

## **STILL WATERS HOUSE**

Charity Number 1200086

### **Report of the Trustees for the Year ended 31 December 2023**

The charity was registered as a Charitable Incorporated Organisation ('CIO') on 17<sup>th</sup> August 2022. The financial year runs to 31<sup>st</sup> December. The trustees therefore present their report together with the financial statements from the date of registration to 31<sup>st</sup> December 2023.

#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives and aims**

The purpose of the CIO is to relieve financial hardship for the public benefit of people who have experienced homelessness, or people who are living in vulnerable housing situations or people who would otherwise be at risk of homelessness in Birmingham and surrounding areas. We do that by providing accommodation and related support services to such people. This includes giving guidance, mentoring and providing opportunities to gain skills and experience to enable them to break the cycle of homelessness and to achieve independence.

In pursuance of that aim, the CIO is responsible for the management of a property in Birmingham known as Still Waters House, which it leases from Green Pastures, a Community Benefit Society which fully supports our objectives. The property provides good quality accommodation for four persons and we are responsible for their ongoing support as described above. Prior to registration Still Waters House had operated since March 2019 as a ministry of Birmingham Central Baptist Church, which is an excepted charity. With the agreement of the Church, the trustees decided to form the CIO and to operate independently of the Church, although it continues to support us in promoting our work.

##### **Public benefit**

We have considered the Charity Commission's guidance on public benefit. We believe our activities have delivered this, since we are seeking to tackle the very considerable problem of homelessness in society. As stated above, we do this by not only providing accommodation but also providing ongoing support to enable individuals to break the cycle of homelessness and achieve independence. Although we can only help a few people at a time, we believe each person is important and we aim to make a difference in that individual's life. We are also happy to work alongside other organisations that deal with the issue of homelessness, for example, by accepting referrals from them.

## **Volunteers**

During the period in question, we have benefited from the support of 9 volunteers. Their contribution includes mentoring, giving guidance and offering such skills as they have. We have a volunteer policy, which includes an application process, a DBS safeguarding check and induction and training.

## **ACHIEVEMENTS AND PERFORMANCE**

Upon registration the CIO took over the lease of Still Waters House. The property has remained in good condition throughout and we have authorised minor repairs and maintenance as necessary. It has three floors. The ground floor includes a living room, a meeting room, a kitchen and a bathroom. The first floor includes two bedrooms, a toilet and a shower and laundry room. There are two other bedrooms on the second floor.

Throughout the period of reporting the property has been occupied by at least three male residents - for much of the time there have been four residents. Each resident has had their own individual issues. The trustees receive regular updates about these. Because of confidentiality we cannot give details, but we can report that our team of volunteers have been very active in helping them to deal with those issues, providing them with support on a regular basis and assisting them to gain access to other organisations which are able to help them further. One resident was housed without rent as they were not eligible for housing benefit. This decision was made on compassionate grounds and in keeping with the aims of Still Waters House.

During 2023 the trustees explored the possibility of expanding its operations by taking on a second property in Birmingham, again in partnership with Green Pastures. They appreciated that they could only do so when the charity is in a position to increase its capacity to offer housing management and resident support. However, by the end of the year, plans to do so were well on the way to being implemented and a suitable house had been identified.

## **FINANCIAL REVIEW**

### **Financial Position**

We refer to the attached financial statements.

In the period under review receipts of unrestricted funds totalled £47,239. The CIO spent £37,407 from unrestricted funds. The net receipts of unrestricted funds amounted to £9,832. There was no movement of restricted funds during the period other than the addition of interest of £71. At the commencement of registration, the sum of £45,854.88 was transferred to the CIO from Birmingham Central Baptist Church, who had until then been holding these funds for Still Waters House. £15,000 of these funds were restricted. The fund balance at the end of the year amounted to £55,758, of which £15,071 remains restricted.

### **Principal funding sources and expenditure**

Our sources of income during the period of review were housing benefit receipts of £42,145.78, residents' charges of £2,990.00 and voluntary donations, including Gift Aid, of £2,103.65.

The principal expenditure items were lease payments of £21,700.00, administrative support, staff and volunteer costs of £5,375.94, property maintenance, utilities, etc of £8,434.61, and direct resident support, hardship and furnishings of £1,896.51.

### **Reserves Policy**

During the year our policy was to maintain a balance of unrestricted funds of at least the equivalent of 3 months' running costs. It is recognised this needs to be reviewed as the charity expands and its ongoing commitments increase.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

Still Waters House is a CIO and its activities are regulated by its constitution.

### **Charity Constitution**

The constitution sets out the names of the first charity trustees and their terms of office. All of them have remained in office throughout the period covered by this report.

### **Recruitment and appointment of new trustees**

Apart from the first trustees, further trustees may be appointed at a meeting of the existing trustees. Also, up to four trustees may be nominated by Birmingham Central Baptist Church. In November 2023 the existing trustees agreed to the appointment of an additional trustee, Shirley Mallon. She brings considerable experience regarding supporting homeless people. By the year end the trustees were seeking to recruit a further trustee early in the following year.

### **Organisational structure**

Decisions are made at trustees' meetings. From the time of registration until the end of 2023 they have met ten times. They also share information between meetings using private electronic media.

## **REFERENCE AND ADMINISTRATIVE DETAILS**

### **Registered Charity number**

1200086



**Principal address**

Birmingham Central Baptist Church  
35 Ellen Street  
Birmingham  
B18 7UJ

**Trustees**

Rowland Hopkins  
Rev Paul Tyler  
Rev Elisabeth Tyler  
Gemma Webb  
Shirley Mallon (appointed 16<sup>th</sup> November 2023)

**Independent Examiner**

Olubunmi Caroline Akinkorede

Contact with the charity may be made at its principal address above or by email at  
[stillwatershouse@gmail.com](mailto:stillwatershouse@gmail.com)

Approved by order of the board of trustees on 17<sup>th</sup> October 2024 and signed on its behalf by:

A handwritten signature in black ink, appearing to read 'Rowland Hopkins', followed by a period.

