

STILL WATERS HOUSE

Charity Number 1200086

Report of the Trustees for the Year ended 31 December 2024

OBJECTIVES AND ACTIVITIES

Objectives and aims

The purpose of the charity 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 properties in Birmingham, which it leases from Green Pastures, a Community Benefit Society which fully supports our objectives. Our properties provide good quality accommodation for persons who meet the above criteria and we are responsible for giving them the ongoing support described above.

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. Although we can only help a limited number of 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 take the opportunity to record our thanks to them. We have a volunteer policy, which includes an application process, a DBS safeguarding check, induction and training.

ACHIEVEMENTS AND PERFORMANCE

At the start of the year the charity held the lease of one property. This has space for four men, each with their own bedroom with shared cooking, washing, toilet and living room facilities. We were open to expanding our operations by taking on a second property, if a suitable one became available. In May 2024, following an invitation from Green Pastures, we agreed to lease such a property. It is in another part of Birmingham. It is considerably larger than our other property: it has the potential to accommodate eight persons, again each with their own bedroom and with shared facilities. It has a spacious garden, which the residents tidied up so that we were able to host an enjoyable outdoor barbeque to celebrate the new property, which was attended by residents from both of our houses, support workers, trustees and their partners.

We have ensured that both properties are kept in good condition. During the year some roofing repairs were carried out to our first property. Our second property, when we took it on, also needed roofing repairs, as water damage had rendered some of the rooms unserviceable. These works were duly carried out, and the affected rooms were decorated. Otherwise, we have authorised minor repairs and maintenance in respect of both properties as necessary.

We are very keen to ensure that each of our residents receives regular high quality support, including training, as is appropriate for their individual needs. We are aware that not every organisation that claims to provide supported accommodation in the city does so to a degree that adequately addresses the issues that have led to the person in question becoming homeless, so we are determined to ensure that those we accommodate are helped in a significant way. In April 2024, in order to increase our capacity to provide the support they need, we engaged Paul Atkin, who has considerable experience in working with homeless people, as a paid support worker. He has been very effective in providing one to one support for each of our residents in addition to the support given by volunteers. At the same time, our founder trustee, Rev Paul Tyler, was appointed to work for our partner organisation, Green Pastures, and his employment with them includes delivering housing and support management at the houses we lease from Green Pastures. In order to avoid any conflict of interest, he had resigned his trusteeship in anticipation of taking up this employment, as advised by the Charity Commission. We are grateful to both of the above-named for the way they have furthered the objectives of our charity through their work.

Throughout the period of reporting our first property has been occupied by at least three male residents - for much of the time there have been four residents. When we became responsible for our second property, it already had three residents who met our support criteria and since then it has usually been home for the same number of people. This does mean there is ample space there to accommodate several other persons. We recognise there is a great need within the city to accommodate people who face homelessness and

we are seeking to find ways to demonstrate to referring agencies that we have programmes in place which would genuinely benefit those people they have contact with.

Upon our taking on the newer property, the initial three residents had to adapt to the support regime which we provide, which is more intensive than that to which they had been used to. Normally we would look to taking in residents who are informed of and are agreed to our expectations before they move in.

The trustees receive regular updates about the residents at both of our properties. Whilst we do our best to ensure each person is helped in a significant way, it is inevitable in the sort of work we are involved with that there are the occasional setbacks. There have been two occasions during the year when we have had to remove residents who have presented a risk to other residents. Nevertheless, we have seen real progress with other residents who have engaged with our programme of support. For example, one of our residents was able to move on to undergo training elsewhere and we were able to say farewell to him at the barbeque event mentioned earlier.

FINANCIAL REVIEW

Financial Position

We refer to the attached financial statement, which sets out total receipts of funds and expenditure, together with fund balances.

Principal funding sources and expenditure

As stated in the financial statement and accompanying notes, our sources of income during the period of review included:

Housing benefit	£44,908.85
Residents' charges	£3,424.71
Voluntary donations, including Gift Aid	£7,044.09
Gift from ReachOut charity	£10,174.75
Gift from Thrive Together charity	£5,000.00

We are very grateful to individual donors and the above charities for funding us during the year.

The principal expenditure items were:

Lease payments	£22,100.00
Property maintenance, utilities, etc	£20,063.51
Administrative support, staff and volunteer costs	£5,623.81
Direct resident support, hardship and furnishings	£4,872.11

Reserves Policy

It has previously been agreed to try to maintain a reserves balance of unrestricted funds of at least the equivalent of 3 months' running costs. But, given the recent expansion of the charity, the trustees are in the process of reviewing this policy, as the 3 months' running costs figure may not be adequate to ensure that commitments would be met in the event of a major reduction in current income levels.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Still Waters House is a Charitable Incorporated Organisation and its activities are regulated by its constitution.

Charity Trustees

Under the constitution, the only members of the charity are the trustees. They are responsible for the direction of the charity, ensuring that it is well-run and delivers its charitable outcomes in accordance with its aforesaid aims and objectives.

