

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
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ST GEORGE'S HOUSE CHARITY

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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 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.

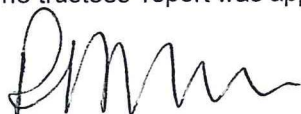
The trustees attend bi-monthly board meetings; in addition, trustees work with the chief executive on finance, fundraising and HR sub-committees to formulate and scrutinise plans and policies. The chief executive reports directly to the board. She oversees the staff team and volunteers. The chief executive 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						
Income and endowments from:							
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
Expenditure on:							
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	
		203,180		177,115	
Creditors: amounts falling due within one year	12	(8,242)		(31,004)	
Net current assets			194,938		146,111
Total assets less current liabilities			281,343		237,719
Income funds					
Restricted funds	13		89,670		95,574
<u>Unrestricted funds</u>					
Designated funds	14	132,868		122,762	
General unrestricted funds		58,805		19,383	
			191,673		142,145
			281,343		237,719

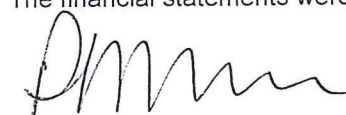
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021.

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 Number	2020 Number
	<u>7</u>	<u>7</u>
Employment costs	2021 £	2020 £
Wages and salaries	<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	114,392	13,237	127,629
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	28,600	12,624	41,224
Carrying amount			
At 31 March 2021	85,792	613	86,405
At 31 March 2020	91,512	96	91,608

11 Debtors

	2021 £	2020 £
Amounts falling due within one year:		
Grants due	12,030	52,569
Prepayments and accrued income	-	440
	12,030	53,009

12 Creditors: amounts falling due within one year

	2021 £	2020 £
Notes		
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
	8,242	31,004

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).