Rowland Hopkins – Trustee

**STILL WATERS HOUSE (SWH) registered charity no. 1200086**

**Statement of Financial Activities for the financial period 17th Aug 2022 - 31st Dec 2023**

		Unrestricted Funds 2022-23 £	Restricted Funds 2022-23 £	Total Funds 2022-23 £	<i>Total funds prev yr Not Applicable new CIO Aug-22</i>
<b><u>SWH Receipts &amp; payment Fund</u></b>	note 1				
<b><u>Income (receipts)</u></b>					
<i>from</i>					
Voluntary donations	note 2	£2,104	£0	£2,104	
Charitable activities	note 3	£45,136	£0	£45,136	
Investment income (bank interest)		£0	£71	£71	
Other income		£0	£0	£0	
<b>Total Income</b>		<b>£47,239</b>	<b>£71</b>	<b>£47,310</b>	
<b><u>Expenditure (payments)</u></b>					
<i>on</i>					
Charitable activities	note 4	£37,407	£0	£37,407	
Other exp		£0	£0	£0	
<b>Total Expenditure</b>		<b>£37,407</b>	<b>£0</b>	<b>£37,407</b>	
<b>Net receipts/ (payments)</b>		<b>£9,832</b>	<b>£71</b>	<b>£9,903</b>	
<b><u>Cash balance tfr in from BCBC on 17/8/22</u></b>	note 5	<b>£30,855</b>	<b>£15,000</b>	<b>£45,855</b>	
<b><u>Cash balance at year end 31/12/23</u></b>		<b>£40,687</b>	<b>£15,071</b>	<b>£55,758</b>	

NB - No transfers between funds during this period

**Statement of assets and liabilities at 31 December 2023**

	Unrestricted Funds	Restricted Funds*	Total Funds
<b>Assets -</b>			
Cash Funds	£40,687	£15,071	£55,758

**\*Restricted funds - Money donated specifically for Support staff salary/costs**

**Assets retained for the charity's own use**

Furniture and white goods at SWH property, IT equipment used by staff/volunteers

**Liabilities**

Lease agreement for property owned by Green Pastures paid monthly

## Notes to the accounts

### note 1 Basis of accounts:

*These accounts have been prepared on a 'receipts & payments' basis and in accordance with section 133 Charities Act 2011*

	Unrestricted Funds 2022-23	Restricted Funds 2022-23	Total Funds 2022-23
note 2 <b>Income from voluntary donations</b>			
General donations	£1,920.88	£0.00	£1,920.88
Gift Aid income tax recovered	£182.75	£0.00	£182.75
<b>Totals</b>	<b>£2,103.63</b>	<b>£0.00</b>	<b>£2,103.63</b>

### note 3 **Income from charitable activities**

Bham City Council Housing Benefit received	£42,145.78	£0.00	£42,145.78
Resident service charges	£2,990.00	£0.00	£2,990.00
<b>Totals</b>	<b>£45,135.78</b>	<b>£0.00</b>	<b>£45,135.78</b>

	Unrestricted Funds 2022-23	Restricted Funds 2022-23	Total Funds 2022-23
note 4 <b>Charitable activity expenditure</b>			
Lease payments	£21,700.00	£0.00	£21,700.00
Property maintenance, utilities etc	£8,434.61	£0.00	£8,434.61
Administrative support, staff & volunteer costs	£5,375.94	£0.00	£5,375.94
Direct resident support, hardship, furnishings	£1,896.51	£0.00	£1,896.51
<b>Totals</b>	<b>£37,407.06</b>	<b>£0.00</b>	<b>£37,407.06</b>

note 6

note 5 NB The WHOLE balance of £45,854.88 was transferred from Birmingham Central Baptist Church (BCBC) which is an excepted charity, to the care of Still Waters House trustees as of 17th August 2022 when SWH CIO was registered.

Prior to this, SWH was set up and run from 2019 by BCBC, which is where said balance comes from Accounts prior to Aug22 were reported in BCBC's Annual reports as a separate Restricted fund.

note 6 Care is taken to ensure general support is funded by charitable donations and not Housing Benefit During this financial period, charitable activities were funded and spent as follows

	Balance b/fwd	Income	Expenditure	End balance
General support of residents	£17,951.70	£2,103.63	£2,232.33	£17,823.00
Resident support staff salary (volunteer led)	£15,000.00	£70.69	£0.00	£15,070.69
Housing support & property management	£12,903.18	£45,135.78	£35,174.73	£22,864.23
<b>Totals</b>	<b>£45,854.88</b>	<b>£47,310.10</b>	<b>£37,407.06</b>	<b>£55,757.92</b>

*Financial statement prepared by Elisabeth Tyler, Treasurer  
Independently Examined by Olubunmi Caroline Akinkorede*

*5th September 2024  
18th October 2024*

## Independent Examiners Report for: Still Waters House, Charity number 1200086

I report to the trustees on my examination of the accounts of the above charity, Still Waters House, ("the Trust") for the year ended 31<sup>st</sup> December 2023

### **Responsibilities and basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **Independent Examiner's statement**

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

- accounting records were not kept in respect of the Trust in accordance with section 130 of the Act or
- the accounts do not accord with those accounting records.

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 accounts to be reached.

Signed: 

Name: Olubunmi Caroline Akinkorede

Address: Apartment 12, 15, Newhall Hill, Barming  
ham. West Midlands. UK.

Date: 18<sup>th</sup> of October, 2024.