The constitution names 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. As stated earlier, Rev Paul Tyler resigned as a trustee during the year. We record our thanks to him for the energy and vision he has displayed in establishing and developing the charity. In January 2024 the trustees agreed to the appointment of an additional trustee, Andrew Jolly. As a lecturer in social work with a background focussing on homelessness issues, he brings considerable experience to our organisation.

Organisational structure

Decisions are made at trustees' meetings. During the year 2024 there have been ten regular meetings plus a safeguarding meeting following a particular incident requiring immediate attention. The trustees 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 7LJ

Trustees

Rowland Hopkins

Rev Paul Tyler (resigned 8.02.24)

Rev Elisabeth Tyler

Gemma Webb

Shirley Mallon

Andrew Jolly (appointed 11.01.24)

Independent Examiner

Joan Deakin

Contact with the charity may be made at its principal address above or by email at
stillwatershouse@gmail.com

Approved by order of the board of trustees on 27th August 2025 and signed on its behalf by:

A handwritten signature in black ink, appearing to read 'Rowland Hopkins', with a small flourish at the end.

Rowland Hopkins – Trustee

STILL WATERS HOUSE (SWH) registered charity no. 1200086

Statement of Financial Activities for the financial year ended 31st December 2024

		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total funds 2023 £
<u>SWH Receipts & payment Fund</u>	note 1				
<u>Income (receipts)</u>					
<i>from</i>					
Voluntary donations	note 2	£7,044	£0	£7,044	£1,611
Charitable activities	note 3	£48,334	£0	£48,334	£33,594
Investment income (bank interest)		£321	£181	£501	£71
Other income	note 4	£15,175	£0	£15,175	£0
Total Income		£70,873	£181	£71,054	£35,276
 <u>Expenditure (payments)</u>					
<i>on</i>					
Charitable activities	note 5	£52,659	£5,933	£58,593	£25,322
Other exp		£0	£0	£0	£0
Total Expenditure		£52,659	£5,933	£58,593	£25,322
Net receipts/ (payments) for the year		£18,214	-£5,752	£12,461	£9,953
<u>Cash balance at previous year end</u>	note 5	£40,687	£15,071	£55,758	£45,804
<u>Cash balance at year end 31/12/24</u>		£58,901	£9,318	£68,219	£55,758

NB - No transfers between funds during this period

Statement of assets and liabilities at 31 December 2024

	Unrestricted Funds	Restricted Funds*	Total Funds
Assets -			
Cash Funds	£58,901	£9,318	£68,219

***Restricted funds - This has been 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 2024	Restricted Funds 2024	Total Funds 2024	Total funds 2023 <i>see note 5</i>
note 2 Income from voluntary donations				
General donations	£6,992.00	£0.00	£6,992.00	£1,611.30
Other funds eg Easyfundraising	£52.09	£0.00	£52.09	£0.00
Gift Aid income tax recovered	£0.00	£0.00	£0.00	£0.00
Totals	£7,044.09	£0.00	£7,044.09	£1,611

note 3 **Income from charitable activities**

Bham City Council Housing Benefit received	£44,908.85	£0.00	£44,908.85	£31,383.93
Resident service charges received	£3,424.71	£0.00	£3,424.71	£2,210.00
Totals	£48,333.56	£0.00	£48,333.56	£33,594

note 4 **Other income**

Gift from ReachOut charity (closing)	£10,174.75	£0.00	£10,174.75	£0.00
Gift from Thrive together charity	£5,000.00	£0.00	£5,000.00	£0.00
Totals	£15,174.75	£0.00	£15,174.75	£0

	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Total funds 2023
note 5 Charitable activity expenditure				
Lease payments	£22,100.00	£0.00	£22,100.00	£15,600.00
Property maintenance, utilities etc	£20,063.51	£0.00	£20,063.51	£6,278.25
Administrative support, staff & volunteer costs	£5,623.81	£0.00	£5,623.81	£2,217.03
Direct resident support, hardship, furnishings	£4,872.11	£5,933.18	£10,805.29	£1,227.20
Totals	£52,659.43	£5,933.18	£58,592.61	£25,322.48

note 6

note 6 Care is taken to ensure that Housing Benefit received is not spent on general resident support, it comes instead from voluntary donations and other fundraising.
During 2024 charitable activities were funded and spent as follows

	Balance b/fwd	Income	Expenditure	End balance
General support of residents	£13,732.21	£22,539.38	£5,290.97	£30,980.62
Restricted fund - salaries	£15,070.69	£180.94	£5,933.18	£9,318.45
Housing support & property management	£26,955.02	£48,333.56	£47,368.46	£27,920.12
Totals	£55,757.92	£71,053.88	£58,592.61	£68,219.19

Financial statement prepared by Elisabeth Tyler, Treasurer

checked by Mrs Joan Deakin

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 31st December 2024

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.

Checked by Mrs Joan Deakin...

Signed:

Jm Deakin

Name:

JOAN MARY DEAKIN

Address:

20 EVES CROFT
BIRMINGHAM B32 3QL

Date:

17/10/25