disappeared, a sense of invisibility, leaving them forgotten when they are most vulnerable. This is reflected in the continuing volume of male rough sleepers and increasing numbers of male suicides. SGH operates a safe space where challenging conversations and disclosures can take place leading to therapeutic, life changing outcomes.

Our services are designed and delivered within a Psychologically Informed Environment (P.I.E.) that considers the emotional and psychological needs of the individuals. The aim is to improve awareness of trauma and its impact. The services we provide offer high quality support that does not re-traumatise. We work with many men who have undergone challenging and harrowing lives. Through trauma-informed care we seek to eliminate any anxiety men may feel around accessing ours and statutory services.

Micro details matter. The societal constraints and stigma towards men who are thought to display 'weakness' places them in a particularly vulnerable state. SGH activities provide a litmus test for the issues that are affecting vulnerable men across the city.

Many issues may have changed but underlying trends have not. Homelessness and rough sleeping remain high and are still growing, rents in the city have increased substantially and many of our clients feel forced to rough sleep rather than live in accommodation that is unaffordable.

The impact of the migration from historic benefits such as Working Family Tax Credit means that we are seeing growing numbers of the 'working poor' as clients. Slowdown in the local night-time economy has had a dramatic effect on self-employed workers such as taxi drivers, often placing them in a state of poverty.

We are seeing increasing numbers of our clients with debts. Difficulties with mortgage repayments have begun to become normalised. The rise in the cost of living has had a huge impact on our clients over the year. A growing number of men who are primary carers for children, are suffering greatly. Households are under increased pressure from the rising cost of white goods, fuel, food and the demand for expensive school uniforms all of which builds up the level of stress adversely affecting the mental health of our clients.

Clients that access our service

SGH is proud that our services are a refuge for a wide range of vulnerable men who require support. Often, the men that need help the most, either do not think that they need help or simply cannot find the words to ask for it. Our first task is to let the words flow and to listen. Through listening we come across a breadth of issues, rough sleeping, poor mental health, loneliness, low self-esteem, the need to improve skills and domestic abuse. The common denominator is meeting the specific needs of men. This is where a male centric approach is exceptionally effective.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Confidentiality is a key element of our work. We do not use any images for publicity purposes without consent and do not allow any filming to take place in or around the centre. There have been many requests which maybe would positively highlight our work, but allowing this would break down the implicit trust between the clients and the organisation.

'Lived In' Experience

It is very important to recognise and understand the experiences lived by those who become the clients of SGH, as an organisation we value and incorporate these experiences, they are our experts and allow us to highlight any improvements that can be made, preventing complacency. Incorporating user led experience across a wide range of sectors offers a real opportunity to affect significant changes across several levels of bureaucracy. A continual stream of clients feel the need to offer more of their experiences and expertise to others who use our services. The greatest tribute to them is that their role has become so normalised that it has become almost invisible.

We have a long and embedded history of co-production and supporting clients to lead and define the direction of travel for their own recovery. We are proud to employ former clients in paid positions at the charity; experience of issues from the inside out gives our team a unique perspective. We also have a long-established record of our clients becoming volunteers, which is valuable for both clients and SGH development.

Decision making at SGH incorporates the perspective and lived experience of service users at every stage. Our Service User Forum gives clients a voice and a focus; much of the innovation that we are rightfully proud of, stems from these meetings.

We have a rich diversity of clients at SGH. Utilising the lived experience of individuals and communities ensures that we remain compellingly relevant. There is a fluidity between clients, volunteers, staff and trustees that is unique in the local area.

As a charity we are determined that the views and experiences of clients are accurately reflected. The city of Wolverhampton has become increasingly diverse since the last census. SGH staff and our services reflect the communities that have made the city their home. The centre remains a place for diverse communities to coalesce and learn from each other. We aim to recruit a client representative onto the SGH Board, giving 'Lived' experience a clear role in governance.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

Objectives and Activities

The aims and objectives of SGH remain clear and focused, based on:

- Continued delivery and development of our male only service for men who are marginalised, socially excluded, lonely, isolated or otherwise vulnerable.
- Reaching across Wolverhampton to a wider group of men and their families.

Addressing domestic violence and abuse by:

- Offering a safe space for male victims and the help of a key worker.
- Providing support to enable men to gain freedom from and break the cycle of abuse.

Preventing homelessness by:

- Offering advice, support, and signposting to accommodation services to prevent men from reaching a crisis point which may result in them sleeping rough.
- Where rough sleeping occurs, we provide support to alleviate life on the streets.

Tackling Poverty by:

- Ensuring maximum uptake of financial support, building essential life skills and improving employability.
- Offering specialised coaching to clients who are frequently unemployed and who have trouble achieving employment because of other problems in their lives.
- Working with clients to identify and address difficulties, including accessing welfare benefits where complex issues are a challenge.

Promoting healthier lives and relationships by:

- Supporting men to deal with mental health, loneliness, dependency on substances, addiction issues and unhealthy lifestyle choices.
- Providing help for men to make healthier choices for themselves and their families.
- Helping with complex issues including dual diagnosis with positive coping strategies.
- Promoting positive self-image and recognition of the pressures facing men in the changing roles expected of them in society.

Enhancing community safety by:

- Supporting male victims of crime, however marginalised,
- Promoting safer streets, including measures to combat knife crime.
- Providing services to prevent social isolation and vulnerability and working with partners to ensure clients can access appropriate help, health and wellbeing care.

Key activities delivered at SGH within a safe space for vulnerable men and their families. A place where men can start to engage with strategies to resolve problems through the following:

- Advice, support, and guidance around homelessness and housing, employment, welfare benefits, debt and budgeting, drug and alcohol issues, mental health issues,
- Contact with children.
- Reconnecting with family.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

- Prevention of homelessness and rough sleeping.
- Support for those vulnerably housed.
- Housing and homelessness advice, advocacy and tenancy sustainment.

Supporting Recovery by:

- Providing a listening service for clients with low to medium mental health issues, supplementing any treatment they are receiving from mental health professionals.
- Mental health support, advice and guidance.
- Helping men to access specialist mental health professionals, psychiatrists, crisis teams.
- Access to counselling, CBT sessions, mindfulness, and person-centred support.
- Addiction, including drug, alcohol and gambling issues: holistic, peer led making positive changes scheme designed to promote more effective coping strategies for stressful situations.
- Employment, welfare, benefits advice and support: Job Club - ensuring Universal Credit compliance and moving towards employability with training on IT and CV writing.
- Debt management including support with managing money, talking through options before deciding next steps.

Casework

- Addressing and coordinating the many strands of complex cases, often involving housing, benefits, child contact agencies, social care and solicitors.
- An identity building service: to obtain vital documents so clients can access benefits, housing and employment,
- Universal Credit (to access mainstream services). A key step on the pathway to recovery.
- Culturally relevant services: 'Koshish', South Asian Men's Peer Support Group helps men from the BAMER communities to address both physical and mental health challenges.

The following detail and case studies illustrate the depth of need and interventions carried out by our staff and demonstrate our compliance with Section 4 of the Charities Act 2006 to have due regard to public benefit:

Preventing Domestic Violence and Abuse

SGH's proposal submitted to WCC for a male specific IDVA has undergone several delays. The recognition that male victims require a specialist worker is very important for the city. There are many cases where men in high risk can be lost in a system under pressure. Men do not feel that they are represented, within the domestic violence and abuse system. There are few male IDVA's nationally and under representation in services results in men perceiving that they and their problems are invisible. Funding would be a springboard to further develop domestic violence and abuse services for men across the city. This would offer significant scope for SGH to further expand the extent of our service. Our proposal provides a powerful opportunity to affect change in the city and we are hopeful that this matter will be resolved so that we can provide positive assistance to our clients.

Case Study

Mr. K, 39, disclosed that he had been a victim of domestic abuse from an ex-partner, with whom he has two children. He now lives with a new partner who was pregnant. His previous partner continued to message him on social media and harassed his friends. Mr. K worried that his trauma and mental health issues would affect his impending fatherhood.

SGH worked with Mr K to identify a Safety Plan and with practical help e.g. Breakfast Packs. We supported him with a plan to gain access to his two young children with his ex-partner, which was successful. He was supported in maximising his income and he received advice regarding implementing healthy coping mechanisms in his lifestyle. He is now interested in becoming an active participant in the SGH Survivor's Group to share his experiences with other DA victims struggling to make changes.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Preventing Homelessness

Homelessness, that results in rough sleeping, affects a disproportionate number of men. All homelessness is a blight on a civilised country. However, society appears blinkered towards the impact that life on the streets has on vulnerable and isolated men particularly if substance misuse is a factor. This is true of Wolverhampton as it is of many cities. The deterioration in the physical and mental health of men in a relatively short time is catastrophic. It is important to dispel stereotypical images of homelessness that prevent men seeking help.

There is no such thing as a typical rough sleeper. Clients come from right across the social spectrum bringing with them a wide range of experiences. There are many intertwined issues that form a backdrop to rough sleeping and homelessness, including unemployment, Section 21 notices, mental and physical health issues, substance misuse and the consequence of relationship breakdown. However, individual experiences resulting in homelessness and rough sleeping are unique. With our considerable expertise and knowledge in rough sleeping, we recognise broad correlations and indicators that tend to be present when homelessness occurs. Through sensitive engagement, our work identifies the key factors, motivations and context that may not appear to be evident during initial interventions. It is through developing trusting and transparent relationships with clients, that we reach the root causes, dynamics of and solutions to homelessness.

Wolverhampton has quality hostel provision, but an over reliance on the private sector is masking the numbers. Services, including our own, are working continuously to provide options for homeless men, but the housing challenges of the city are rapidly reaching crisis proportions. There is a shortage of one-bedroom flats of all types and many of our clients are single men who are greatly affected by this. The cost of rents has increased dramatically. Historically, when we worked with a rough sleeper, there were several options available including different types of tenure. There is a massive divergence in the quality of accommodation available, much of which is completely unaffordable for many of our clients including men in work, who are struggling financially. Each individual case supporting a rough sleeper is taking a considerably more time than it would have five years ago, and the depth and length of intervention is growing. Cases are becoming ever more complex. The work is holistic, we support clients with both the practical and emotional effects of rough sleeping. Outsourcing accommodation to Birmingham has been affected by Birmingham City Council's financial situation.

Intervening at the earliest stage is key to preventing homelessness. Increasingly we provide high quality intensive support for men who are having to leave tenancies that they cannot afford but there are few alternatives when leaving a property voluntarily. Our expertise in providing services for homeless men remains unparalleled in Wolverhampton. Since April 2023 SGH has been working in partnership with the P3 charity to deliver financial inclusion and housing support, both within our centre and the 'Peter Bilson House' Project. This innovative partnership has assisted those in most housing need in the city. Building a strong and viable tenancy requires financial stability and income maximisation. This can involve a tailored package of individualised interventions including setting up a bank account, supporting a universal credit claim, support with P.I.P, and return to work advice.

Case Study:

Mr. C, 44, had to leave the family home when his wife began a new relationship. In a state of shock, he moved to a bedsit close by and began to 'self-medicate' with alcohol. As a result, he lost his job, became detached from his children, which led him into a vicious cycle of self-loathing. At his lowest point he was briefly rough sleeping and there were genuine doubts whether he would survive.

When he accessed our service, we were able to mediate between him and his landlord, to actively prevent rough sleeping and provide him with a solid foundation. With support in our safe space, we were able to bring together the various strands of his life: he was supported to reconnect with his children who were delighted to get their father back. By attending our 'Job Club' he gained the confidence to contact his old employers. The vacancy had not been filled and they were happy to welcome him back to the fold. He is seeking help for his alcohol addiction and has currently been sober for 12 weeks.

Improving Mental Health

SGH is passionate about learning, recognising the process of gaining skills as part of a holistic process. There are a range of learning opportunities and activity-based sessions provided for men. SGH has expertise in helping men, particularly those with mental health issues. 'SmartTech' sessions provide an innovative means of supporting men into recovery. The structured programme supports men to gain skills and a lot more. The content and format of the sessions we provide are designed by the clients themselves many of whom have had highly negative experiences in conventional, formal educational settings. The sessions give users the tools to improve their mental health recovery by finding creative means to access support.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

The need for this has become particularly important as budget cuts have resulted in fewer statutory services being available. The men we work with are not traditional learners so engaging them in a range of creative activities has been very important. Men with mental health problems, often fall off the 'educational' ladder and improving knowledge and skills can take many forms. The word 'learner' has been incorporated into the lexicon of our work. The label has had an important effect on participants and has given a boost to the self-esteem of men who perceive themselves as 'stupid', particularly when they were told this explicitly in the formal education of their earlier years.

Many learners have a highly negative experience of traditional learning settings; childhood experiences can be a factor in depression and lifelong struggles with mental ill health. Different experiences of learning can undo some of these deep-set experiences and must be sensitively and holistically addressed in each unique individual

Case Study

Mr. E is a 42-year-old father of three, from mixed heritage. He had spent a short time in prison after an altercation with a man who had been harassing his daughter. His 15-year relationship collapsed, and he left the family home temporarily lodging with his brother. He fell into a deep and profound depression that resulted in him being unable to leave the house. His brother was completely bewildered about what to do. A friend who was aware of SGH's services, suggested we could help. He had been interested in photography in his youth but was unsure how to use the camera on his smartphone. Another client was able to show him new skills and he began to interact with others who had been through similar experiences. We supported him with accessing mental health services but also by participating in SmartTech he learned ways to interact on social media with others suffering anxiety and depression. This made evenings and weekends considerably less daunting, helping facilitate a move towards recovery.

Tackling Poverty

SGH has continued to deliver the Household Support Fund, on behalf of WCC, directly helping some of the most vulnerable families across Wolverhampton. Poverty in the city's most deprived wards has been heightened since the end of the pandemic. The winter of 2023 was extremely difficult for many in the city as the price of energy remained historically high and many clients started to use less fuel in their homes. Food inflation has not eased, and rents have increased. All of this has particularly affected those least able to afford it. This includes the working poor, who are scraping by with multiple jobs, living from week to week in a precarious financial state. Many reported an existential sense of worry about the future. We have been able to support men who are the primary carers within the family with breakfast items, school uniform and shoes, winter coats and utility bills, the cost of which is increasingly prohibitive for them.

Case Study:

Mr Y, 50, is a single father with two teenage daughters, one of whom has special educational needs. He gained custody of his children who attend different schools across the city but as a self-employed builder, this has placed a strain on his availability for work which has led to significant shortfalls in his income. He was simply unable to afford to school uniform for one of his daughters resulting in stress and anxiety which led him to our service. We were able to support him with the cost of the uniform and provided support with an application for Universal Credit. He had never wanted to claim benefits but acknowledged that a degree of financial stability would allow him to be a more effective parent/father.

Reducing Social Isolation

Building on our pilot work, SGH was successful in a bid to deliver 'Know Your Neighbourhood'. Funded by DCMS, via the Heart of England Community Foundation. The project has helped us to address the negative effect that loneliness and isolation has on physical and mental health. Through this project we have been able to measure the impact that participation in our programme has had. Through participation in the holistic activities of this project it has been possible to identify troubling issues facing vulnerable men, a significant number of whom seemed to have given up on life and participation in this project enabled them to turn their lives around.

'Computers for the Terrified' has provided a portal to enable clients to begin to understand and liberate the potential of their electronic devices. Older men have found a new vocabulary via SmartTech sessions and find themselves able to engage in life affirming activities such as speaking to their grandchildren abroad

The SGH client led Learning Circle has continued its remarkable journey to becoming the go-to forum for lonely, vulnerable and isolated men in the city, breaking down boundaries and barriers, building the capacity to listen and respect the views of others.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

Our Chess Club has provided a creative way enable conversation and address social isolation. There were many men who saw chess as "not for the likes of us" but as they developed their skills, it became a very important basis for their engagement with others.

Case Study

Mr. O, 34 has been 'clean' for 6 months after several years of addiction to heroin. He found afternoons particularly challenging. His peer group had all been addicts and he recognised that he had to physically and physiologically move away from them. Instinctively inward looking and reticent, he found mixing in groups difficult. Initially he watched Connect as an onlooker but found the work increasingly interesting. The eclectic age range and life experiences of participants in the Learning Circle led him to believe he would not be judged. Initially he observed but as his confidence improved and blossomed, he felt able to offer his perspective. Taking part in a group and being stimulated offered him a roadmap to a more fulfilling life. He has registered for a course at a local college and has a plan to work with children with special needs.

SGH remains committed to delivering public benefit through all our charitable activities. Our services not only benefit the men and children who come to us for support, but also contributes to change within the wider community and beyond. We are proud of the impact we have made in the past year, and we will continue to deliver.

SGH role in Partnership working across Wolverhampton.

At SGH we remain committed to working collaboratively with other agencies supporting vulnerable individuals and families. Many of these individuals are known to other services and agencies.

Unnecessary competition can be very unhelpful to the achievement of outcomes. The needs of clients should transcend any competitive boundaries that may exist across agencies. Safeguarding vulnerable individuals should always remain paramount. Partnership working with effective agreements and service level agreements enables all organisations to work more effectively. These agreements should go beyond funding bids and the pressures of obtaining commercial advantage.

Funding

Fundraising is an ongoing and constant activity recognising the need to diversify a funding portfolio and maintain financial stability. As a charity we do not exist in a vacuum and the continuing scarcity of funding has sometimes meant fierce competition to gain access to shrinking funding pots. Whilst recognising the value of partnership we also understand the need that all organisations have for financial sustainability.

SGH has broad strategic priorities and a specific and constantly expanding client group who need our help. This, in addition to our innovative and needs led approach, can present a challenge when in competition with larger national charities. Sometimes meaning a reliance on short term funding from funders who have a good understanding of the issues of our client group, and the importance of our work in addressing these issues.

Having sufficient income to sustain our work is clearly an absolute priority. SGH has a continually refreshed funding strategy to pursue these core funds. The focus of the trustees is financial stability so that SGH can continue to meet the needs of our clients.

Concluding Comments

SGH has an expanding and evolving role in addressing the issues that stem from and result in vulnerability in men. A paternalistic society whilst stereotyping the role of women also places stereotypical pressures on men. These pressures leave vulnerable men marginalised as potential victims of homelessness, addiction, criminality, domestic abuse and sometimes suicide. Much of our work transcends stereotyping and increasingly we work with both men, their immediate and wider family to address stigma and marginalisation.

We explore and address issues such as the complex and composite causes of homelessness, relationship breakdown, domestic abuse, Section 21 evictions, unemployment, loneliness, and mental health. These issues are inextricably interlinked and cannot be solved in isolation.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

This inevitably challenges a culture that wishes solutions to be simple and not multi-faceted. Our experience is that without these tailored interventions, progress towards recovery can be stalled. However, it is always heartening to witness the power of those individuals who have transformed their lives through access to our services and are progressing in the community with a new confidence and self-respect.

