

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

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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.

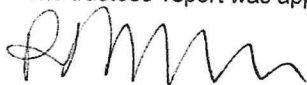
Our focus when recruiting new trustees is to ensure that their understanding and commitment aligns with SGH aims and objectives. It is equally important that the skills and competencies that trustees bring are at a high level and relate to the business needs of the organisation. Trustees bring a diverse 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 £
	Notes						
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	
		220,090		203,180	
Creditors: amounts falling due within one year	13	(5,563)		(8,242)	
Net current assets			214,527		194,938
Total assets less current liabilities			295,081		281,343
Income funds					
Restricted funds	14		90,388		89,670
<u>Unrestricted funds</u>					
Designated funds	15	148,395		132,868	
General unrestricted funds		56,298		58,805	
			204,693		191,673
			295,081		281,343

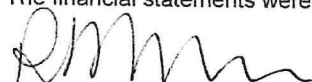
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2022.

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

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	-	2,856	2,856	1,646	
	<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
	The number of employees earning over £60,000 per annum was Nil (2021 - Nil).		
11	Tangible fixed assets		
		Freehold land and buildings	Equipment
		£	£
	Cost		
	At 1 April 2021	114,392	13,238
	At 31 March 2022	114,392	13,238
	Depreciation and impairment		
	At 1 April 2021	28,600	12,624
	Depreciation charged in the year	5,720	132
	At 31 March 2022	34,320	12,756
	Carrying amount		
	At 31 March 2022	80,072	482
	At 31 March 2021	85,792	613
12	Debtors		
		2022	2021
	Amounts falling due within one year:	£	£
	Grants due	25,484	12,030
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
		5,563	8,242

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	-	15,000	(15,000)	-	15,000	(15,000)	-
DLUCH Rough Sleepers Initiative	-	86,680	(86,864)	(184)	86,934	(86,934)	(184)
Lloyds Bank Foundation	-	25,000	(25,000)	-	25,000	(25,000)	-
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).