The trials, tribulations and experiences through which our clients have lived, combined with the commitment of staff and volunteers, provides a liberating melange in which vulnerable men can find themselves and begin to thrive. Despite a societal culture which is increasingly intolerant and stigmatising of difference, staff continue to address the issues with dedication and drive.

SGH Board of trustees are especially grateful for the outstanding dedication of the CEO, her clear leadership and team of committed staff and volunteers delivering excellent services to clients with a wide range of complex needs. Volunteers form a key part of our organisation supporting staff to deliver all services, assisting with the day-to-day demands of running the service. SGH champions our staff and volunteers as experts, providing the best possible support with client needs at the heart of all services.

Plans for the Future

- To scope developmental opportunities in marketing and to develop a Communication Strategy, implementing key messages, a vital step to enable us to increase the reach of SGH with a platform that will improve the potency of our online presence. This will develop links with local businesses willing to offer support, including the update of the SGH website.
- To continue the development of SGH as the centre of expertise in understanding and addressing men's issues, working with them to implement effective interventions.
- To implement a Male IDVA service as soon as possible; to fund and recruit a male IDVA, and thus to expand Domestic Violence and Abuse provision for men and their children in the city to include high-risk threshold cases.
- To prepare a report to the Local Authority to express our concern at the unfortunate deaths of several clients (including clients who have accessed our services historically). This has reached a level where an expression of concern is required. This could form a wider part of addressing and working to improve the public health outcomes of Wolverhampton's men and there may be learning for other services in the city.
- To set up a Father's Support Group building on the success of our Family Friday sessions and the lived experience of clients. The impact of being a parent on our clients cannot be overstated, whether the child is living with the father or not. Bringing up a child invokes a wide range of emotions, compounded if a relationship breakdown has led to temporary estrangement. The physical and mental health consequences are often highly pronounced.
- To scope the provision of a DA Survivors' Group to share the experiences of male victims of domestic abuse. This experience brings its own unique insight and there is much shared learning to be explored; breaking down barriers between men can bring much reward to all concerned.
- To initiate a Suicide Loss Forum to help to process grief.
- To continue to highlight men's mental health issues locally and to deliver sessions regarding effective interventions.
- To increase the wider skills and knowledge of clients, volunteers and staff, SGH will work with partner agencies to address health related issues impacting the lives of our clients. These are increasing and include dementia, cancer, diabetes, high blood pressure, alcohol consumption and unhealthy diets, addiction and mental health problems. As the population ages, it is important that such issues are given due regard.

Reserves Policy

The trustees primary aim is to set aside in designated funds sufficient reserves so that SGH is better able to meet financial risks as evaluated and regularly reviewed by trustees. Therefore, funds have been allocated to a designated service continuity fund sufficient for SGH to maintain services for six months in the event of a short-term loss of funding. This fund is also there to draw on should there be delays in securing new funding or temporary delays in the payment of grants or contracts. A designated fully costed staff redundancy fund is also maintained, as required. In addition, the trustees aim to maintain a designated property fund to ensure that we are able to properly repair and where appropriate, to improve our premises. The trustees also consider it prudent to hold some free reserves to draw on in case of unforeseen operational costs. In the year to 31st March 2024, we have been able to meet these aims.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Financial Review

The financial statements show that in the year to 31st March 2024, SGH experienced an operational loss of £34,827, a considerable loss but one which SGH is well positioned to sustain; our balance sheet confirms that notwithstanding this more difficult year, the overall financial position of SGH remains strong. As a small, long established charity we are all too aware of funding vagaries in our sector and so we strive for sustainability by forward planning and the careful use of resources. With the result that SGH is well able to sustain this loss.

It was a challenging year, the first full year after the changes in government support for the Rough Sleeping initiative which resulted in a major loss of direct funding for SGH. However, as a result of unstinting efforts by our senior staff team, significant alternative funding was secured from regional and local organisations administering statutory funding streams. This new funding, together with continuing support from those charitable trusts who have funded us over many years, provided the stability needed in this year of funding change. With a small staff team, prioritising the need for fund raising against time spent working with clients remains a key focus. We know that many of our clients need ongoing support, and the security of our being there for them in the long term is crucial. So, heartfelt thanks once again to the Lloyds Bank Foundation, the Hargrave Foundation and many other smaller charitable trusts, local businesses and organisations who recognise the importance of the work we do to support men and their families, and so underpin our longevity which is so important to our clients and the local community.

It is clear that the country faces daunting financial challenges, many of which are reflected in the lives of us all, men, women and families. However, it is often the effects on men and their families of such difficulties and the resulting pressures they face, that are little recognised nor understood. Thus, whilst working to widen our funding sources, SGH will once again be seeking support from those who have supported us previously.

Risk Management

SGH Board of Trustees is committed to effective risk management and has implemented a robust risk management framework to identify, assess and mitigate risks that may affect our ability to achieve our strategic objectives.

The charity takes a rigorous approach to the management of risk at all levels of the organisation, with trustees having overall responsibility. The CEO monitors policies and procedures regularly to identify internal risks. Concerns are discussed at team meetings and in supervision, with risk assessments being undertaken and appropriate measures implemented as required. Trustees regularly review policies and procedures at board meetings and the CEO includes health and safety issues in her report. Procedures are in place to ensure compliance with the health and safety of staff, volunteers, clients and visitors to the centre.

Safeguarding is of paramount importance; SGH recognises that working with higher risk clients raises the safeguarding threshold, and so the issue is systematically and rigorously discussed at case management and any concerns are acted upon. Alongside regular team meetings, supervision and case management, the CEO delivers support and debriefing for the wellbeing of staff members as they work to help and support clients.

By taking a proactive approach to risk management, SGH can more easily identify and address potential issues before they become major challenges and so better ensure that we remain well-positioned to achieve our strategic and long-term goals. SGH recognises the importance of identifying and managing specific types of risks, such as changes in funding priorities or political and economic uncertainties. In the current climate, most significantly there are major concerns arising from inflation and the cost-of-living crisis.

We also recognise the importance of managing risks related to governance, compliance with legal and regulatory requirements and staffing risks, including the need to attract and retain a diverse and skilled workforce. The identification, assessment and management of risks to all aspects of the organisation is part of our ongoing business planning. Regarding our strategic objectives, we work continually to identify the risks that most seriously threaten our ability to meet the needs of our clients, and the most serious of those risks remains the loss of funding. By monitoring these risks closely and taking proactive steps to manage them, we can better ensure we remain well-positioned to achieve our strategic objectives and deliver high-quality services.

Internal Financial Control: it is vital that we minimise the risk of financial mismanagement and fraud, and consequently, we have robust financial controls in place that are overseen by the trustees. Quarterly financial reports are submitted to the financial sub-committee to help to ensure transparency and accountability in our financial management practices.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

As described above, the risk that most seriously threatens our ability to meet the needs of our clients remains the loss of funding. Over the past 12 months we have worked to mitigate these risks by diversifying funding streams, building stronger donor relationships and strategic partnerships; thus, we have been able to maintain our services whilst working within changing funding provision. The need to maintain our financial resilience and to continue the work to diversify our sources of funding therefore, remains our focus. Our aim is to ensure that SGH has the resources to continue to make apposite impact in our community.

Structure, governance and management

The charity is a company limited by guarantee, operating as St. George's Hub, and is governed primarily by the Memorandum and Articles of Association as adopted on 23rd February 1996.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

R Ashwell	
L Bridgen	(Appointed 19 September 2024)
C Cooper	(Appointed 19 September 2024)
C Horton	(Resigned 28 April 2023)
T Mountford	
L Patel	
S Sockett	
L Williams	

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

SGH has continued to enjoy the commitment of the Board members throughout the year. The trustees attend bi-monthly Board meetings; in addition, trustees with the relevant expertise and experience work with the CEO on finance, fundraising and HR sub-committees to formulate and scrutinise plans and policies. Thus, trustees ensure they are fully engaged and better equipped to support the organisation's ongoing success at a strategic level.

The CEO reports directly to the Board. She oversees the staff team and volunteers. The CEO has supervision sessions with all staff members, in addition to holding regular plenary staff meetings. Key to maintaining and improving the relevance and efficacy of our services is to ensure that we are in close touch with the views of our clients, who are at the centre of everything we do. Thus, we hold regular Service User Forums; clients are encouraged to come along to an allocated SGH Board meeting slot and their voice is at the heart of our work. On a daily basis, staff and volunteers work one-to-one, (or in small groups) with service users; these fewer formal settings encourage our clients to give systematic and expansive feedback on all our services.

Our focus when recruiting new trustees is to ensure that their understanding and commitment aligns with SGH aims and objectives. It is equally important that the skills and competencies of the trustees are at a high level and relate to the business needs of the organisation. Trustees bring a diverse range of experience and expertise from across the voluntary, community, public and private sectors. Recruitment to the Board is made by a selection process which includes the Chair and CEO. The Chair then makes a recommendation to the full Board as to whether to appoint. It is important that the skills and competences reflect the roles and responsibilities required by law for Charity Trustees and Company Directors. A skills matrix is maintained and reviewed to support the selection process. This also supports the succession planning of charity trustees. Additionally, new trustees are invited to meet with the Chair to familiarise themselves with the charity and the context within which it operates. Induction is led by the Chair and the CEO of the charity and covers:

- The obligations of trustees.
- The main documents which set out the operational framework for the charity including the Memorandum and Articles.
- Resourcing and the current financial position as set out in the latest published accounts.
- Future plans and objectives.

Trustees are asked to draw information from the various Charity Commission publications along with the Memorandum and Articles and the latest financial statements. Feedback from new trustees about their induction has consistently been very positive, regarding ease and support provided.

To comply with the current Disclosure and Barring Service procedures, all trustees complete and sign a fit and proper person declaration every two years and the charity has also adopted a code of conduct for its trustees.

None of the trustees has any beneficial interest in the company. All the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The trustees' report was approved by the Board of Trustees.



R Ashwell

Trustee

Dated: 4th November 2024

ST GEORGE'S HOUSE CHARITY

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF ST GEORGE'S HOUSE CHARITY

I report to the trustees on my examination of the financial statements of St George's House Charity (the charity) for the year ended 31 March 2024.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Bache Brown & Co.

Bache Brown & Co Limited

Swinford House
Albion Street
Brierley Hill
West Midlands
DY5 3EE

Dated: 4.11.24

ST GEORGE'S HOUSE CHARITY

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income and endowments from:							
Donations and legacies	3	9,038	-	9,038	2,454	-	2,454
Charitable activities	4	45,000	77,700	122,700	30,000	131,686	161,686
Investments	5	20	-	20	22	-	22
Other income	6	8,000	-	8,000	16,425	-	16,425
Total income		<u>62,058</u>	<u>77,700</u>	<u>139,758</u>	<u>48,901</u>	<u>131,686</u>	<u>180,587</u>
Expenditure on:							
Charitable activities	7	84,775	89,810	174,585	48,256	134,946	183,202
Total expenditure		<u>84,775</u>	<u>89,810</u>	<u>174,585</u>	<u>48,256</u>	<u>134,946</u>	<u>183,202</u>
Net expenditure		<u>(22,717)</u>	<u>(12,110)</u>	<u>(34,827)</u>	<u>645</u>	<u>(3,260)</u>	<u>(2,615)</u>
Transfers between funds		(247)	247	-	-	-	-
Net movement in funds		<u>(22,964)</u>	<u>(11,863)</u>	<u>(34,827)</u>	<u>645</u>	<u>(3,260)</u>	<u>(2,615)</u>
Reconciliation of funds:							
Fund balances at 1 April 2023		<u>205,338</u>	<u>87,128</u>	<u>292,466</u>	<u>204,693</u>	<u>90,388</u>	<u>295,081</u>
Fund balances at 31 March 2024		<u><u>182,374</u></u>	<u><u>75,265</u></u>	<u><u>257,639</u></u>	<u><u>205,338</u></u>	<u><u>87,128</u></u>	<u><u>292,466</u></u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

ST GEORGE'S HOUSE CHARITY

STATEMENT OF FINANCIAL POSITION

AS AT 31 MARCH 2024

	Notes	2024		2023	
		£	£	£	£
Fixed assets					
Tangible assets	12		68,849		74,701
Current assets					
Debtors	13	11,050		-	
Cash at bank and in hand		184,749		225,796	
		<u>195,799</u>		<u>225,796</u>	
Creditors: amounts falling due within one year	14	<u>(7,009)</u>		<u>(8,031)</u>	
Net current assets			188,790		217,765
Total assets less current liabilities			<u>257,639</u>		<u>292,466</u>
Income funds					
Restricted funds	15		75,265		87,128
<u>Unrestricted funds</u>					
Designated funds	16	156,063		149,206	
General unrestricted funds		<u>26,311</u>		<u>56,132</u>	
			182,374		205,338
			<u>257,639</u>		<u>292,466</u>

ST GEORGE'S HOUSE CHARITY

STATEMENT OF FINANCIAL POSITION (CONTINUED)

AS AT 31 MARCH 2024

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024.

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on ~~4 November 2024~~ 4 November 2024



.....
R Ashwell
Trustee

Company registration number 03163645

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

Charity information

St George's House Charity is a private company limited by guarantee incorporated in England and Wales. The registered office is St George's Hub, St Mark's Road, Chapel Ash, Wolverhampton, West Midlands, WV3 0QH.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise of unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements,

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies (Continued)

1.5 Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses. These are capitalised if they can be used for more than one year, and cost at least £1,000.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	5% on cost
Equipment	20% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	2024	2023
	£	£
Donations and gifts	9,038	2,454
	<u> </u>	<u> </u>

All donations are unrestricted

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

4 Charitable activities

	2024 £	2023 £
Sales within charitable activities	105,168	146,686
Services provided under contract	17,532	15,000
	<u>122,700</u>	<u>161,686</u>
Analysis by fund		
Unrestricted funds	45,000	30,000
Restricted funds	77,700	131,686
	<u>122,700</u>	<u>161,686</u>

5 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	20	22
	<u>20</u>	<u>22</u>

6 Grant income

	2024 £	2023 £
Unrestricted grant income	8,000	16,425
	<u>8,000</u>	<u>16,425</u>

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

7 Expenditure on charitable activities

	2024 £	2023 £
Staff costs	142,032	151,754
Depreciation and impairment	5,852	5,853
Activity and welfare	10,125	8,991
Property costs	2,128	1,866
Insurance	5,759	5,792
Office expenses	8,689	8,946
	<u>174,585</u>	<u>183,202</u>
Analysis by fund		
Unrestricted funds	84,775	48,256
Restricted funds	89,810	134,946
	<u>174,585</u>	<u>183,202</u>

8 Support costs

	Support costs £	Governance costs £	2024 £	2023 £	Basis of allocation
Independent examination	-	3,120	3,120	2,856	Governance
Companies house	-	13	13	13	Governance
	<u>-</u>	<u>3,133</u>	<u>3,133</u>	<u>2,869</u>	
Analysed between					
Charitable activities	<u>-</u>	<u>3,133</u>	<u>3,133</u>	<u>2,869</u>	

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

10 Employees

The average monthly number of employees during the year was:

2024 Number	2023 Number
<u>5</u>	<u>6</u>

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

10 Employees

(Continued)

Employment costs	2024 £	2023 £
Wages and salaries	142,032	151,754

The number of employees earning over £60,000 per annum was Nil (2023 - Nil).

11 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

12 Tangible fixed assets

	Freehold land and buildings £	Equipment £	Total £
Cost			
At 1 April 2023	114,392	13,238	127,630
At 31 March 2024	114,392	13,238	127,630
Depreciation and impairment			
At 1 April 2023	40,040	12,889	52,929
Depreciation charged in the year	5,720	132	5,852
At 31 March 2024	45,760	13,021	58,781
Carrying amount			
At 31 March 2024	68,632	217	68,849
At 31 March 2023	74,352	349	74,701

13 Debtors

Amounts falling due within one year:	2024 £	2023 £
Grants due	11,050	-

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

14 Creditors: amounts falling due within one year

	2024	2023
	£	£
Other taxation and social security	3,059	2,699
Other creditors	1,264	2,675
Accruals and deferred income	2,686	2,657
	<u>7,009</u>	<u>8,031</u>

15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
Capital - Hub Purchase	74,352	-	(5,720)	-	68,632
Identity Building Project	2,062	-	-	-	2,062
WCC Male Domestic Abuse	-	17,532	(17,532)	-	-
DLUCH Rough Sleepers Initiative	434	-	-	(434)	-
Alternative Giving - Branding	637	-	-	-	637
One City Fund - No Place Like Home	1	-	-	(1)	-
P3 Charity	-	17,500	(17,500)	434	434
Heart of England Community	-	27,438	(27,438)	-	-
Winters Pressures Fund	9,642	-	(9,890)	248	-
Wolverhampton Voluntary & Community Action	-	6,000	(6,000)	-	-
Alternative Giving - IT	-	3,500	-	-	3,500
The recovery College	-	5,730	(5,730)	-	-
	<u>87,128</u>	<u>77,700</u>	<u>(89,810)</u>	<u>247</u>	<u>75,265</u>

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

15 Restricted funds

(Continued)

Previous year:	At 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2023 £
Capital - Hub Purchase	80,072	-	(5,720)	-	74,352
Identity Building Project	2,062	-	-	-	2,062
WCC Male Domestic Abuse	-	15,000	(15,000)	-	-
DLUCH Rough Sleepers Initiative	(184)	65,201	(64,583)	-	434
Lloyds Bank Foundation	-	25,000	(25,000)	-	-
One City Fund - No Place Like Home	601	-	(600)	-	1
Winters Pressures Fund	7,200	26,485	(24,043)	-	9,642
Alternative Giving - Branding	637	-	-	-	637
	<u>90,388</u>	<u>131,686</u>	<u>(134,946)</u>	<u>-</u>	<u>87,128</u>

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

15 Restricted funds

(Continued)

Capital - Hub Purchase

The balance on Capital funds represents the net book value of assets purchased with grant funding.

Revenue

The Identity Building Project funds the provision of the essential documentation required for clients to access mainstream services.

The WCC Male Domestic Violence & Abuse contract enables SGH to respond to any male victim and their children who presents or discloses as a victim of domestic abuse, and to provide on going, comprehensive and appropriate support.

The DLUHC Rough Sleepers Initiative targets the city's most vulnerable rough sleepers; SGH offers advice, support, and activities to tackle rough sleeping.

The funding from Lloyds Bank Foundation enables SGH to directly help male rough sleepers and homeless men, offering advice and guidance, supporting men to move into safe and suitable accommodation.

The Alternative Giving CIO granted funding to SGH for a new sign and branding to clearly distinguish our centre. Often coming to our premises is a critical first step for men in Wolverhampton seeking help. This has improved our visibility, helping to make SGH accessible to both clients and the local community.

The One City — No Place Like Home Fund enabled SGH to expand the provision of breakfast packs to some of the most vulnerable men in the city. This directly targets those suffering poverty and inequality.

The Winter Pressures Fund was set up to help to support people and alleviate the pressures faced by the NHS. SGH provided group and individual support, advice sessions and a peer support programme, enabling clients to improve their mental health.

The P3 Rough Sleepers Service, funded through DUHC, targets help towards the city's most vulnerable rough sleepers. SGH is subcontracted to P3 to work to ensure that clients are benefit compliant, are supported with financial inclusion and helped with housing support and thus to facilitate their transition into a sustainable tenancy.

The WVCA Know Your Neighbourhood Pilot. The SGH 'Connect' scheme (described below) was devised and trialled through this fund. SGH had found that many men from the BAMER communities were suffering acute social isolation which was adversely affecting their physical and mental health. Alongside the calendar of activities that was developed, the SGH client led learning circle enables and encourages experiences to be shared; peer led mentoring groups were set up encompassing the diverse communities from across the city, building mutual support networks whilst focussing on the wellbeing of individuals. Users of the group have become volunteers and are the main drivers of the group, all of which greatly boosts confidence and self-esteem.

The Heart of England, Know Your Neighbourhood funding from DCMS aims to develop collective understanding of what works to improve wellbeing and pride in local community through volunteering and community initiatives to tackle loneliness. SGH offers 'Connect' the peer mentoring and volunteering scheme for lonely, vulnerable and isolated men 18+ in Wolverhampton, set up and developed originally under the WVCA KYN pilot project described. 'Connect' is user led with support from our Community Engagement Officer who is fluent in several South Asian languages; her role is to facilitate the group to engage with local communities that are traditionally reluctant to access services. A weekly calendar of diverse activities is delivered to help tackle chronic loneliness.

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

15 Restricted funds

(Continued)

The Recovery College Commissioning of Community Sector Training Courses Pilot funded SGH to deliver a range of recovery wellbeing courses to help and support disadvantaged men experiencing mental health inequalities in the most underserved and deprived areas of the Black Country. A structured programme was set up to support clients to use IT devices in the first instance and then progress to tier one courses. The sessions give users the tools to improve their mental health recovery via creative means, a vital tool when services are closed.

The Alternative Giving CIO granted SGH funding for the IT zone and for new desktop computers to support our work targeting the digital exclusion of many of our clients. Clients who do not have access to IT equipment or do not have basic IT skills and literacy cannot gain access to wider society, and thus struggle in crucial areas such as housing, employment and complying with Universal Credit requirements.

Note: DLUHC Department of Levelling Up, Housing and Communities, previously MHCLG, Ministry of Housing, Communities and Local Government.

DCMS: Department of Culture, Media and Sport.

16 Designated funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	Movement in funds			Movement in funds		
	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 1 April 2023 £	Incoming resources £	Balance at 31 March 2024 £
Service continuity	89,670	-	(1,155)	88,515	6,453	94,968
Premises refurbishment fund	25,000	-	-	25,000	-	25,000
Staff redundancy	33,725	1,966	-	35,691	404	36,095
	<u>148,395</u>	<u>1,966</u>	<u>(1,155)</u>	<u>149,206</u>	<u>6,857</u>	<u>156,063</u>

Designated funds

The service continuity fund represents approximately six months running costs and is to provide for the continuation of services in the event of an unexpected loss of funding.

The premises refurbishment fund is to ensure that we are able to maintain and improve our premises as required.

The staff redundancy fund is fully costed based on the years of service of core staff members.

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

17 Analysis of net assets between funds

	Unrestricted funds £	Designated funds £	Restricted funds £	Total £
Fund balances at 31 March 2024 are represented by:				
Tangible assets	217	-	68,632	68,849
Current assets/(liabilities)	26,094	156,063	6,633	188,790
	<u>26,311</u>	<u>156,063</u>	<u>75,265</u>	<u>257,639</u>

18 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

ST GEORGE'S HOUSE CHARITY

England & Wales - Charity number 1072559

Accounts

Charity Registration No. 1072559

Company Registration No. 03163645 (England and Wales)

ST GEORGE'S HOUSE CHARITY
ANNUAL REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

ST GEORGE'S HOUSE CHARITY

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	R Ashwell T Mountford L Patel S Sockett L Williams
Secretary	S Sockett
Charity number	1072559
Company number	03163645
Principal address	St George's Hub St Mark's Road Chapel Ash Wolverhampton West Midlands WV3 0QH
Registered office	St George's Hub St Mark's Road Chapel Ash Wolverhampton West Midlands WV3 0QH
Independent examiner	Bache Brown & Co Limited Swinford House Albion Street Brierley Hill West Midlands DY5 3EE
Bankers	Clydesdale Bank 177 Bothwell Street Glasgow G2 7ER

ST GEORGE'S HOUSE CHARITY

CONTENTS

	Page
Trustees' report	1 - 10
Independent examiner's report	11
Statement of financial activities	12
Statement of financial position	13 - 14
Notes to the financial statements	15 - 23

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their annual report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)" (effective 1 January 2019).

Note: St. George's House Charity operates as St George's Hub. For the purposes of this report, we will refer to St. George's Hub as SGH.

Introduction

St. George's House Charity remains unique in Wolverhampton. We are the only gender specific service for men regionally. We operate an open-door policy, never turning away anyone who comes to us seeking help. We are a safety net for those most socially excluded in our community, and those whose voice is not otherwise heard. Our work specialises entirely on male exclusion and vulnerability, our experience demonstrates that men respond positively to a male centric approach.

As a charity, we are a proudly Psychologically Informed Environment (P.I.E); this means that our services are designed and delivered in a way that considers the emotional and psychological needs of the individuals using them. SGH's mission is to improve awareness of trauma and its impact on our clients, we are mindful daily that the services we provide offer high quality support that does not re-traumatise those accessing or working in services.

The cost-of-living crisis has dragged many more men into a state that they frequently have no experience of. Continuing stubborn levels of inflation and a cost-of-living crisis. We have witnessed a sustained assault on those least able to withstand it. SGH has witnessed at first hand clients who smash the myths that perpetuate contemporary political discourse. SGH is continuing to deliver and develop our male only service, reaching across Wolverhampton to a wider group of men and their families. We continue to adopt a 'Think Family' approach, a primary lever in promoting joined up working. In the last 12 months the numbers of men with families accessing all our services, has increased dramatically.

SGH remains on the frontline of many of the major issues facing men and their families in Wolverhampton. We are also equally adept at working in the key issues where men are disproportionately represented but equally in areas where there are compelling reasons/circumstances to work with a wider cohort of men, such as in the response to a bereavement. The patriarchy can bring advantages to men but equally disadvantages that can lead to stigma, shame and poor outcomes.

'Lived In' experience

SGH was ahead of the curve with 'Lived In' experience. We have a long and embedded history of co-production and supporting clients to lead and define the direction of travel for their own recovery. We are proud to employ former clients in paid positions at the charity; experience of issues from the inside out gives our team a unique perspective. We also have a long-established record of our clients' becoming volunteers, which is valuable for both clients and SGH's development.

Decision making at SGH incorporates the perspective and 'Lived In' experience of service users at every stage. We have a Service User Forum and a Steering Group at SGH. During our Business Planning Consultation session at SGH held in July 2022, our clients were the overarching voice; we had a superb representation from right across our diverse communities, with all our service users offering a considerable range of life experience, offering collective and individual perspectives.

SGH is moving towards full involvement of 'Lived In' experience in decision making, service delivery, training, recruitment, and management. We also have plans to recruit a client to become a client representative onto the SGH Board, giving 'Lived In' experience a role in governance, in addition to delivery.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Objectives and activities

The aims and objectives of SGH remain clear and focused:

Delivering and developing our male only service: For men who are marginalised, socially excluded, lonely, isolated, or otherwise vulnerable. Reaching across Wolverhampton to a wider group of men and their families. Uniquely, we will continue to deliver a service specialising in the needs of men. We will continue to adopt a 'Think Family' approach.

Addressing Domestic Violence & Abuse: By offering a safe space for male victims seeking help and providing support to enable men to gain freedom from, and break the cycle of, abuse. We recognised that men can be victims of Domestic Abuse too and often feel unable to talk about abuse, (support also provided for their children).

Preventing homelessness; By offering advice, support, and signposting to accommodation services we will keep men from reaching crisis and sleeping rough. Where rough sleeping occurs, we will provide support to alleviate life on the streets.

Tackling Poverty: By ensuring maximum uptake of financial support, building essential life skills, and improving employability. Specialised coaching is offered to clients who are frequently unemployed and who have trouble achieving employment because of other problems in their lives. Financial difficulties are identified and addressed, including trouble accessing welfare benefits because of complex issues clients face.

Promoting healthier lives and relationships: By supporting men to deal with mental health, loneliness, dependency on substances, addiction issues and unhealthy lifestyle choices to help make healthier choices for themselves and their families. Help is provided with complex issues including dual diagnosis. We promote positive self-image and recognition of the pressures facing men in the changing roles they play in society.

Enhancing community safety: Supporting male victims of crime, however marginalised, promoting safer streets. By providing services to prevent social isolation and vulnerability and working with partners to ensure our clients can access appropriate health and wellbeing care.

We delivered the following key activities at St. George's HUB, a safe space for vulnerable men and their families, a place where men can if not fully discuss their problems, start to engage with strategies to resolve them:

Advice, support, and guidance on: Homelessness/housing, employment, welfare benefits, debt and budgeting, drug/alcohol issues, mental health issues, contact with children, reconnecting clients with family.

Prevention of homelessness and rough sleeping: Support for those vulnerably housed. Housing and homelessness advice, advocacy, and support. Tenancy Sustainment.

Supporting Recovery: By providing a 'listening' service for clients with low/medium mental health issues to supplement any treatment they are receiving from mental health professionals.

Mental health support, advice, and guidance: Helping men with mental health challenges to access specialist Mental Health professionals Psychiatrist, CPN, Crisis team. Access to Counselling, CBT sessions, Mindfulness, and person-centred support.

Employment, welfare, benefits advice, and support: Job club – ensuring Universal Credit compliance and moving towards employability with training on IT and CV writing.

Debt management

Addiction: Including drug, alcohol gambling issues: holistic, peer led 'making positive changes' scheme designed to promote more effective coping strategies for stressful situations.

An identity building service: To obtain vital documents so clients can access benefits/housing and employment, Universal Credit (to access mainstream services.)

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

Service to support victims of domestic violence and abuse and their children.

Bereavement support service: also addressing trauma, loneliness, and social isolation.

Life Skills coaching: cooking on a budget, gardening, gym, walking, football.

Casework: That addresses and coordinates the many strands of complex cases: this can involve housing, benefits, debt, employment, child contact, etc.

Culturally relevant services: For example, South Asian Men's Peer Support Group - 'Koshish,' that supports men from diverse BAME communities to address mental health challenges.

Advice and support for male victims of crime: reluctant to access conventional services.

The following detail and case studies illustrate the depth of need and interventions carried out by our staff and demonstrate our compliance with Section 4 of the Charities Act 2006 to have due regard to public benefit:

Preventing Domestic Violence and Abuse

SGH remains the focal point for male victims of domestic violence and abuse and their children in Wolverhampton. We are continuing to raise the issue and disparity that many male victims face. The form that the abuse takes reflects a wide range of controlling behaviours; with men, coercive control (a pattern of intimidation, degradation, isolation and control with the use or threat of physical or sexual violence) is heightened by the stigma that men face. Many of our clients face untrue allegations made by their abuser in which the victim must prove their innocence. This compounds the abuse. Often this can happen on multiple occasions which is enormously damaging to both physical and mental health. Men in high-risk MARAC cases often feel invisible and that their cases matter less. Engagement with these men is often patchy. SGH is commissioned by WCC to deliver support to low to medium victims of domestic violence and abuse; this has been difficult as risk is not static; it would seem a logical extension of the work to include high risk.

SGH domestic violence and abuse support can include, but is not limited to, the following:

- Coercive control
- Psychological and/or emotional abuse
- Physical or sexual abuse
- Financial or economic abuse
- Harassment and stalking
- Online or digital abuse.

As a charity we have participated in Orange Wolves, the local awareness-raising campaign that is part of the United Nations' international 16 Days of Action to End Violence Against Women and Girls campaign. We also highlight the issue of male victims, including same sex domestic violence and abuse of which there is little coverage in the media. SGH has considerable expertise of working with children in the realm of domestic violence and abuse, the impact of domestic violence and abuse especially on children but also the whole family.

Case study

Mr. Y was referred by Victim Support, after his ex-partner had started harassing him again, alongside her new partner. The couple had a son, who was suffering with M.S and there were issues with child-contact between them. Mr. Y was physically assaulted by his ex-partner's boyfriend. The child was reluctant to see his mother again. SGH supported Mr Y to obtain an injunction against his ex-partner helping him collect and collate proof of his abuse/ assault, and gave advice on injunctions, as well as how to stay safe, discussing and implementing safety plans for various scenarios. Mr Y had deep depression and was supported to access mental health support. SGH also supported the child to also access mental help. Mr Y had been extremely courageous coming forward and the help he received was life changing.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Addressing Homelessness

Homelessness remains a stubborn and persistent problem in the city. The pressures on private sector housing, the lack of remaining 'council' housing allied with inflation has meant the price of rents has spiralled. The problem is heightened to the extent that men are regularly only offered housing options far out of area. Such is the starkness of the situation, no irony is seen in offering this as the only choice. The unfortunate consequence is that once a client has left the Wolverhampton area for over six months, it becomes very difficult to return to the local area. There may be entirely reasonable reasons that a move out of area may have failed, but explaining to a man who may have spent most of their life in Wolverhampton that a return will not be possible is difficult.

This has reinforced our commitment to preventing homelessness in the first place. Whether this is via landlord mediation, or a client moving to more suitable accommodation voluntarily, a clear priority has been to prevent rough sleeping occurring. Support with a valid functioning Universal Credit claim has remained key. This is much more complex than some media perception of UC claim. It is interesting to note that we are seeing increased numbers of men with an enviable work history who have either become seriously ill or have had accidents.

It would be positive if we could report that housing and homelessness was less of an issue locally, but unfortunately this is not the case. The reality is that there is no accommodation for those who would be considered the highest of priorities, such as those with multiple children. The solutions to rough sleeping and homelessness are often existential and can only come from a national perspective. We continue to focus on assisting those who are rough sleeping whilst targeting the widest preventative measures that keep men in their homes. We have continued our landlord mediation sessions to intervene and prevent our clients becoming homeless. Often this can be due to misunderstandings between client and landlord that can be resolved once they are sat in a room together. SGH specialises in bringing people together in a safe space

RSI funding, a mainstay in Wolverhampton's response to fighting homelessness in the city, has changed dramatically. In a complete overhaul of operations, the existing arrangement concluded on the 31st of December 2022. The Tender for the new system involved 3 service elements including a housing initiative based on the 'Everyone In' response to the pandemic. Lead Providers had to bid for all three Lots which consisted of: Lot 1 Navigator. The service combines outreach and floating support with the aim of preventing rough sleeping in Wolverhampton. Lot 2: Single Person's Accommodation Project. This is a Council-owned City Centre based building that has been redeveloped in 26 units of accommodation, made up of four emergency bed spaces and 22 long-term units, and multi-agency office space. This will meet a need for a bridge between supported accommodation and tenancies, allowing people to become independent whilst having the reassurance that arms-length floating support is there if required. Lot 3: Housing First for getting people with complex needs and severe disadvantage a permanent and non-conditional offer of independent accommodation. It provides intensive support to help people to secure and maintain an independent tenancy. SGH negotiated with P3 a large national provider, who successfully secured their Partnership bid as a lead. From April 2023, SGH will deliver financial inclusion support and housing support from SGH and Peter Bilson House. Our expertise in providing services for homeless men remains unparalleled in Wolverhampton.

Case study

Mr. J is a 48-year-old Wolverhampton male, who had spent much of his life caring for his mother who had spent much of her life in and out of mental health institutions. Her death came as a shattering blow. He could not bear to be in their home so informed the landlord he was moving out to flat share with a friend. The landlord of the property took this as a moment to redecorate and substantially increase the rent. Within 6 weeks Mr. J realised that this was a mistake and came to SGH completely bereft. He was supported to find a tenancy with a housing provider, who specialised in mental health. Though he was initially reticent, he had the support of SGH staff who attended all meetings to boost his confidence. It was also apparent that he was not on the correct benefits, and this was also a source of additional anxiety. We were able to support him in this. He has settled wonderfully in his new home and has begun to blog online in mental health.

Improving Mental Health

SGH was a delivery partner with Wolverhampton VCSE to deliver the 2nd round of Mental Health Winter Pressures Programme. This enabled SGH to recruit a Community Engagement Worker to deliver Cost of Living support to vulnerable men either on waiting lists for mental health provision and/or requiring support to aid recovery and requiring assistance between November 2022 until March 2023.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Advice and support were given on: Cost of living payments, Energy grants, Healthy eating and preparing Economical nutritious meals, Budget planning, Benefits advice and guidance, and practical tips to save money. Finances and the maximisation of finances were a backdrop of the dark days of winter 2022. Fuel costs remained stubbornly high. It is perhaps the first year on record where men have told us that they are out at work all day and the cost of electricity has continued to be high. There have been occasions where men have had to choose between heating or eating. Key to the work was assessing the needs and finances of vulnerable men, particularly older and isolated BAMER men. This group had been largely ignored in the maelstrom of debate that consumed the country as incomes have become squeezed. SGH has always sought to empower those that use the service but the realities we have witnessed over the last 12 months have been a sobering reminder of the gulf that exists in the country.

Support was flexible and ongoing, dependent on the needs of each client. Each client devised their own individual Financial Plan that incorporated support on a raft of issues that were being caused by the cost of living, taking into consideration healthy eating and mental wellbeing. We believe very strongly in budgeting but there have been multiple occasions where this is simply not possible. The soaring hikes in private sector rents have rendered it impossible to find somewhere economical to live. This was particularly challenging for older owner occupiers; being forced to move in old age caused untold stress to already vulnerable people. SGH remains at the frontline of those suffering the worst poverty in Wolverhampton. These people are our experts by experience and their voices are the authentic experience of some of the most deprived in the city.

Case Study

Mr X is a 68-year-old man of South Asian origin who acts as a carer for his partner. A friend recommended he access SGH as essentially a form of respite. An intensely proud man, he was extremely reluctant to seek help. The effects on his physical and mental health were tangible. He described himself as 'unravelling'. Once he was comfortable in the setting and had developed trusting relationships, he revealed that he was having significant difficulties with pension credits: he didn't know where to turn and this added to his general state of unease. Our support was multi-faceted and holistic, we were able to work through the issues one at a time, which had a massive effect on his morale.

Tackling Poverty

SGH delivered the Household Support Fund on behalf of WCC helping families across the city. This enabled vulnerable households to receive support with essentials over the winter period. The cost-of-living crisis was nothing if not egalitarian. We have seen record numbers of clients from BAMER groups access SGH, particularly communities long perceived to be suspicious of conventional services. There was a concerted number of men who utilised the service for the first time, these clients could best be described as in an 'iceberg' situation. Though on the service their lives appeared to be functioning normally, below the surface was a myriad of debt or a life collapsing under the weight of financial stresses. We have seen many clients who have to choose between eating or heating, they are invariably living in substandard properties with poor insulation. This is the poverty trap illustrated writ large. We have been able to support men and their families to confront and prioritise what may appear to be thankless situations, but it is extremely challenging.

Case Study

Mr O is a 50-year-old British Kurd national with 4 children. He has worked as a taxi driver for 4 years and had high hopes of obtaining a mortgage to purchase a home. Unfortunately, the pandemic was followed by bouts of serious ill health. To make ends meet he took on a considerable amount of debt and this threatened to completely consume him. He was referred to us via the local community and was extremely distressed. We were able to both refer him to a national debt reduction charity and work with him to design a realistic budgeting model enabling the family to cope. In addition, we were able to support him to locate school uniforms at a reduced rate, which had a massive boost on his self-esteem. We have been able to support him to apply for Universal Credit. After he has had an operation, he has high hopes of returning to work.

Reducing Social Isolation

SGH delivered 'Connect' via Know Your Neighbourhood funding, a pilot peer mentoring and volunteering scheme for lonely, vulnerable, and isolated men. Taking place each afternoon, the purpose of this group has been

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

multifold: it originated from men in socially isolated BAMER communities suffering social isolation which had a massive effect on their physical and mental health. It complements the work of our 'Koshish' group for South Asian Men. As well as traditional notions that men find it more difficult to develop friendship groups there are also several other reasons causing loneliness and isolation, including: poor health, bereavement, relationship breakdown and family moving to different areas.

The age range of users was predominantly from 18+. Key to the success of the project was the calendar of activities taking place including 'Computers for the Terrified' and 'SmarTech' that is actively reducing digital exclusion. It has been liberating for many of our older clients to liberate the potential of devices that previously they have looked at with a mixture of bafflement and suspicion. This has enabled men to shop online, access council services, contact relatives overseas. SGH client led 'Learning Circle' that enables and encourages experiences to be shared, a chess club and peer led mentoring groups encompassing the diverse communities from across the city; support to build strong mutual support networks among the men. Peer support is based on shared personal experience and empathy. The focus is on the wellbeing of individuals. It was particularly inspiring to capture the boost in self-esteem that came from peers teaching new skills to each other.

A vital element since the inception of 'Connect' in fact a crucial element, has been enabling users to become both volunteers and being the primary drivers of the group. This has massively boosted the confidence and self-esteem of previously isolated men. The 'Connect' group was supported by the Community Engagement Worker, who is fluent in several south Asian languages, her role was to facilitate the group and engage with communities that are traditionally reluctant to access statutory and voluntary services.

Case Study

Mr. M is a 58-year-old Asian Male. He was forced to leave his job after suffering persistent ill health that doctors were unable to identify. Within six months of this Mr. M suffered a stroke, which left him with speech and balance difficulties. Understandably the effects of this were catastrophic, both physically and mentally. He received support from both Hospital and his G.P but his slide into depression was swift and seismic. His sister called SGH in a distressed state as she did not know where else to turn. Initially we made tentative contact with him, offering support and a listening ear via the phone. After a number of these calls, he decided to visit us at the centre. It was the first time he had left his home with a stick and was an important moment in his recovery. He was able to take part in peer support with men who had life changing experiences: in the intervening time, he has made tremendous progress and now views the future with a degree more optimism and purpose.

Partnership Working

SGH works with other agencies to provide Partnerships that assist clients, and to work collaboratively. During the last year we have strengthened our Partnerships to target specific help for our clients. There are a number of challenges associated with partnership working, having a clear agreement between partners, recognising if you are the smaller organisation and not so much a partner as an addition. Partnerships between voluntary organisations and statutory organisations always carry some difficulties. Partnerships have to be partnerships and not just for the purpose of funding bids.

Funding

SGH is working to achieve financial stability. Fundraising is an ongoing and constant activity. The aim being to diversify our funding portfolio. However, much funding remains short term which challenges the stability that we offer to clients. The increasingly competitive nature of funding bids and tenders is problematic as they tend to be designed with larger organisations in mind to the disadvantage of smaller organisations like SGH.

Concluding Comments

A vital part of SGH's work revolves around addressing stigma and marginalisation. A challenge remains to overcome the prevalent notion that as clients have often played a part in their own circumstances, they are less deserving of help. This ignores the often complex and challenging life histories that these individuals have undergone. Once this is understood, the complex and chaotic behaviour is easier to contextualise. If men are to disclose powerful feelings and emotions, which are often at the heart of their issues, it is essential that they feel that they will not be judged dogmatically.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

SGH is a unique organisation, the only one within West Midlands specialising in addressing the needs of men and their families. Client's needs are at the heart of all services.

Thank you to all staff and volunteers, delivering an excellent service to our clients. Small staff team, experience and commitment providing best service to our clients with often complex needs.

Plans for the Future

- To expand Domestic Violence and Abuse provision for men and their children to include high risk threshold cases, and to fund and recruit a male IDVA.
- To continue to have a leading role in the prevention of male homelessness. Statistically rough sleeping is a hugely gendered issue; typically, in Wolverhampton, men make up between 85% to 90% of rough sleepers. SGH and P3 to agree on a Partnership to deliver financial inclusion support to rough sleepers, homeless and the vulnerably housed. As part of P3's contract with WCC, SGH will provide advice and guidance, housing support, bidding, benefit compliance, and offer Family Fridays sessions from SGH.
- To explore partnership opportunities with the Recovery College to reach vulnerable men experiencing mental health inequalities in our most underserved and deprived Black Country areas, and where barriers to accessing mental health services are prevalent. Our sessions will give users the tools to improve their mental health recovery by finding creative means to access support.
- To continue to support efforts to tackle poverty. SGH will be a crucial partner in the essential 'Household Support Fund' work. The cost-of-living challenges are continuing to impact on both individuals and families. Many are lacking basics around the home and the cost of items such as school uniforms is prohibitive. SGH can help and 'join up' services for clients and families.
- To apply for the second tranche of 'Know Your Neighbourhood' funding, building on our Pilot scheme, 'Connect,' to prevent loneliness and isolation in the city. SGH uniquely is a specialist service that works with men across a wide range of issues. The biggest single need identified was a safe space for men, (physically and emotionally). It is vital that this work continues.
- To ensure that all staff receive training in administering Naloxone, the quite literally life-saving medication that can reverse an overdose from opioids e.g. heroin, fentanyl and prescription opioid medications. Given the increasing presence of synthetic opioids in the local drug landscape, it is essential that SGH staff and volunteers update their skills and knowledge.
- To develop relationships with public health bodies to address the key health issues, affecting men. SGH is the safe space in which to make this happen. The health of men locally continues to be poor; the gap between national and Wolverhampton healthy life expectancy is 7 years for men. Particularly damning is the number of years that men live in good health: 60.
- To increase representation at all levels at SGH, including at Board level by recruiting trustees from diverse community groups who understand the need to champion men's issues and can bring financial expertise and knowledge. SGH will approach some of our existing supporters, to lend their expertise to the work of the charity.
- To launch an ambassador programme – speaking out for men and boys.
- To renew SGH focus on the families of clients to make help more effective.
- To develop links with local businesses willing to offer support; including sourcing a business to update the website.
- To implement a new branding and marketing strategy, launch a new website, refresh and revise Business Strategy for 2023 - 2026.
- To diversify funding to secure financial resilience and sustainability of core services.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Financial Review

Our financial statements show that in the year to 31st March 2023 we operated with a small deficit of £2,615. However, the balance sheet confirms that our overall financial position remained strong. This secure position ensured that the work of SGH continued at a time when, as we have seen, demand for our services has been ever greater.

In the year to 31st March 2023, SGH was successful in securing funding from statutory bodies in addition to most generous support from charitable trusts, and donations from members of the public, either in person or through our Just Giving page.

As has been described earlier in this report, throughout the year, alongside our partners in the city of Wolverhampton, SGH continued to address homelessness, working particularly to support clients who were at risk of becoming homeless, to help them to retain their tenancies and thus to remain in their accommodation. This work was delivered under the Rough Sleepers Initiative funded by DLUHC (Department of Levelling Up, Housing and Communities). However, the work was being delivered knowing that at the end of 2022, all facets of the city wide fight against homelessness would change significantly. As a result of the scale and scope of the new government funded initiative described earlier, and with Lead Providers required to bid for all three lots, we were all too aware that SGH could only continue to deliver services relevant to this fight and to use our expertise in the support of at risk clients, by working in partnership with a large national provider. SGH successfully negotiated with P3 whose partnership bid as lead was successful. Thus, this very important element of the work of SGH continues; however, the level of funding available is much reduced.

Over many years, one of the main factors in enabling SGH to continue and evolve is the generous and sustained support from the Lloyds Bank Foundation, the Hargrave Foundation, the Eveson Trust, the James Beattie Charitable Trust as well as from smaller charitable trusts, and local businesses and organisations. The trustees and the chief executive once again wish to express sincere gratitude and thanks for this generosity and faith in our organisation.

The Achievements and Performance section of this report illustrates the breadth of the services we deliver; we will be working very hard to seek funding from a wide range of funders, particularly in light of the reduced DLUHC funding coming through to us, to enable SGH to further develop our expertise in diverse, specialist areas of need and thus to increase the reach of our work. However, within this effort, we will also again be turning to those funders who have supported us over the years.

Reserves Policy

The trustees' primary aim is to set aside in designated funds sufficient reserves such that we would be able to maintain our key services for six months in the event of a short term loss of funding. In this year we have been able to meet this commitment as well as to maintain a fully costed redundancy fund as required. We have also been able to meet our aim to hold a premises fund to ensure that we are able to properly maintain and where appropriate, to improve our premises. We do also aim, if possible, to hold some free reserves to draw on in the event of unforeseen operational costs and at the end of this financial year we have been able to meet this aim.

Risk Management

During the financial year to 31st March 2023, as the problems encountered by our clients as a result of the pandemic receded, the cost of living crisis was upon us and once again we worked very hard to adapt the delivery of our services to their changing and for our clients, often deteriorating circumstances. Alongside regular team meetings, case management and supervision, the chief executive continued her thorough and careful assessment of the wellbeing of staff members as they worked to help and support clients.

Risk management is at the forefront of both our thinking and awareness and the charity takes a rigorous approach to the management of risk at all levels of the organisation, with trustees having overall responsibility. The chief executive monitors policies and procedures regularly in order to identify internal risks. Any concerns are discussed at staff meetings and in supervision, with risk assessments being undertaken and appropriate measures put in place as required. A risk assessment is carried out for each activity in our programme. In addition, the trustees regularly review policies and procedures at board meetings, and the chief executive

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

includes any health and safety issues in the report she presents at each board meeting.

Safeguarding is of paramount importance. SGH recognises that working with higher risk clients raises the safeguarding threshold. The issue is systematically and rigorously monitored and discussed, and any concerns are acted upon.

The identification, assessment and management of risks to all aspects of the organisation is part of our ongoing business planning. Regarding our strategic objectives, we work continually to identify the risks that most seriously threaten our ability to meet the needs of our clients, and the most serious of those risks remains the loss of funding. If we were unable to retain experienced and skilled staff members, we would be at great risk of failing to deliver services to those most in need, whose number and the complexity of whose needs increased both as a result of Covid-19 and more recently the steep and sudden increase in the cost of living, with prices in the key areas of food and fuel remaining stubbornly high. Therefore, we continue to work to diversify our sources of funding to mitigate this risk and in this year with even more focus since, as described in the Financial Review, an element of statutory funding was significantly reduced at the end of December 2022.

Structure, governance and management

The charity is a company limited by guarantee, operating as St. George's Hub, and is governed primarily by the Memorandum and Articles of Association as adopted on 23rd February 1996.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

R Ashwell

C Horton

(Resigned 28 April 2023)

T Mountford

L Patel

S Sockett

L Williams

SGH has continued to enjoy the committed support of the board members throughout the year. The trustees attend bi-monthly board meetings; in addition, trustees work with the chief executive on finance, fundraising and HR sub-committees to formulate and scrutinise plans and policies. The chief executive reports directly to the board. She oversees the staff team and volunteers. The chief executive has supervision sessions with all staff members, in addition to holding regular plenary staff meetings. Key to maintaining and improving the relevance and efficacy of our services is to ensure that we are in close touch with the views of our clients, who are at the centre of everything we do. Thus, we hold regular service user forums; clients are encouraged to come along to board meeting should they wish to and their voice is at the heart of our work. On a daily basis, staff and volunteers work one-to-one, (or in small groups) with service users; these less formal settings encourage our clients to give systematic and expansive feedback on all our services.

Our focus when recruiting new trustees is to ensure that their understanding and commitment aligns with SGH aims and objectives. It is equally important that the skills and competencies of the trustees are at a high level and relate to the business needs of the organisation. Trustees bring a diverse range of experience and expertise from across the voluntary, community, public and private sectors. Recruitment to the board is made by a selection process which includes one member of the board together with the chair and chief executive. The latter then makes a recommendation to the full board as to whether to appoint.

In order to comply with the current Disclosure and Barring Service procedures, all board members complete and sign a fit and proper person declaration every two years and the charity has also adopted a code of conduct for its board members.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

The trustees' report was approved by the Board of Trustees.



R Ashwell

Trustee

Dated: 27 November 2023

ST GEORGE'S HOUSE CHARITY

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF ST GEORGE'S HOUSE CHARITY

I report to the trustees on my examination of the financial statements of St George's House Charity (the charity) for the year ended 31 March 2023.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Bache Brown & Co Limited

Swinford House
Albion Street
Brierley Hill
West Midlands
DY5 3EE

Dated: 27 November 2023

ST GEORGE'S HOUSE CHARITY

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

		Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
	Notes						
<u>Income and endowments from:</u>							
Donations and legacies	3	2,454	-	2,454	3,103	-	3,103
Charitable activities	4	30,000	131,686	161,686	30,001	137,013	167,014
Investments	5	22	-	22	7	-	7
Grant income	6	16,425	-	16,425	9,605	-	9,605
Total income		48,901	131,686	180,587	42,716	137,013	179,729
<u>Expenditure on:</u>							
Charitable activities	7	48,256	134,946	183,202	29,696	136,295	165,991
Net income/(expenditure) for the year/ Net movement in funds							
		645	(3,260)	(2,615)	13,020	718	13,738
Fund balances at 1 April 2022							
		204,693	90,388	295,081	191,673	89,670	281,343
Fund balances at 31 March 2023							
		205,338	87,128	292,466	204,693	90,388	295,081

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

ST GEORGE'S HOUSE CHARITY

STATEMENT OF FINANCIAL POSITION

AS AT 31 MARCH 2023

	Notes	2023		2022	
		£	£	£	£
Fixed assets					
Tangible assets	12		74,701		80,554
Current assets					
Debtors	13	-		25,484	
Cash at bank and in hand		225,796		194,606	
		<u>225,796</u>		<u>220,090</u>	
Creditors: amounts falling due within one year	14	<u>(8,031)</u>		<u>(5,563)</u>	
Net current assets			<u>217,765</u>		<u>214,527</u>
Total assets less current liabilities			<u>292,466</u>		<u>295,081</u>
Income funds					
Restricted funds	15		87,128		90,388
<u>Unrestricted funds</u>					
Designated funds	16	149,206		148,395	
General unrestricted funds		<u>56,132</u>		<u>56,298</u>	
			<u>205,338</u>		<u>204,693</u>
			<u>292,466</u>		<u>295,081</u>

ST GEORGE'S HOUSE CHARITY

STATEMENT OF FINANCIAL POSITION (CONTINUED)

AS AT 31 MARCH 2023

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023.

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 27 November 2023



R Ashwell
Trustee

Company registration number 03163645

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

Charity information

St George's House Charity is a private company limited by guarantee incorporated in England and Wales. The registered office is St George's Hub, St Mark's Road, Chapel Ash, Wolverhampton, West Midlands, WV3 0QH.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise of unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements,

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies (Continued)

1.5 Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses. These are capitalised if they can be used for more than one year, and cost at least £1,000.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	5% on cost
Equipment	20% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	2023	2022
	£	£
Donations and gifts	2,454	3,103

All donations are unrestricted

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

4 Charitable activities

	2023 £	2022 £
Sales within charitable activities	146,686	152,014
Services provided under contract	15,000	15,000
	<u>161,686</u>	<u>167,014</u>
Analysis by fund		
Unrestricted funds	30,000	30,001
Restricted funds	131,686	137,013
	<u>161,686</u>	<u>167,014</u>

5 Investments

	Unrestricted funds	Unrestricted funds
	2023 £	2022 £
Interest receivable	22	7
	<u>22</u>	<u>7</u>

6 Grant income

	2023 £	2022 £
Unrestricted grant income	16,425	9,605
	<u>16,425</u>	<u>9,605</u>

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

7 Charitable activities

	2023 £	2022 £
Staff costs	151,754	132,487
Depreciation and impairment	5,853	5,852
Activity and welfare	8,991	11,975
Property costs	1,866	1,344
Insurance	5,792	5,952
Office expenses	8,946	5,525
	<u>183,202</u>	<u>163,135</u>
Share of governance costs (see note 8)	-	2,856
	<u>183,202</u>	<u>165,991</u>
Analysis by fund		
Unrestricted funds	48,256	29,696
Restricted funds	134,946	136,295
	<u>183,202</u>	<u>165,991</u>

8 Support costs

	Support costs £	Governance costs £	2023 £	2022 £	Basis of allocation
Independent examination	-	2,856	2,856	2,856	Governance
Companies house	-	13	13	-	Governance
	<u>-</u>	<u>2,869</u>	<u>2,869</u>	<u>2,856</u>	
Analysed between					
Charitable activities	<u>-</u>	<u>2,869</u>	<u>2,869</u>	<u>2,856</u>	

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

10 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
	6	6
	<u>6</u>	<u>6</u>
Employment costs	2023	2022
	£	£
Wages and salaries	151,754	132,487
	<u>151,754</u>	<u>132,487</u>

The number of employees earning over £60,000 per annum was Nil (2021 - Nil).

11 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

12 Tangible fixed assets

	Freehold land and buildings £	Equipment £	Total £
Cost			
At 1 April 2022	114,392	13,238	127,630
At 31 March 2023	<u>114,392</u>	<u>13,238</u>	<u>127,630</u>
Depreciation and impairment			
At 1 April 2022	34,320	12,756	47,076
Depreciation charged in the year	5,720	133	5,853
At 31 March 2023	<u>40,040</u>	<u>12,889</u>	<u>52,929</u>
Carrying amount			
At 31 March 2023	<u>74,352</u>	<u>349</u>	<u>74,701</u>
At 31 March 2022	<u>80,072</u>	<u>482</u>	<u>80,554</u>

13 Debtors

	2023 £	2022 £
Amounts falling due within one year:		
Grants due	-	25,484
	<u>-</u>	<u>25,484</u>

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

14 Creditors: amounts falling due within one year

	2023 £	2022 £
Other taxation and social security	2,699	2,432
Other creditors	2,675	697
Accruals and deferred income	2,657	2,434
	<u>8,031</u>	<u>5,563</u>

15 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds			
	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
Capital - Hub Purchase	85,792	-	(5,720)	80,072	-	(5,720)	74,352
Identity Building Project	2,062	-	-	2,062	-	-	2,062
WCC Male Domestic Abuse	-	15,000	(15,000)	-	15,000	(15,000)	-
DLUCH Rough Sleepers Initiative	(184)	86,934	(86,934)	(184)	65,201	(64,583)	434
Lloyds Bank Foundation	-	25,000	(25,000)	-	25,000	(25,000)	-
Alternative Giving - Branding	2,000	-	(1,363)	637	-	-	637
One City Fund - No Place Like Home	-	2,879	(2,278)	601	-	(600)	1
Winters Pressures Fund	-	7,200	-	7,200	26,485	(24,043)	9,642
	<u>89,670</u>	<u>137,013</u>	<u>(136,295)</u>	<u>90,388</u>	<u>131,686</u>	<u>(134,946)</u>	<u>87,128</u>

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

15 Restricted funds

(Continued)

Capital - Hub Purchase

The balance on Capital funds represents the net book value of assets purchased with grant funding.

Revenue

The Identity Building Project funds the provision of the essential documentation required for clients to access mainstream services.

The WCC Male Domestic Violence & Abuse contract enables SGH to respond to any male victim and their children who presents or discloses as a victim of domestic abuse, and to provide on going, comprehensive and appropriate support.

The DLUHC Rough Sleepers Initiative targets the city's most vulnerable rough sleepers; SGH offers advice, support, and activities to tackle rough sleeping.

The funding from Lloyds Bank Foundation enables SGH to directly help male rough sleepers and homeless men, offering advice and guidance, supporting men to move into safe and suitable accommodation.

The Alternative Giving CIO granted funding to SGH for a new sign and branding to clearly distinguish our centre. Often coming to our premises is a critical first step for men in Wolverhampton seeking help. This has improved our visibility, helping to make SGH accessible to both clients and the local community.

The One City — No Place Like Home Fund enabled SGH to expand the provision of breakfast packs to some of the most vulnerable men in the city. This directly targets those suffering poverty and inequality.

The Winter Pressures Fund was set up to help to support people and alleviate the pressures faced by the NHS. SGH provided group and individual support, advice sessions and a peer support programme, enabling clients to improve their mental health.

Note:

DLUHC: Department of Levelling Up, Housing and Communities, previously MHCLG: Ministry of Housing, Communities and Local Government.

WCC: Wolverhampton City Council.

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

16 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Movement in funds		Movement in funds			
	Balance at 1 April 2021 £	Incoming resources £	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
Service continuity	82,588	7,082	89,670	-	(1,155)	88,515
Premises refurbishment fund	25,000	-	25,000	-	-	25,000
Staff redundancy	25,280	8,445	33,725	1,966	-	35,691
	<u>132,868</u>	<u>15,527</u>	<u>148,395</u>	<u>1,966</u>	<u>(1,155)</u>	<u>149,206</u>

Designated funds

The service continuity fund represents approximately six months running costs and is to provide for the continuation of services in the event of an unexpected loss of funding.

The premises refurbishment fund is to ensure that we are able to maintain and improve our premises as required.

The staff redundancy fund is fully costed based on the years of service of core staff members.

17 Analysis of net assets between funds

	Unrestricted funds £	Designated funds £	Restricted funds £	Total £
Fund balances at 31 March 2023 are represented by:				
Tangible assets	349	-	74,352	74,701
Current assets/(liabilities)	55,783	149,206	12,776	217,765
	<u>56,132</u>	<u>149,206</u>	<u>87,128</u>	<u>292,466</u>

18 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

ST GEORGE'S HOUSE CHARITY

England & Wales - Charity number 1072559

Accounts

Charity Registration No. 1072559

Company Registration No. 03163645 (England and Wales)

ST GEORGE'S HOUSE CHARITY
ANNUAL REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

ST GEORGE'S HOUSE CHARITY

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	R Ashwell C Horton T Mountford L Patel S Sockett L Williams
Secretary	S Sockett
Charity number	1072559
Company number	03163645
Principal address	St George's Hub St Mark's Road Chapel Ash Wolverhampton West Midlands WV3 0QH
Registered office	St George's Hub St Mark's Road Chapel Ash Wolverhampton West Midlands WV3 0QH
Independent examiner	Bache Brown & Co Limited Swinford House Albion Street Brierley Hill West Midlands DY5 3EE
Bankers	Yorkshire Bank Plc 67 Queen Street Wolverhampton West Midlands WV1 3BY

ST GEORGE'S HOUSE CHARITY

CONTENTS

	Page
Trustees' report	1 - 8
Independent examiner's report	9
Statement of financial activities	10
Statement of financial position	11
Notes to the financial statements	12 - 20

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2022

The trustees present their annual report and financial statements for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)" (effective 1 January 2019).

Note: St. George's House Charity operates as St George's Hub. For the purposes of this report, we will refer to St. George's Hub as SGH.

Introduction

The lives of individuals can change quickly and in a dramatic fashion as is witnessed at SGH on a regular basis. Crises happen in the lives of individuals irrespective of class, heritage or community. These events are beyond the control of our clients but shape their lives and the lives of their loved ones. Some time ago this organisation recognised that there are some areas in which men are disproportionately and occasionally tragically over-represented. This year we have addressed domestic abuse and violence that many men face almost as a hidden problem which they find difficult to express or accept, poor physical health often made worse by alcohol and drugs, deteriorating mental health, depression, anxiety, addiction and suicidal thoughts. Many of these problems are exacerbated by bereavement, broken relationships and the resulting loneliness.

SGH played a key role in Public Health initiated schemes to improve the take up of the Covid-19 vaccine despite the widespread disinformation and scepticism to which our clients seemed particularly susceptible. There were several Covid-19 vaccination sessions held at the centre. We were able to incorporate wider health messages such as the benefits of the flu vaccine and other issues which are part of our campaign to focus on the health of men. We were able to continue our service without disruption despite several members of staff at different times, succumbing to the virus.

An effect of the pandemic was to increase some of the severe mental health issues faced by many of our clients. The sense of being helpless and unable to cope had a particular effect; the loss of social contact resulting from restrictions, compounded loneliness and isolation. This was particularly noticeable in middle-aged and older men who are often more emotionally inhibited. However, the resumption of full operations was welcomed by clients and the work of our Wellbeing Officer enabled us to directly address some of these problems in a sensitive way.

During the year, despite the effectiveness of our telephone-based support services, clients remained reluctant to return to the centre and we introduced a scheme that successfully reintroduced face-to-face sessions via appointments. Subsequently we held Recovery Café sessions offering the opportunity for clients to interact with their peers and learn coping skills, with the aim of deepening and embedding the recovery process. Our Recovery Keyworker has been able to provide addiction support and signposting to statutory services. This has enabled men to overcome their fears of the GP surgery and address some of their physical health issues, as has the simple experience of getting out into the natural world which our walking group and popular gardening activities provide.

Talking therapy is at the heart of much of our work enabling men to engage with each other and our staff to help them deal with troubling and perhaps embarrassing subjects. Our Volunteer Counsellor has been able to introduce clients to a range of services including counselling, Cognitive Behaviour Therapy, and other services, dispelling a certain amount of cynicism about the inability of men to access these services. The outcomes in some of our clients have been astonishing.

An unplanned extension of talking therapy takes place through our workshops which recommenced in September 2021 following considerable demand from clients and the programme continues to evolve. However face-to-face activities do not suit every client and we are continuing a very successful telephone and on-line contact service. We are committed to meeting our clients where they are in terms of their needs.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Finding suitable accommodation for many of our clients continues to be an issue. We have seen considerable increases in rents, tenants being illegally evicted, unlicensed houses of multiple occupation, substandard properties, and a worrying lack of social housing. Vulnerable men become the victims of this seemingly unplanned housing market living in poorly insulated, cold properties thus increasing their vulnerability to illness, addiction and continuing loneliness.

Our job has been to address this serial inequality faced by a large section of the community.

Objectives and activities

The overriding objective of St. George's House Charity which remains solid in the aftermath of the pandemic, is to help men towards living healthy and fulfilling lives by developing a sense of purpose and belonging.

By welcoming men into a safe space which is for them, and offering support in a non-judgmental, respectful and caring way, we aim to help those who have become vulnerable and socially excluded to improve their lives.

The services offered at SGH are centred around crisis intervention, enabling recovery, and promoting self-help and are described and illustrated in the Achievements and Performance section of this report that follows.

Our work now specialises entirely on male exclusion and vulnerability. Our experience demonstrates that men respond positively to a male centric approach. The centre offers a safe comfortable space for vulnerable men and their families seeking help, a place where men can discuss and resolve their problems, engaging with strategies to help them. At SGH we delivered the following key activities:

Engaging Rough Sleepers

- Providing healthy and nutritious Breakfast Packs
- Making timely interventions to enable access to mainstream services
- Working with entrenched rough sleepers and homeless clients to access accommodation
- Helping to prevent a second night out
- Providing housing advice and support
- Offering a 'safe space' and therapeutic environment for men to seek help

Preventing homelessness

- Crisis intervention
- Immediate, accessible help
- Tenancy Sustainment
- Independent Living Skills
- Mediation with landlords

Case study

Mr P is a 52-year-old South Asian man who was sleeping discreetly in the garage of a local business. SGH staff contacted him. He was distressed and a session was arranged to identify appropriate help. The safe environment at SGH enabled him to talk candidly to members of the staff team. The discussion revealed that his marriage had collapsed, and he had been thrown out of the family home because of long-term alcohol dependency. It was possible for SGH staff to work with him and identify possible housing opportunities. Within 48 hours he was able to move into a small one-bedroom flat. A referral was made to statutory addiction services, which essentially saved his life. A skilled toolmaker by profession, his employers had reluctantly let him go due to his persistent unreliability. After a call with SGH staff, the company agreed to give Mr P another chance. He has now been clean and sober for six months and is seeking to repair the relationship with his family.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Advice, Guidance and Advocacy Services including:

- Benefits; Advice, Guidance and Support
- Understanding and complying with Universal Credit -
Universal Credit presents a challenge that must be addressed. The consequences for individuals failing to comply with the conditions of the system are catastrophic. SGH provides a supportive safety net to enable individuals to be empowered to take control of their own lives.
- Finance
- Workshops in housing and welfare benefits
- Housing
- Employment, education, and training opportunities
- Health Services
- Domestic Violence & Abuse
- Signposting to other services
- Tackling poverty

Enhancing employability

- Advice, support, and active listening service for clients
- Preparing a CV
- Help with Job Search - Job Club programme
- Tailored support for clients -
preparing a CV, submitting effective application forms, mock interview sessions, finding jobs using the internet and assistance to attend interviews.
- Coaching including mock interviews to boost confidence
- Activities designed to enhance confidence and self-esteem

Case Study

Mr H is a 60-year-old self-employed HGV lorry driver who had been in almost continual work since he left school. A virus left him feeling exhausted. It was discovered he had a severe congenital heart condition meaning he could no longer work. The rent which he had previously barely noticed in a highly paid job became an issue. After his savings were exhausted, he came to SGH. The staff team supported him to make a Universal Credit (U.C) claim and assure his landlord that rent arrears would be resolved. This allowed us to address the substantial anxiety he was struggling with. SGH staff were able to support him with coping strategies that prevented further damage to his mental wellbeing. Once benefits were forthcoming, he was able to prepare himself for the surgery that was required. Since the procedure he has joined our 'Computers for the Terrified' to learn new skills as he feels a career change is appropriate.

A 'safe space' or therapeutic environment to express and address issues

- Personal Traumas
- Help to address suicidal thoughts
- Addressing Addiction including alcohol, substance misuse and gambling
- Relationship struggles
- Practical life skills to improve skills, raise confidence and self-esteem

Learning Opportunities

- IT accessibility
 - 'Computers for the Terrified' Sessions for rough sleepers in IT -
setting up an e-mail account, using e-mail, understanding the World Wide Web and protecting your I.D online.
 - Literacy and numeracy
 - Managing money and addressing debt
 - Mindfulness (Relaxation Techniques)
 - Healthy Living, creative and sporting activities
 - Arts and Crafts to promote recovery; workshops in art therapy
 - Gardening (Growing your own vegetables)
 - Walking group
-

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Case Study

Mr. N, who is 31 and has suffered with depression for much of his adult life had returned home to live in a small flat with his elderly mother. The changes resulting from the pandemic had a catastrophic effect on him. Never the easiest person in social situations, he retreated to his bedroom and his social isolation became absolute. His mother provided the contact details for SGH and after several days of pondering, Mr. N called and spoke to a member of the team. He immediately connected with the approach that he said was contrary to his normal experience with services. These weekly calls became a sounding board for his mental health and offered him a chance to talk in depth about how he was feeling. When SGH workshops resumed, he was one of the first to attend and the feelings discussed in calls were explored in even greater depth. He was reconnected to mental health services for specialised help and has continued to be one of the most enthusiastic participants in our gardening sessions.

Culturally sensitive services for South Asian men

- 'Koshish' meaning To Endeavour – Asian men's group
- Reducing social isolation and loneliness
- Tackling health needs in diverse communities

Bereavement Support

- Addressing loss and grief
- Opportunity to meet others and share experiences

Addressing domestic violence and abuse for male victims and their children

- Specialist advice, guidance, and support
- Advocacy
- DASH RIC and Respect Toolkit Assessment
- Individualised Safety & Support Plan (ISSP)
- Representation at MARAC

Case Study

Mr.T, a 22-year-old, was referred to us by a Police Officer as a victim of domestic violence and abuse. The perpetrator, his ex-partner, had threatened to 'out' Mr. T to his parents who did not know he was gay. As part of a concerted campaign of intimidation he had conducted a campaign of threats, via phone and text. After speaking to our Male Keyworker and undertaking a CAADA DASH risk assessment and completing the Respect screening, we were able to provide him with an individualised programme of support and agree a safety plan. Mr. T had moved out of their shared home to his own flat and had no contact with the perpetrator. SGH was able to support him with safety advice and offered him an opportunity to talk about the domestic violence and abuse he had suffered. The psychological scars from the abuse had taken their toll on Mr. T and we supported him to learn new therapeutic techniques that alleviated stress. He is now living independently, is in a new relationship and has been able to move on with his life.

Identity Building

Having access to essential documentation is vital to securing employment, housing, and benefits. Having a birth certificate proves who you are. Without basic I.D our most vulnerable clients find it difficult, if not impossible to access mainstream services including benefits, housing, employment, training and health. This keeps people very firmly on the outer margins of society. For example a birth certificate may be required in conjunction with another form of I.D when applying for employment or opening a bank account. Our experience has shown that when a vulnerable person obtains a birth certificate it is a massive boost to their self-esteem in providing tangible proof that they both exist and matter. It is often the first step on the ladder to a vulnerable person re-joining and being accepted by the wider community. Therefore, the provision of a birth certificate can make a substantial difference to the lives of some of the city's most marginalised men. It gives them hope for the future and is a key step on the pathway to recovery.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Winter Pressures Funding

At the end of the year, SGH was successful in obtaining Winter Pressures funding. Designed to help to alleviate the huge pressures that the NHS was facing, SGH planned a programme to begin in April 2022, to provide daily advice, guidance and support for marginalised men requiring help to address and manage their mental health issues. A Peer Support and Engagement Programme was developed to give clients the opportunity to participate in sessions to help to improve their health and wellbeing.

Supporting staff with health & wellbeing

As a result of the growing complexity of client needs presented during the pandemic and afterwards, an enhanced programme was implemented to support staff with their general wellbeing. Comprehensive debriefing is key and takes place daily. In addition, a weekly Wellbeing Hour continues for all staff during which they are encouraged to explore holistic ways that promote self-care. An independent Consultant (Dave Traxson) also continued to provide sessions for the staff team that promote creative solutions to cope with any issues. The CEO is supported by two Mentors both of whom bring a broad range of skills to support her in her role through their life experiences and knowledge.

Partnership working

Small charities like SGH need to work closely with a broad range of organisations, larger charities, and statutory bodies. Partnerships are often formed as part of funding applications, but this is becoming increasingly difficult as the environment becomes more competitive. SGH has engaged in partnerships around the Rough Sleepers Initiative and Winter Pressures, involving collaborative working with Wolverhampton City Council, P3, RMC, GSM, Changing Lives and WVSC. SGH continues to work closely with The Haven, the local provider of services for female victims of domestic violence and abuse to keep clients safe and reduce risk. There are continuing issues with establishing and maintaining the formality of partnership arrangements. Such arrangements work most effectively when there is a clear partnership agreement, and each partner is fully aware of their responsibilities within that arrangement.

Funding

The short-term nature of much charity funding represents a challenge for an organisation such as SGH. We work with entrenched issues that often require long term solutions and support. To meet this need, the philosophy of the charity continues to be one of prudence and to manage the purse strings responsibly. Although the pandemic highlighted the need in some contexts for very specific funding, marginalised men have complex needs requiring considerable degrees of help and support. Shrinking their lives into neat boxes with clearly demonstrable outcomes continues to be a challenge. Our clients need us to be there for the long term and this is our priority. There has been an entirely understandable desire from some funders to support voluntary and community groups with limited reserves (3-6 months); thus, securing longer-term revenue funding remains a constant challenge; fundraising therefore, is constant and on-going. The philosophy of the trustees of the charity is to ensure stability; the continuing financial resilience of the charity best serves our clients' interests.

Concluding Comments

SGH is a unique organisation within the West Midlands specialising in the needs of men and their families. The organisation maintains a focus on the particular needs of men who have become vulnerable to the vicissitudes of modern society assisting them to re-establish their roles and responsibilities within that society.

Staff and volunteers at SGH will continue to work collectively to address the issues surrounding marginalisation, homelessness, poverty, addiction, criminality and domestic abuse.

The Board of Trustees are very grateful for the dedicated work of the CEO, for her clear leadership and her team of committed staff in working towards the achievement of our aims, providing the best possible service for our clients.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

Plans for the Future

- To consolidate our position as a centre of expertise in understanding men's issues and working with them.
- To connect and work with key partners to provide drop-in sessions tailored for entrenched rough sleepers (and men with a history of rough sleeping and homelessness).
- To provide individualised tenancy support, benefit advice and guidance to support clients with Universal Credit claims and cost of living issues.
- To highlight mental and physical health issues which affect men locally and to implement effective interventions.
- To increase specific services for BAMER groups and to explore the need for a staff role that will improve access from diverse communities into our services.
- To introduce a toolkit that identifies the risk of key male physical health issues such as prostate health, type 2 diabetes.
- To extend our work to include services for boys, younger men, including young fathers and single parent men. So often, these men feel that their views are not understood.
- To deliver a safe space afternoon 'drop in' for those concerned about suicide.
- To explore a wider range of tenders which relate to issues that disproportionately affect men.
- To utilise Lloyds Bank Foundation Enhance Programme to develop our Business Plan. To hold consultation events with clients, volunteers, staff, trustees and stakeholders to devise and implement a comprehensive strategy for vulnerable men.
- To recruit trustees from diverse community groups who understand the need for championing men's issues.
- To develop links with local businesses with goodwill and expertise, willing to offer invaluable support; specifically sourcing a business to update our website.

Financial Review

Our financial statements show that in the year to 31st March 2022, we were able to carry forward a surplus of £13,738. And as can be seen from the balance sheet, our overall financial position remained stable. Thus, SGH embarked on another year in which Covid-19 was still affecting the lives of our clients and shaping the way we delivered our services, knowing that our financial position gave us a degree of resilience at a time of continuing uncertainty.

In the year to 31st March 2022, SGH was successful in securing funding from statutory bodies in addition to generous support from charitable trusts, and donations from members of the public, either in person or through our JustGiving page.

SGH continued to be one of the key partners in the city of Wolverhampton in the delivery of initiatives funded by DLUHC, Department of Levelling Up, Housing and Communities (previously MHCLG) to tackle entrenched rough sleeping and homelessness, known as the Rough Sleepers Initiative or RSI. During this year, SGH was able to refocus all our RSI funded work on the wider help needed by our clients to prevent them from becoming homeless and to sustain tenancies once secured. However, during the year SGH, along with partners in the city, was notified that changes to the process of securing future funding under the RSI programme were planned for the year 2022/23. In the event, the invasion of Ukraine in February 2022 and the arrival of Ukrainian refugees in UK understandably resulted in delays to the timescale of the work being done on this by DLUHC. The 2022/23 financial year, therefore, began with the funding still in place but with no definitive plan of exactly how or when the changes would be made.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

The trustees and the chief executive wish to express their gratitude and appreciation for the generous support we continued to receive from Lloyds Bank Foundation, The Eveson Charitable Trust, The Hargrave Foundation and The James Beattie Charitable Trust as well as from smaller charitable trusts, local businesses and organisations. Without this support which endorses recognition of our work, SGH would not be able to maintain the range and depth of services which are delivered daily by our dedicated staff team, who in turn are led and supported by our hugely experienced chief executive and senior development officer; the continuity which results from their years of experience is invaluable.

It is very gratifying and much appreciated when, as a result of the close links that SGH has built with the local community over the years, members of the general public and local businesses regularly call in with donations of items for our breakfast packs. Every donation whether large or small of money or of goods is received with gratitude; each makes a difference and translates into help for marginalised men.

In the year ahead, as we strive to maintain the key place we have in the lives of our clients, we will once again be turning to those funders who have supported us over many years, whilst redoubling our efforts to identify new funders and thus to diversify our funding portfolio.

Reserves Policy

The trustees' primary aim is to set aside in designated funds sufficient reserves such that we would be able to maintain our key services for six months in the event of a short-term loss of funding. In this year we have been able to meet this commitment as well as to maintain a fully costed redundancy fund as required. We have also been able to meet our aim to hold a premises fund to ensure that we are able to properly maintain and where appropriate, to improve our premises. We do also aim, if possible, to hold some free reserves to draw on in the event of unforeseen operational costs and at the end of this financial year we have been able to meet this aim.

Risk Management

In the year on which we are reporting, society slowly emerged from the worst of the pandemic. As is described earlier in this report, we continued to adapt the delivery of our services as circumstances changed, to best meet the needs of our clients, always aware that for many the legacy of Covid-19 remained. The Coronavirus Service Continuity Plan that SGH implemented in 2020 was regularly reviewed and amended as the pandemic gradually receded; in this we were guided by help and advice from Public Health England once again. The trustees and our chief executive were responsive to the demands of these changing circumstances on our staff members. The chief executive continued her thorough and careful assessment of the wellbeing of staff members, alongside regular team meetings, case management and supervision. Risk management in the widest sense of that term, was at the fore throughout this year and will remain so in the year ahead.

In general, the charity takes a rigorous approach to the management of risk at all levels of the organisation, with trustees having overall responsibility. The chief executive monitors policies and procedures regularly in order to identify internal risks. Any concerns are discussed at staff meetings and in supervision, with risk assessments being undertaken and appropriate measures put in place as required. A risk assessment is carried out for each activity in our programme. In addition, the trustees regularly review policies and procedures at board meetings, and the chief executive includes any health and safety issues in the report she presents at each board meeting.

Safeguarding is of paramount importance. SGH recognises that working with higher risk clients raises the safeguarding threshold. The issue is systematically discussed and any concerns are acted upon.

The identification, assessment and management of risks to all aspects of the organisation is part of our ongoing business planning. Regarding our strategic objectives, we work continually to identify the risks that most seriously threaten our ability to meet the needs of our clients, and the most serious of those risks remains the loss of funding. If we were unable to retain experienced and skilled staff members, we would be at great risk of failing to deliver services to those most in need, whose number and the complexity of whose needs have increased as a result of Covid-19. Therefore, we continue to work to diversify our sources of funding in order to mitigate this risk.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

Structure, governance and management

The charity is a company limited by guarantee, operating as St. George's Hub, and is governed primarily by the Memorandum and Articles of Association as adopted on 23rd February 1996.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

R Ashwell
C Horton
T Mountford
L Patel
S Sockett
L Williams
R N B Cottrell

(Deceased 30 June 2021)

SGH has continued to enjoy the committed support of the board members throughout the year, notwithstanding the pandemic. During this year, SGH continued to hold the bi-monthly board meetings via Zoom. As the year went on however, trustees resumed regular visits to the centre for working group meetings and gradually returned to their pre-Covid pattern of visits, though pleased to be able to make use of hybrid working for meetings, when unable to attend the centre in person. Thus, board members maintained a high level of support for the chief executive and the staff team throughout the year, and the charity's high standard of governance was again not impaired.

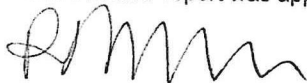
Our focus when recruiting new trustees is to ensure that their understanding and commitment aligns with SGH aims and objectives. It is equally important that the skills and competencies that trustees bring are at a high level and relate to the business needs of the organisation. Trustees bring a diverse range of experience and expertise from across the voluntary, community, public and private sectors. Recruitment to the board is made by a selection process which includes one member of the board together with the chair and chief executive. The latter then makes a recommendation to the full board as to whether to appoint.

In order to comply with the current Disclosure and Barring Service procedures, all board members complete and sign a fit and proper person declaration every two years and the charity has also adopted a code of conduct for its board members.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The trustees attend bi-monthly board meetings; in addition, trustees work with the chief executive on finance, fundraising and HR sub-committees to formulate and scrutinise plans and policies. The chief executive reports directly to the board. She oversees the staff team and volunteers. The chief executive has supervision sessions with all staff members, in addition to holding regular plenary staff meetings. Key to maintaining and improving the relevance and efficacy of our services is to ensure that we are in close touch with the views of our clients, who are at the centre of everything we do. Thus, we hold regular service user forums; clients are encouraged to come along to board meeting should they wish to and their voice is at the heart of our work. On a daily basis, staff and volunteers work one-to-one, (or in small groups) with service users; these less formal settings encourage our clients to give systematic and expansive feedback on all our services.

The trustees' report was approved by the Board of Trustees.



R Ashwell
Trustee

Dated: 5 December 2022

ST GEORGE'S HOUSE CHARITY

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF ST GEORGE'S HOUSE CHARITY

I report to the trustees on my examination of the financial statements of St George's House Charity (the charity) for the year ended 31 March 2022.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Bache Brown & Co Limited

Swinford House
Albion Street
Brierley Hill
West Midlands
DY5 3EE

Dated: 5 December 2022

ST GEORGE'S HOUSE CHARITY

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

		Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Income and endowments from:							
Donations and legacies	3	3,103	-	3,103	2,255	-	2,255
Charitable activities	4	30,001	137,013	167,014	58,500	146,737	205,237
Investments	5	7	-	7	-	-	-
Grant income	6	9,605	-	9,605	500	-	500
Total income		42,716	137,013	179,729	61,255	146,737	207,992
Expenditure on:							
Charitable activities	7	29,696	136,295	165,991	11,727	152,641	164,368
Net income for the year/ Net movement in funds		13,020	718	13,738	49,528	(5,904)	43,624
Fund balances at 1 April 2021		191,673	89,670	281,343	142,145	95,574	237,719
Fund balances at 31 March 2022		204,693	90,388	295,081	191,673	89,670	281,343

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

ST GEORGE'S HOUSE CHARITY

STATEMENT OF FINANCIAL POSITION

AS AT 31 MARCH 2022

	Notes	2022		2021	
		£	£	£	£
Fixed assets					
Tangible assets	11		80,554		86,405
Current assets					
Debtors	12	25,484		12,030	
Cash at bank and in hand		194,606		191,150	
		<u>220,090</u>		<u>203,180</u>	
Creditors: amounts falling due within one year	13	<u>(5,563)</u>		<u>(8,242)</u>	
Net current assets			214,527		194,938
Total assets less current liabilities			<u>295,081</u>		<u>281,343</u>
Income funds					
Restricted funds	14		90,388		89,670
<u>Unrestricted funds</u>					
Designated funds	15	148,395		132,868	
General unrestricted funds		<u>56,298</u>		<u>58,805</u>	
			204,693		191,673
			<u>295,081</u>		<u>281,343</u>

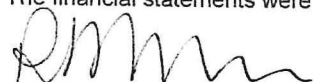
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2022.

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 5 December 2022



R Ashwell
Trustee

Company Registration No. 03163645

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

Charity information

St George's House Charity is a private company limited by guarantee incorporated in England and Wales. The registered office is St George's Hub, St Mark's Road, Chapel Ash, Wolverhampton, West Midlands, WV3 0QH.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise of unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements,

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

(Continued)

1.5 Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses. These are capitalised if they can be used for more than one year, and cost at least £1,000.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	5% on cost
Equipment	20% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	2022	2021
	£	£
Donations and gifts	3,103	2,255
	<u> </u>	<u> </u>

All donations are unrestricted

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

4 Charitable activities

	2022 £	2021 £
Sales within charitable activities	152,014	190,237
Services provided under contract	15,000	15,000
	<u>167,014</u>	<u>205,237</u>
Analysis by fund		
Unrestricted funds	30,001	58,500
Restricted funds	137,013	146,737
	<u>167,014</u>	<u>205,237</u>

5 Investments

	Unrestricted funds	Total
	2022 £	2021 £
Interest receivable	7	-
	<u>7</u>	<u>-</u>

6 Grant income

	2022 £	2021 £
Unrestricted grant income	9,605	500
	<u>9,605</u>	<u>500</u>

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

7 Charitable activities

	2022 £	2021 £
Staff costs	132,487	124,670
Depreciation	5,852	5,744
Activity and welfare	11,975	20,140
Property costs	1,344	1,415
Insurance	2,855	2,540
Office expenses	8,622	8,213
	<u>163,135</u>	<u>162,722</u>
Share of governance costs (see note 8)	2,856	1,646
	<u>165,991</u>	<u>164,368</u>

8 Support costs

	Support costs £	Governance costs £	2022 £	2021 £	Basis of allocation
Independent examination	-	2,856	2,856	1,620	Governance
Companies house	-	-	-	26	Governance
	<u>-</u>	<u>2,856</u>	<u>2,856</u>	<u>1,646</u>	
Analysed between Charitable activities	<u>-</u>	<u>2,856</u>	<u>2,856</u>	<u>1,646</u>	

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

10 Employees

The average monthly number of employees during the year was:

2022 Number	2021 Number
6	7
<u>6</u>	<u>7</u>

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

10	Employees	(Continued)	
	Employment costs	2022	2021
		£	£
	Wages and salaries	132,487	124,670
		<u> </u>	<u> </u>
	The number of employees earning over £60,000 per annum was Nil (2021 - Nil).		
11	Tangible fixed assets		
		Freehold land and buildings	Equipment
		£	£
	Cost		Total
	At 1 April 2021	114,392	13,238
		<u> </u>	<u> </u>
	At 31 March 2022	114,392	13,238
		<u> </u>	<u> </u>
	Depreciation and impairment		
	At 1 April 2021	28,600	12,624
	Depreciation charged in the year	5,720	132
		<u> </u>	<u> </u>
	At 31 March 2022	34,320	12,756
		<u> </u>	<u> </u>
	Carrying amount		
	At 31 March 2022	80,072	482
		<u> </u>	<u> </u>
	At 31 March 2021	85,792	613
		<u> </u>	<u> </u>
12	Debtors		
		2022	2021
	Amounts falling due within one year:	£	£
	Grants due	25,484	12,030
		<u> </u>	<u> </u>
13	Creditors: amounts falling due within one year		
		2022	2021
		£	£
		Notes	
	Other taxation and social security	2,432	2,218
	Government grants	-	2,879
	Other creditors	697	552
	Accruals and deferred income	2,434	2,593
		<u> </u>	<u> </u>
		5,563	8,242
		<u> </u>	<u> </u>

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

14 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds			
	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Balance at 31 March 2022 £
Capital - Hub Purchase	91,512	-	(5,720)	85,792	-	(5,720)	80,072
The Building Connections Fund	-	6,667	(6,667)	-	-	-	-
Identity Building Project	2,062	-	-	2,062	-	-	2,062
WCC Male Domestic Abuse DLUCH Rough Sleepers Initiative	-	15,000	(15,000)	-	15,000	(15,000)	-
Lloyds Bank Foundation	-	86,680	(86,864)	(184)	86,934	(86,934)	(184)
Alternative Giving - Branding	2,000	-	-	2,000	-	(1,363)	637
Alternative Giving - Covid	-	3,390	(3,390)	-	-	-	-
One City Fund - No Place Like Home	-	-	-	-	2,879	(2,278)	601
Heart of England Community Winters Pressures Fund	-	10,000	(10,000)	-	-	-	-
	-	-	-	-	7,200	-	7,200
	<u>95,574</u>	<u>146,737</u>	<u>(152,641)</u>	<u>89,670</u>	<u>137,013</u>	<u>(136,295)</u>	<u>90,388</u>

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

14 Restricted funds

(Continued)

Capital - Hub Purchase

The balance on Capital funds represents the net book value of assets purchased with grant funding.

Revenue

The National lottery funded Building Connections Fund supported the employment of a part-time Bereavement Officer as part of the Wellbeing Partnership in Wolverhampton.

The Identity Building Project funds the provision of the essential documentation required for clients to access mainstream services.

The WCC Male Domestic Abuse contract supports the employment by SGH of a part-time keyworker who delivers support to male victims of domestic abuse and their children.

The DLUCH Rough Sleepers Initiative: this government funded project targets the city's most vulnerable rough sleepers with advice, support and activities to tackle rough sleeping.

The funding from Lloyds Bank Foundation contributes towards the salary of the Development Officer whose role focusses on fundraising, sustainability and publicity.

The Alternative Giving CIO allocated funding to SGH for a new sign and branding to clearly distinguish our building and identify SGH to both clients and the local community.

The Alternative Giving CIO's Covid fund made an award to SGH for the installation of Perspex screens to help to make the centre Covid secure.

The One City – No Place Like Home Fund enabled SHG to maintain the provision of breakfast packs to our clients; these were delivered by staff and volunteers and were an excellent means of engaging further with clients about our services.

The Heart of England Corona Virus Resilience Fund's award to SGH meant that men and their families received a weekly breakfast pack throughout the pandemic.

The Winter Pressures Fund was set up to help to alleviate the pressures faced by the NHS. SGH provided daily advice sessions as well as a peer support programme to help clients to improve their mental health.

Note:

DLUCH: Department of Levelling Up, Housing and Communities, previously MHCLG: Ministry of Housing, Communities and Local Government.

WCC: Wolverhampton City Council.

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

15 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Movement in funds			Movement in funds		
	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Balance at 1 April 2021 £	Incoming resources £	Balance at 31 March 2022 £
Service continuity	71,142	11,446	-	82,588	7,082	89,670
Premises refurbishment fund	25,000	-	-	25,000	-	25,000
Staff redundancy	26,620	-	(1,340)	25,280	8,445	33,725
	<u>122,762</u>	<u>11,446</u>	<u>(1,340)</u>	<u>132,868</u>	<u>15,527</u>	<u>148,395</u>

Designated funds

The service continuity fund represents approximately six months running costs and is to provide for the continuation of services in the event of an unexpected loss of funding.

The premises refurbishment fund is to ensure that we are able to maintain and improve our premises as required.

The staff redundancy fund is fully costed based on the years of service of core staff members.

16 Analysis of net assets between funds

	Unrestricted funds £	Designated funds £	Restricted funds £	Total £
Fund balances at 31 March 2022 are represented by:				
Tangible assets	482	-	80,072	80,554
Current assets/(liabilities)	55,816	148,395	10,316	214,527
	<u>56,298</u>	<u>148,395</u>	<u>90,388</u>	<u>295,081</u>

17 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

ST GEORGE'S HOUSE CHARITY

England & Wales - Charity number 1072559

Accounts

Charity Registration No. 1072559

Company Registration No. 03163645 (England and Wales)

ST GEORGE'S HOUSE CHARITY
ANNUAL REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

ST GEORGE'S HOUSE CHARITY

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	R Ashwell C Horton T Mountford L Patel S Sockett L Williams
Secretary	S Sockett
Charity number	1072559
Company number	03163645
Principal address	St George's Hub St Mark's Road Chapel Ash Wolverhampton West Midlands WV3 0QH
Registered office	St George's Hub St Mark's Road Chapel Ash Wolverhampton West Midlands WV3 0QH
Independent examiner	Bache Brown & Co Limited Swinford House Albion Street Brierley Hill West Midlands DY5 3EE
Bankers	Yorkshire Bank Plc 67 Queen Street Wolverhampton West Midlands WV1 3BY

ST GEORGE'S HOUSE CHARITY

CONTENTS

	Page
Trustees' report	1 - 12
Independent examiner's report	13
Statement of financial activities	14
Statement of financial position	15
Notes to the financial statements	16 - 24

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their report and financial statements for the year ended 31 March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2016)

Special Note: Richard Cottrell, trustee and former chair sadly died on 30th June 2021. The SGH tribute to him from our chief executive, delivered at Richard's funeral, follows at the end of this report.

Note: St. George's House Charity operates as St George's Hub. For the purposes of this report, we we will refer to St. George's Hub as SGH.

Introduction

St. George's House Charity was established over 50 years ago with the express aim of supporting people who were homeless. Many of the men that the centre works with are unable to cope with the complexities of modern living. They have become alienated from the structures of society, lacking the resilience to deal with emotional crises and often rejecting the very systems designed to protect and support them. As a result, they may find themselves sleeping rough, with deteriorating mental and physical health or suffering the debilitating effects of drugs including alcohol. These issues which include anxiety, depression, alcoholism, drug taking, unemployment and general physical and mental ill health, have all been aggravated by Covid-19.

The charity was able to remain open during even the darkest days of lockdown and responded positively to changes in Government restrictions. It was always possible for individuals to attend the centre and although some chose not to attend as frequently as before, essential contact remained; welfare calls and home visits were available for those who were shielding.

On the occasions when staff had to self-isolate it was necessary to adapt provision accordingly and by March 2021 all staff and some of the most vulnerable clients had been vaccinated. One of the key tasks of the centre was to help break down misapprehensions and misinformation and support clients to obtain the vaccine.

Addressing issues of inequality is at the heart of the charity's mission and many of these issues became more apparent during the pandemic, especially the link between poverty and digital exclusion.

The wide range of activities and case studies listed below indicate the commitment to equality and the innovative adaptations made, including the installation of Perspex screens to continue safe personal contact with clients.

Objectives and activities

The overriding objective of St. George's House Charity which remains solid in the pandemic, is to help men towards living healthy and fulfilling lives by developing a sense of purpose and belonging.

By welcoming men into a safe space which is for them, and offering support in a non-judgmental, respectful and caring way, we aim to help those who have become vulnerable and socially excluded to improve their lives.

The services offered at SGH are centred around crisis intervention, enabling recovery, and promoting self-help and are described and illustrated in the Achievements and Performance section of this report that follows.

Achievements and performance

The regular activities at SGH are listed below with case studies of individual clients inserted to illustrate levels of achievement and performance:

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Engaging with rough sleepers

- Working with entrenched rough sleepers and homeless clients to access accommodation. Participating in the MHCLG "Everyone In" initiative, delivered at the Redwing's Hotel Wolverhampton during spring 2020; this involved working with partner agencies, providing daily support to clients during the morning before continuing caseload work at the centre in the afternoon.
- Providing a healthy and nutritious weekly breakfast pack from the start of lockdown, helped to prevent hunger by assisting the most vulnerable men and their families in local communities. This was funded by the Coronavirus Resilience Fund from the Heart of England Foundation and the One City Fund from Wolverhampton VSC.

Timely interventions to enable access to mainstream services

- Continuing to provide housing advice and support to sustain tenancies and prevent homelessness. The temporary ban on evictions was welcome in securing and retaining tenancies and it is vital that when restrictions ease there is not a tidal wave of homelessness.
- Providing a portal to refer clients to mainstream services; job losses and the furlough scheme resulted in an increasing number of new clients who do not traditionally access services, requiring support.
- Ensuring there is a safe space and therapeutic environment for men to seek help. It has become evident over the year that many men, particularly those from diverse and emerging communities, are not accessing statutory services for substance and alcohol abuse; this often leads to hospital admissions which do not result in treatment. Our Recovery Keyworker is engaging with these communities to provide more informal support to bridge the gap with the statutory services available.

Case Study

Reducing Social Isolation

Mr U, 22, lived alone in a tiny flat on the outskirts of Wolverhampton. He was estranged from his immediate siblings. A wrangle after the death of his Father resulted in him leaving the family home. The dispute weighed heavily on him, and his mental health became poor. Already reluctant to leave the flat the pandemic and lockdown had a catastrophic effect on him. A neighbour urged him to contact SGH. He attended the centre where after speaking to staff it was clear that he was very short of food; we were then able to provide him with a breakfast pack which helped his immediate needs. He received wellbeing support and working closely with staff has incorporated techniques from Cognitive Behavioural Therapy, enabling him to address his negative thoughts more effectively. As the lockdown eased, he began to attend small group sessions. Relationships with the family thawed and he is now attending our 'Integrate and Engage' sessions and developing mutual support networks.

Preventing homelessness

- Crisis intervention.
- Instant, accessible help via phone, email, social media and face-to-face at the centre.
- Liaison with key partners.

Tenancy Sustainment

- Independent Living Skills: innovative creative continuity throughout the pandemic including work with clinically vulnerable clients reluctant to leave their tenancies, involving activities taking place online to prevent further isolation.

Mediation with landlords

- Preventative work to avert deterioration of tenant and landlord relationships although the power to evict was temporarily curtailed.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Case Study

Tenancy mediation to tackle Homelessness

Mr H, 46, lived in poor quality accommodation that he shared with his two dogs. The property was a private tenancy and required a significant amount of improvement that over several years the landlord had refused to complete. Taking an opportunity he assumed had been presented by the pandemic, the landlord applied pressure on Mr H to leave despite the ban on evictions. Mr H was still able to attend SGH where staff reassured him that he could not be evicted; however, he suffered several underlying health problems and had become isolated in his home. Staff liaised with the landlord to resolve the problem he felt existed with his tenancy some of which stemmed from the fact that the property was not deemed suitable for pets. It was possible to support Mr H in his application for social housing and he began bidding regularly on properties, due to his health issues he was eligible for a higher banding. A property became available, and he moved to much more suitable accommodation.

Advice, Guidance and Advocacy Services including:

- Supporting clients in accessing benefits by providing appropriate advice and guidance.
- Helping clients in understanding and complying with Universal Credit regulations. This year has been one of dramatic change within Universal Credit for those suffering real poverty.
- Helping marginalised men to gain the skills and knowledge to empower them to take control of their own lives. Work in financial inclusion has supported clients to maximise their income during times of significant financial challenge.
- Providing sessions on finance including workshops on housing, welfare benefits and debt. There has been a huge increase in debt during lockdown and employed people have suffered substantial reductions in income whilst increasing utility bills have put extra strain on individuals and families. Our work on budgeting skills and responding to debt swiftly, has prevented escalation into debt.
- Working with clients to support them to secure appropriate accommodation and prevent a second night out.
- Employment, education, and training opportunities. The pandemic has made many clients reassess their future options. We have been able to give additional support to these clients eventually leading to college courses and training.
- Providing physical and mental health support.

Providing a safe space and therapeutic environment

- Enabling clients to express and address issues.
- Receiving wellbeing support has been a crucial part of coping with the worst effects of the pandemic during which there were many lapses or relapses in addiction. Clients have been able to learn and implement a wide range of coping strategies that have seen them through the darkest of times.
- Helping clients through personal traumas.
- Providing help with clients dealing with suicidal thoughts.
- Addressing a range of addiction including alcohol and substance misuse, gambling and online shopping.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Case study

Preventing Substance Misuse

Mr M, 53, is a man prominent in the south Asian community of the city. With a solid family and a fine reputation, he was well known for his generosity to charitable causes. He had a chronic addiction to alcohol, and began to get blackouts but fiercely denied having any problem at all. Attending our 'Koshish' Group, he began to talk to our Recovery Keyworker about another issue and it became apparent that alcohol misuse was having a highly damaging effect on both his physical and mental health. A week later, informally, the worker asked Mr M, how he was feeling, and it was clear that he was at a point of no return. With sensitivity and discretion, he referred Mr M, to the statutory agency addressing addiction. A week later he began a programme that he states emphatically saved his life. He is seeing our worker regularly to maintain his recovery.

Practical life skills to raise confidence and enhance self-esteem

- Making I.T. accessible through 'Computers for the Terrified' sessions for rough sleepers including setting up an e-mail account, using e-mail, understanding the World Wide Web and Protecting your I.D online. These sessions are pivotal to clients for whom I.T skills are exceptionally daunting as the digital divide has widened during the year.
- Sensitive and non-patronising work to enable clients to obtain basic skills effectively including literacy and numeracy, mindfulness, relaxation techniques, basic social skills and managing money and addressing debt.
- Our 'Making Positive Changes' Scheme is crucial: this structured and highly innovative programme enables clients to develop positive strategies and practical solutions to cope with setbacks, build resilience and recover from rough sleeping. The programme is based around each client's needs but contains a range of issues that hold people back in their lives including, 'Mindfulness', 'Coping with setbacks', 'Building resilience', 'Putting the past behind you' and 'Moving forward with confidence.'

Healthy Living, creative and sporting activities

- Art and Crafts workshops to promote recovery in art therapy and exploring diversity. These have continued and taken on a highly significant dimension in maintaining good mental health, utilising a creative spark.
- Gardening (Growing your own vegetables and herbs).
- Walking (Rambling Group).

Culturally sensitive services for South Asian men

- 'Koshish' meaning 'To Endeavour', SGH's Asian men's group.
- Reducing social isolation and loneliness. Our welfare check in calls to older men have been a conduit to promote vaccination uptake in a community reluctant to take part.

Addressing domestic violence and abuse for male victims and their children

- Providing specialist advice, guidance and support.
- Advocacy.
- Individualised Safety Planning.
- Internet safety and security (awareness of digital risks).
- Representation at MARAC, participation at Interpersonal Violence Board and Wolverhampton Domestic Violence & Abuse Partnership.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Case Study

Preventing Domestic Violence and Abuse

Mr Y, 28, was suffering same sex domestic abuse at the hands of a partner he had left in November 2020. This ex-partner threatened him via text and social media, as a result the police warned legal action would be taken if he continued. Mr Y accessed SGH to seek advice as to how he could stop the harassment, get legal support, and enable him to feel safer in his own home. An Individualised Safety and Support Plan (ISSP) was devised with him, and he was given details of a solicitor who specialised in domestic abuse and family law. SGH assisted Mr Y to complete the forms for a non- molestation order against the perpetrator, who then stopped contacting him. This was life changing for him and he has now resumed work, looking forward rather than over his shoulder.

The effects of pandemic have been particularly intense for victims of domestic violence and abuse. In many cases, being trapped in a home with their abuser has exacerbated abuse. Our service has developed throughout the last 12 months giving the crucial advice and support that has kept vulnerable men and their children safe.

Working with male victims of crime

- Providing active listening sessions to talk through anxieties and to assess need.
- Organising mindfulness sessions which have taken place throughout the year becoming an essential coping mechanism for vulnerable people.
- Running the Signposting Plus scheme where clients are supported to attend community locations and receive additional support which is gradually reduced as clients gain confidence.

Supporting Ex-offenders

Our range of support for ex-offenders plays a key role in reducing the risk of reoffending. Support to find a stable tenancy, opportunities to find employment and a safe space to talk about deep seated problems give an often-complex individual the chance to turn their lives around. SGH works holistically to prevent silo thinking and to avoid a myriad of agencies providing elements of help. The offender often feels bewildered and that their services are jumbled up. Our service provides continuity and certainty which enables real progress to be made. SGH provides a wide range of services, access is anonymous; the stigma that many offenders feel is not apparent, promoting positive, lasting engagement.

Bereavement Support

- Helping to address loss and grief.
- Providing opportunities to meet others and share experiences.

The pandemic brought many casualties and much grief. This was especially heightened when only a few mourners were permitted to attend funerals. The psychological effects were cataclysmic on already vulnerable people. This will clearly affect many clients for the long term.

Case Study

Bereavement Support

Mr K, 49, attended SGH after the death of his mother in a care home during the first wave of the pandemic. Due to the restrictions of Covid-19, he was not able to see his mother before she died, and he found this very difficult to come to terms with. The funeral proceedings were very difficult, and this added to the considerable difficulty he found coming to terms with his loss. He talked through the feelings of disbelief and lack of closure he felt, as a result of the effects of the pandemic. Mr K was, by his own admission, a very reticent man; the opportunity to talk was a catharsis and gave him a platform to speak. Gradually he came to terms with his bereavement and began to attend our gardening sessions. Eventually he became key in our drive to grow herbs for use in cooking by our clients. He also acts as an informal mentor to some of our more isolated clients.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Identity Building

- Sourcing the essential documentation needed to secure employment, housing and benefits, thus building up an individual's sense of self-worth and social capital. Proposals that photo ID may well be a requirement to vote, is highly significant to vulnerable people.

Enhancing employability

- Providing an advice, support and active listening service for clients.
- Helping with Job Search through the Job Club programme.
- Tailored support for clients, consisting of preparing a CV, submitting effective application forms, mock interview sessions, finding jobs on the internet and assistance to attend interviews.
- Coaching through mock interviews and role play to boost confidence.

Supporting staff with health and wellbeing

Given the demands placed on staff both during the pandemic and afterwards a programme was implemented to support staff with their general wellbeing. Comprehensive debriefing is key and takes place daily. In addition, a weekly Wellbeing Hour has been implemented for all staff during which they are encouraged to explore holistic ways that promote self-care. An independent Consultant (Dave Traxson) also provides sessions for the staff team that promote creative solutions to issues. The CEO is supported by two mentors both of whom bring a broad range of skills to support her in her role through their life experiences and knowledge.

Partnership Working

The challenge of the pandemic has brought partnership working to the fore. Wolverhampton had already highly effective partnerships in place but the 'Everyone In' scheme illustrated the effectiveness of working collaboratively together. Agencies worked side by side during the early days of the crisis in Redwings Hotel to obtain the best possible outcomes for clients. It is to be hoped that this new way of working will continue when the pandemic is in the 'rear view mirror'. Our work with WCC, Recovery Near You, Wolverhampton Homes, P3 and both physical & mental health services has continued without interruption throughout the year. The context of the year has been especially difficult for victims of domestic violence abuse and their children. Often these vulnerable clients have been confined with their perpetrator, which has been particularly challenging. We have continued to work closely with The Haven, the local provider of services for female victims of domestic violence and abuse to keep clients safe and to reduce risk.

Funding

The short-term nature of much charity funding represents a challenge for an organisation such as SGH. We work with entrenched issues that often require long term solutions and support. To meet this need, the philosophy of the charity continues to be one of prudence and to manage the purse strings responsibly. Although the pandemic has raised the issue of the need for some very specific funding, marginalised men have complex needs requiring considerable degrees of help and support. Shrinking their lives into neat boxes with clearly demonstrable outcomes continues to be a challenge. Our clients need us to be there for the long term and this is our priority. There has been an entirely understandable desire from some funders to support voluntary and community groups with limited reserves (3-6 months); during the height of the pandemic there were numbers of charities that teetered on the brink of crisis. The philosophy of the trustees of the charity is to ensure stability; the ongoing financial resilience of the charity best serves clients' interest.

Concluding Comments

SGH is a key lifeline for many men in Wolverhampton who find themselves on the margins of mainstream society. The primary ethos of the organisation is to support men to overcome their vulnerabilities, address insecurities and reassert themselves as fulfilled members of mainstream society.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

It is the staff and volunteers who make the whole project successful through their unstinting care and concern for clients whether by cooking breakfast, playing chess, sitting and listening or making those vital links with the relevant statutory and private bodies on behalf of clients.

We are indebted to the Chief Executive for her powerful role in organising, guiding and developing the organisation through some very difficult times.

Plans for the future

- To support and engage with hard-to-reach clients, who are reluctant to receive the vaccine, to take up the offer. There are communities in the city that are proving to be sceptical about the issue; we are working to provide additional information and have been able to accompany clients to the vaccine centres.
- To set up one-to-one support sessions for clients who have been shielding in their home for many months, to help smooth their route to re-joining wider community life.
- To develop closer relationships with mental health services to promote stronger pathways into services for men. This work has been delayed as a result of the effects of the pandemic on key services, whilst becoming all the more needed as a result of it.
- To expand our relationship with Public Health to tailor health messages particularly targeted to men, regarding diet and exercise. This vital element in men's lives is but one in which the relationship between Covid -19 and inequality has highlighted the need for societal changes.
- To build on our unique dialogue with men to assist them to seek long term help following the trauma of bereavement; living through the pandemic has highlighted the massive effect of bereavement on our clients.
- To deliver face-to-face counselling sessions, restrictions permitting. There is a huge pent-up demand for this service.
- To provide Cognitive Behavioural Therapy sessions to assist clients to move on from situations where they struggle to see any positives. CBT can be successfully used for a wide range of mental health conditions.
- To recommence Life Skill workshops and to expand them as restrictions ease.
- To enable the voice of male victims of domestic violence and abuse and their families to be heard, as a result of SGH's membership of the newly set up Interpersonal Violence Board.
- To work with Lloyds Bank and the Lloyds Bank Foundation to improve branding, marketing and fundraising.
- To refresh Business Strategy for 2019 -2025.

Financial Review

Our financial statements show that in the year to 31st March 2021, we were able to carry forward a surplus of £43,624, which as the balance sheet shows, adds to the strength of our overall position. Going into the 2021/22 year, a time of continuing uncertainty, the impact of which falls so heavily on our clients, it is reassuring to have this degree of sustainability which would enable us to respond quickly to a short term need that might arise with little warning.

In the year to 31st March 2021, SGH was once more most fortunate to receive funding from statutory bodies in addition to generous support from charitable trusts, and donations from members of the public, either in person or through our JustGiving page.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

SGH continued to be one of the key partners in delivering the initiatives funded by MHCLG to tackle entrenched rough sleeping and homelessness. As has been described earlier in this report, the government's 'Everybody In' Covid initiative resulted in some changes to the shape of this work in the early part of the year. In a programme co-ordinated by WCC, our staff worked alongside other organisations to support clients in the hotel accommodation provided. Notwithstanding the demands of this work, our staff continued to deliver crucial frontline services from SGH including support for those at risk of homelessness and the vulnerably housed.

We successfully secured an award from the Heart of England Foundation Corona Resilience Fund. This together with additional Covid support from the One City Fund, administered by Wolverhampton Voluntary Sector Council, enabled us to provide breakfast packs to clients at a time when operating our breakfast club was not possible. Additional Covid funding was secured from the Alternative Giving CIO which meant that we were able to have Perspex screens installed to make our centre Covid secure.

In this year which was unlike any other, the generous support from the Lloyds Bank Foundation, the Eveson Trust and the Hargrave Foundation not only went a long way in enabling us to keep together our senior staff team, the chief executive and development officer, but also demonstrated the trusts' belief in the charity and in the value of the work we do. This makes such a difference in so many ways, as did the unexpected receipt towards the end of January 2021 of a most generous award from the Oak Foundation; all of which means we were able to start the current year positively and uplifted. And with renewed determination to make every penny received from donations small or large, count.

The long term nature of the problems of many of our clients, together with the additional problems revealed or highlighted by the pandemic, means that our years of experience in working with the most vulnerable continues to be very much needed; we will therefore be approaching a range of funders to ask them to support us in this vital work.

Reserves Policy

The trustees' primary aim is to set aside in designated funds sufficient reserves such that we would be able to maintain our key services for six months in the event of a short term loss of funding. In this year we have been able to meet this commitment as well as to maintain a fully costed redundancy fund as required. We have also been able to meet our aim to hold a premises refurbishment fund to ensure that we are able to properly maintain and where appropriate, to improve our premises. We do also aim, if possible, to hold some free reserves to draw on in the event of unforeseen operational costs and at the end of this financial year we have been able to meet this aim.

Risk Management

The year on which we are reporting has, of course, been dominated by the effects of Covid-19 on our staff members and clients. As we have described, we have been able to keep services running for our clients whilst working within government guidelines; with advice from Public Health, England a Coronavirus Service Continuity Plan was put in place and regularly reviewed throughout the year. It was only possible to maintain this high level of services because of the particularly rigorous attention to the wellbeing of our staff team by the chief executive. Thus this element of risk management in the widest sense of that term, was at the fore throughout this year and will remain so in the year ahead.

In general the charity takes a rigorous approach to the management of risk at all levels of the organisation, with trustees having overall responsibility. The chief executive monitors policies and procedures regularly in order to identify internal risks. Any concerns are discussed at staff meetings and in supervision, with risk assessments being undertaken and appropriate measures put in place as required. A risk assessment is carried out for each activity in our programme. In addition, the trustees regularly review policies and procedures at board meetings, and the chief executive includes any health and safety issues in the report she presents at each board meeting.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

In addition, the identification, assessment and management of risks to all aspects of the organisation is part of our ongoing business planning. With regard to our strategic objectives, we work continually to identify the risks that most seriously threaten our ability to meet the needs of our clients, and the most serious of those risks remains the loss of funding. If we were unable to retain experienced and skilled staff members, we would be at great risk of failing to deliver services to those most in need, whose number and the complexity of whose needs have increased as a result of Covid-19. Therefore we continue to work to diversify our sources of funding in order to mitigate this risk.

Structure, governance and management

The charity is a company limited by guarantee, operating as St. George's Hub, and is governed primarily by the Memorandum and Articles of Association as adopted on 23rd February 1996.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

R Ashwell

C Horton

R Cottrell

(Deceased 30 June 2021)

T Mountford

L Patel

S Sockett

L Williams

SGH has continued to enjoy the committed support of the board members throughout the year, notwithstanding the pandemic. Restrictions on attending the centre meant that much use of phone calls, Zoom and the like was made; the use of Zoom enabled board meetings and sub-committee meetings to be held, and with the wonders of modern technology, board members were able to maintain regular contact with the chief executive and for their high level of support to continue. The wide ranging experience that members of the board bring to the organisation was even more valuable in maintaining the charity's high standard of governance in this period.

The trustees have given consideration to the qualities required for new trustees. It is important that the skills and competencies that trustees bring are at a high level and relate to the business needs of the organisation. Trustees bring a diverse range of experience and expertise from across the voluntary, community, public and private sectors. Recruitment to the board is made by a selection process which includes one member of the board together with the chair and chief executive. The latter then makes a recommendation to the full board as to whether to appoint.

In order to comply with the current Disclosure and Barring Service procedures, all board members complete and sign a fit and proper person declaration every two years and the charity has also adopted a code of conduct for its board members.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

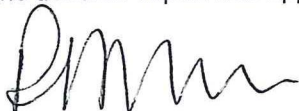
The trustees attend bi-monthly board meetings; in addition, trustees work with the chief executive on finance, fundraising and HR sub-committees to formulate and scrutinise plans and policies. The chief executive reports directly to the board. She oversees the staff team and volunteers. The chief executive has supervision sessions with all staff members, in addition to holding regular plenary staff meetings. Key to maintaining and improving the relevance and efficacy of our services is to ensure that we are in close touch with the views of our clients, who are at the centre of everything we do. Thus, we hold regular service user forums; clients are encouraged to come along to board meeting should they wish to and their voice is at the heart of our work. On a daily basis, staff and volunteers work one-to-one, (or in small groups) with service users; these less formal settings encourage our clients to give systematic and expansive feedback on all our services.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

The trustees' report was approved by the Board of Trustees.



R Ashwell

Trustee

Dated: 3 November 2021

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

SGH Tribute to Richard Cottrell from the Chief Executive

My name is Fazia Bano and I am the Chief Executive of St. George's House Charity, also known locally as St. George's HUB. We are based in Chapel Ash Wolverhampton. The charity has been supporting the vulnerable and excluded in the city since the 1950's. It seems impossible to think of St. George's House Charity without Mr. Richard Cottrell. What a life, what a legacy!

St. George's House charity began in the 1950's originating from the church in Wolverhampton, where the vicar initially took in homeless men needing accommodation, friendship or any other help. From this beginning developed a hostel and a Drop-in Centre. In the early 90's, the hostel decided to discontinue the Drop in which was at risk of closure. Richard Cottrell was not going to let that happen. The Drop-in Centre became a charity in its own right with Mr. Cottrell as Chair. Therefore, he is a key character in our journey. There were numerous obstacles on the way and without his energy, will and determination we would not have evolved into the unique organisation that we are today.

In fact, without Mr. Cottrell's commitment, the 50 years of support that continues, would have been lost. Over these years there have been many challenges and many changes in how we deliver support, but the ethos of the charity has not changed and a key reason for this is having had Mr. Cottrell's dedicated support and involvement, as both chairman and a trustee.

He is an extraordinary figure in the history of the charity and a pivotal influence in my life. I used to joke that he started the charity with St. George, such was his long-term service to our work and so constant was his presence. Our services evolved and as the world changed, the drop in became a Day Centre.

Despite his wonderful public service, he was very modest about his own contribution towards making the world a better place.

Mr. Cottrell was part of a generation that actually made things better, I feel he understood instinctively that for some people life was difficult; he saw first-hand as a Magistrate that people made bad choices and mistakes. But crucially he saw there was always the possibility of change and redemption. Not everyone feels this way and these are special people.

He was completely committed to our work and the charity was his passion. He was hands-on, taking a real interest and enthusiasm in both the everyday and the strategic. I can vividly remember the phone calls from Elizabeth to the Centre, asking 'is Richard there?' and 'Please send him home for lunch' as she sought to locate Mr. Cottrell. There he would be, deep in thought with an armful of papers or playing chess, blissfully unaware.

I would like to thank Elizabeth; her support has been crucial to us in our work. I can recall so many meetings at Compton Road and Elizabeth was always a warm and welcoming host.

Regularly, Mr. Cottrell would join me at the City Centre Churches Engaged Forum. We would have the same conversation on every occasion. I would say with great affection 'Don't say anything that puts our foot in it', 'PUT MY FOOT IN IT?' he would respond jovially with, 'you know that you can rely on me'. And then that mischievous smile...

Some Chairs and trustees can be a little removed from operations at their charities, this was absolutely not the case with Mr. Cottrell. He was known and respected by all the clients. These are not just kind words; it really is true. His chess games were legendary, he played a range of opponents with differing abilities from all over the world, finding something interesting in every game he played. He was never happier than when he had chess pieces in hand. Every year he would play in our Christmas chess tournament, often making it through to the latter stages; never, mysteriously winning. I always wondered if he did not try quite as hard as he could in the final. It would have been typical of him to boost the self-esteem of a homeless man by not winning. He would deny this but with a little twinkle in his eye.

He was utterly meticulous, numerate, with an astonishing grasp of numbers. He had an unnerving ability to get to the heart of the issue; I can picture him now, sat in a comfortable chair in the office fountain pen in hand, blotting paper at the ready. No matter how big or small the document was, he would read every word, finding every typo, without rancour or ceremony.

His signature was the embodiment of his personality, precise, accurate and decisive. He will always be Mr. Cottrell to me, it never felt quite right to call him Richard. We settled on Mr. C, in recent years, which encapsulated his warmth and knowledge perfectly.

ST GEORGE'S HOUSE CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Mr. Cottrell would often remark that sometimes things in life are down to luck; he was conscious of his own good fortune and wonderful family life; clearly his time as a magistrate affected him. He saw in a professional capacity many of the clients that he would see at the Centre. This gave him a great deal of empathy, wisdom and compassion, I think very importantly this was tempered by a pragmatic outlook. He believed in the potential for people to change, but he understood about the peculiarities of human nature.

He was someone I could turn to regardless of the situation. To illustrate this perfectly let me tell you about what happened 5 years ago when I was looking to move home. There were not many houses on the market that I liked; one particular property seemed perfect. After viewing the property with my family, we were all keen to proceed with the purchase, but we had a few nagging doubts, the hallway of the house seemed wonky. Who, I thought, can give me an honest assessment of the house? Yes, that's right, Mr. Cottrell.

So, with Mr. Cottrell, we viewed the property once again. He scrutinised every room as if it were to be a home that He and Elizabeth may move into. There were various tuts and stroking of his chin as he forensically went through every nook and cranny. Finally, on the top floor, the ultimate hi-tech tool in his armoury was utilised.

A marble! It made its way speedily across the window ledge gaining traction as it went. 'No, No, No', Fazia, he said, you can't buy this house... 'Subsidence! it will need pinning; it will cost you a fortune'. 'There will be other houses, much better than this one. Trust me. It's time we left!

Obviously, he was completely and utterly right. It is so in keeping with Mr. C; he didn't make a fuss, helped with good grace and humour and made me see the humble marble as a key surveying instrument. And he was right, there was a nicer house further down the track.

I cannot quite believe that he has gone. His legacy at the charity is immense; he personifies all the values that inform how we work with people; his influence pervades both our building and our services. There are not many like Mr. Richard Cottrell, Friend, Mentor, Colleague and Trustee. We feel privileged to have known him.

On behalf of everyone who has ever come through our doors thank you very much Mr. C, you will be deeply missed and not forgotten.

ST GEORGE'S HOUSE CHARITY

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF ST GEORGE'S HOUSE CHARITY

I report to the trustees on my examination of the financial statements of St George's House Charity (the charity) for the year ended 31 March 2021.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Bache Brown & Co Limited

Swinford House
Albion Street
Brierley Hill
West Midlands
DY5 3EE

Dated: 3 November 2021

ST GEORGE'S HOUSE CHARITY

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

		Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
	Notes						
<u>Income and endowments from:</u>							
Donations and legacies	3	2,255	-	2,255	6,668	-	6,668
Charitable activities	4	58,500	146,737	205,237	10,000	128,215	138,215
Grant income	5	500	-	500	3,500	-	3,500
Total income		61,255	146,737	207,992	20,168	128,215	148,383
<u>Expenditure on:</u>							
Charitable activities	6	11,727	152,641	164,368	38,480	131,423	169,903
Net income/(expenditure) for the year/ Net movement in funds							
		49,528	(5,904)	43,624	(18,312)	(3,208)	(21,520)
Fund balances at 1 April 2020		142,145	95,574	237,719	160,457	98,782	259,239
Fund balances at 31 March 2021		191,673	89,670	281,343	142,145	95,574	237,719

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

ST GEORGE'S HOUSE CHARITY

STATEMENT OF FINANCIAL POSITION

AS AT 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible assets	10		86,405		91,608
Current assets					
Debtors	11	12,030		53,009	
Cash at bank and in hand		191,150		124,106	
		<u>203,180</u>		<u>177,115</u>	
Creditors: amounts falling due within one year	12	<u>(8,242)</u>		<u>(31,004)</u>	
Net current assets			194,938		146,111
Total assets less current liabilities			<u>281,343</u>		<u>237,719</u>
Income funds					
Restricted funds	13		89,670		95,574
<u>Unrestricted funds</u>					
Designated funds	14	132,868		122,762	
General unrestricted funds		<u>58,805</u>		<u>19,383</u>	
			<u>191,673</u>		<u>142,145</u>
			<u>281,343</u>		<u>237,719</u>

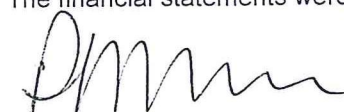
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021.

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 3 November 2021



R Ashwell
Trustee

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

Charity information

St George's House Charity is a private company limited by guarantee incorporated in England and Wales. The registered office is St George's Hub, St Mark's Road, Chapel Ash, Wolverhampton, West Midlands, WV3 0QH.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006 and "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) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise of unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements,

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

(Continued)

1.5 Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses. These are capitalised if they can be used for more than one year, and cost at least £1,000.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	5% on cost
Equipment	20% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	2021	2020
	£	£
Donations and gifts	2,255	6,668
	<u> </u>	<u> </u>

All donations are unrestricted

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

4 Charitable activities

	2021 £	2020 £
Sales within charitable activities	190,237	119,465
Services provided under contract	15,000	18,750
	<u>205,237</u>	<u>138,215</u>
Analysis by fund		
Unrestricted funds	58,500	10,000
Restricted funds	146,737	128,215
	<u>205,237</u>	<u>138,215</u>

5 Grant income

	2021 £	2020 £
Unrestricted grant income	<u>500</u>	<u>3,500</u>

6 Charitable activities

	2021 £	2020 £
Staff costs	124,670	132,538
Depreciation	5,744	5,744
Activity and welfare	20,140	10,921
Property costs	1,415	5,827
Insurance	2,540	3,925
Office expenses	8,213	9,073
	<u>162,722</u>	<u>168,028</u>
Share of governance costs (see note 7)	1,646	1,875
	<u>164,368</u>	<u>169,903</u>

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

7 Support costs

	Support costs	Governance costs	2021	2020	Basis of allocation
	£	£	£	£	
Independent examination	-	1,620	1,620	1,875	Governance
Companies house	-	26	26	-	Governance
	<u>-</u>	<u>1,646</u>	<u>1,646</u>	<u>1,875</u>	
Analysed between Charitable activities	-	1,646	1,646	1,875	
	<u>-</u>	<u>1,646</u>	<u>1,646</u>	<u>1,875</u>	

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

9 Employees

Number of employees

The average monthly number of employees during the year was:

2021	2020
Number	Number
7	7
<u>7</u>	<u>7</u>

Employment costs

	2021	2020
	£	£
Wages and salaries	124,670	132,538
	<u>124,670</u>	<u>132,538</u>

The number of employees earning over £60,000 per annum was Nil (2020 - Nil).

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

10 Tangible fixed assets	Freehold land and buildings £	Equipment £	Total £
Cost			
At 1 April 2020	114,392	12,695	127,087
Additions	-	542	542
At 31 March 2021	<u>114,392</u>	<u>13,237</u>	<u>127,629</u>
Depreciation and impairment			
At 1 April 2020	22,880	12,600	35,480
Depreciation charged in the year	5,720	24	5,744
At 31 March 2021	<u>28,600</u>	<u>12,624</u>	<u>41,224</u>
Carrying amount			
At 31 March 2021	<u>85,792</u>	<u>613</u>	<u>86,405</u>
At 31 March 2020	<u>91,512</u>	<u>96</u>	<u>91,608</u>
11 Debtors			
Amounts falling due within one year:		2021	2020
		£	£
Grants due		12,030	52,569
Prepayments and accrued income		-	440
		<u>12,030</u>	<u>53,009</u>
12 Creditors: amounts falling due within one year			
	Notes	2021	2020
		£	£
Other taxation and social security		2,218	-
Deferred income		2,879	25,000
Other creditors		552	3,046
Accruals and deferred income		2,593	2,958
		<u>8,242</u>	<u>31,004</u>

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

13 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds			
	Balance at 1 April 2019 £	Incoming resources £	Resources expended £	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Balance at 31 March 2021 £
Capital - Hub Purchase	97,232	-	(5,720)	91,512	-	(5,720)	85,792
MHCLG Rough Sleepers Initiative	-	49,680	(49,680)	-	-	-	-
The Building Connections Fund	-	6,714	(6,714)	-	6,667	(6,667)	-
Identity Building Project	1,550	1,280	(768)	2,062	-	-	2,062
WCC Male Domestic Abuse	-	18,750	(18,750)	-	15,000	(15,000)	-
MHCLG Rapid Rehousing Pathway	-	24,681	(24,681)	-	86,680	(86,864)	(184)
Lloyds Bank Foundation	-	25,110	(25,110)	-	25,000	(25,000)	-
Alternative Giving - Branding	-	2,000	-	2,000	-	-	2,000
Alternative Giving - Covid	-	-	-	-	3,390	(3,390)	-
Heart of England Community	-	-	-	-	10,000	(10,000)	-
	<u>98,782</u>	<u>128,215</u>	<u>(131,423)</u>	<u>95,574</u>	<u>146,737</u>	<u>(152,641)</u>	<u>89,670</u>

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

13 Restricted funds

(Continued)

Capital

The balance on Capital funds represents the net book value of assets purchased with grant funding.

Revenue

The MHCLG Rough Sleepers Initiative: this government funded project targets the city's most entrenched rough sleepers, with advice, support and activities to tackle rough sleeping locally.

The National Lottery funded Building Connections Fund, supports the employment of a part-time bereavement officer as part of the Wellbeing Partnership in Wolverhampton.

The Identity Building Project funds the provision of the essential documentation required for clients to access mainstream services.

The WCC Male Domestic Abuse contract supports the employment by St. George's HUB of a part-time keyworker who delivers support to male victims of domestic abuse, and their children.

The MHCLG Rapid Rehousing Pathway funds our continuing support of rough sleepers, those at risk of sleeping rough and the vulnerably housed. Our tenancy sustainment programme improves long term resettlement and reduces tenancy failure.

The funding from Lloyds Bank Foundation contributes towards the salary of the Development Officer, whose role focusses on fundraising, sustainability and publicity.

The Alternative Giving CIO allocated funding to St. George's HUB for a new sign and branding which will clearly distinguish our building, identifying St. George's HUB to both clients and the local community.

The Alternative Giving CIO's Covid fund made an award to St. George's HUB for the installation of Perspex screens to help make the centre Covid secure.

The Heart of England Corona Virus Resilience Fund's award to St. George's HUB meant that men and their families received a weekly breakfast pack throughout the pandemic.

Note:

MHCLG: Ministry of Housing, Communities and Local Government.

WCC: Wolverhampton City Council.

14 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Movement in funds		Movement in funds			
	Balance at 1 April 2019 £	Incoming resources £	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Balance at 31 March 2021 £
Service continuity	67,895	3,247	71,142	11,446	-	82,588
Premises refurbishment fund	25,000	-	25,000	-	-	25,000
Staff redundancy	23,020	3,600	26,620	-	(1,340)	25,280
	<u>115,915</u>	<u>6,847</u>	<u>122,762</u>	<u>11,446</u>	<u>(1,340)</u>	<u>132,868</u>

Designated funds

The service continuity fund represents approximately six months running costs and is to provide for the continuation of services in the event of an unexpected loss of funding.

The premises refurbishment fund is to ensure that we are able to maintain and improve our premises as required.

The staff redundancy fund is fully costed based on the years of service of core staff members.

ST GEORGE'S HOUSE CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

15 Analysis of net assets between funds

	Unrestricted funds £	Designated funds £	Restricted funds £	Total £
Fund balances at 31 March 2021 are represented by:				
Tangible assets	613	-	85,792	86,405
Current assets/(liabilities)	58,192	132,868	3,878	194,938
	<u>58,805</u>	<u>132,868</u>	<u>89,670</u>	<u>281,343</u>

16 Related party transactions

There were no disclosable related party transactions during the year (2020 - none).