



ST GEORGE THE MARTYR CHARITY

ORGANISATIONAL PLAN FOR THE YEAR ENDING 31ST DECEMBER 2023

INTRODUCTION

St George the Martyr Charity (SGMC) is one of several ancient, endowed charities that operate in the northern part of the London Borough of Southwark. Our charitable purpose is to address 'hardship, need and distress' in our Area of Benefit, which is the former (pre-1965) Metropolitan Borough of Southwark – essentially Bankside, The Borough, Walworth and Newington.

The Charity's activities are funded entirely from income generated by its endowment, which has been invested in established charitable investment funds and through an independent investment management company.

Whilst we are a 'general needs' charity, for many years we were primarily known as a provider of services for older people in our area (social opportunities, grants and other financial assistance, pastoral care) and, in recent years, funding other organisations to do the same.

However, since 2019 the Trustees have been keen to extend the benefits of the Charity's funds to a wider population of people in 'hardship, need and distress'. This has been manifested primarily through the provision of grants to other organisations, but also to a lesser extent through the individual hardship grants scheme.

This document provides a brief review of the implementation of the 2022 Organisational Plan, the context for the priorities and activities planned for 2023, and the key deliverables that will be monitored and report on through the year.

REVIEW OF 2022

The priorities for 2022 fell into four broad categories:

- Business as usual
- Planning for the future
- Improving the organisation

Business as usual

1. Hardship grants

During 2022, fifty individuals benefited from hardship grants totalling £46,124 (average £922). These ranged from £27 for an iron, to several thousands of pounds to fit out an empty flat for an incoming tenant. The number of people helped in 2022 was lower than in 2021 (64 people) although the average grant sum was higher (£745 in 2021). This was due to unforeseen and unavoidable staff capacity issues during the latter half of the year.

Recognising the increasing needs within our area, caused by the 'cost of living crisis', we expanded the hardship grants scheme to people under 55 years of age, publicising this through the local authority and our network of referral partners. However, such grants were capped at £1,500 and applications had to be in the form of referrals from recognised public or voluntary sector agencies. Nine of the persons who benefited from hardship grants were under 55 years of age.

We also developed formal partnership arrangements with two other organisations for them to dispense small grants on our behalf. These were:

- Quay Health Solutions (QHS), who employ the Social Prescriber Link Workers (SPLWs) in the north of the London Borough of Southwark. We provided funds for QHS to purchase Oystercards for persons who live in our area of benefit and have No Recourse to Public Funds (NRPF). Twenty refugees and asylum seekers were helped through this arrangement.
- Southwark Day Centre for Asylum Seekers (SDCAS). We deposited £6,000 with SDCAS, to be dispensed as small grants (up to a maximum of £300 in a 12-month period) to refugees and asylum seekers who live in our area of benefit who have NRPF. Grants totalling £3,190 were dispensed to individuals through this arrangement.

The Charity also dispensed grants totalling just over £6,000 to twenty-five people on behalf of the Surrey Dispensary charity. This was through a management agreement between the two charities and the transactions are not included in these accounts.

2. Memberships

We ended the year with 243 members, which was the same number we started with. During the year 14 members died, 2 members moved out of the area of benefit or into residential care, and 3 resigned or had their membership terminated because they did not wish to share information about their financial circumstances. Nineteen new members were recruited.

Of the 243 members at the year-end, 221 were Full Members, 10 were Associate Members (had not resided in the area of benefit for five years so were not eligible for Discretionary Charitable Payments), and 12 were Honorary Members (found to have more income and/or savings than the agreed

thresholds; they can continue to participate in the Charity's social activities but must pay to do so and are not eligible to receive Discretionary Charitable Payments or free homecare services). Overall, 232 people benefited from at least one Discretionary Charitable Payment during the year.

In 2018 the Trustees agreed that all Members should be reassessed every five years, to ensure that they still meet the Charity's financial eligibility criteria. The onset of the pandemic in 2020 and the reduction in day-to-day membership and grant applications provided space to start the process of undertaking reassessments, focusing initially on those members who have been such before 2015.

Seventeen members were reassessed during 2022, with two of those being transferred to Honorary Membership.

3. Social opportunities

For the first time since 2019 we were able to organise a reasonable programme of social opportunities in 2022 – although with a smaller holiday programme than before due to the Trustees' decision in 2021 to prioritise hardship grants over social opportunities.

Sixty-nine members benefited from one of two summer holidays: either a five-night break in Bournemouth or a four-night break in Eastbourne. Prior to the allocation of places, we had agreed and implemented a system for prioritising places based on individual need. Trustees had agreed a clear *raison d'être* for the provision of holidays, which was used to assess individuals' applications for them.

In addition to the holidays we organised five coach outings, four theatre trips and our Winter Party at the Brick Lane Music Hall. Across the year, 124 members enjoyed at least one of the above. However, it was noticeable that demand for places was lower than in pre-COVID years, suggesting that members were still cautious about going out. As an example, only 80 members (plus 16 carers/companions) attended the Winter Party in February. This was much lower than in pre-COVID years. We were very grateful that the Music Hall gave us a credit note for some of the unused places, to be offset against the cost of the 2023 Party.

4. Homecare services

Over the course of the year 23 Members benefited from the home hairdressing service at least once, and 52 from the home nailcare service. The latter was lower than in 2021 due to the provider being unavailable for periods of time.

During the year we consulted with our members who are from African and Caribbean backgrounds about their needs, in terms of home hairdressing. Based on the responses we will be attempting, in 2023 to increase the number of providers, so we are able to meet the needs of all our members.

63 home visits were undertaken during the remainder of the year. This included visits related to membership and grant applications, and membership reassessments. Through her physical and telephone interactions with members, the Visitor was able to refer or signpost 56 people to other organisations' services.

5. Digital inclusion

We continued to encourage our members to embrace digital technology. Around 25% of members now have e-mail addresses and we started to supplement postal mailouts with e-mailouts for newsletters and details of upcoming social opportunities.

6. Christmas gifts

For 2022 we decided not to send any traditional Christmas hampers, as we did not feel they represented good value for money, and in the previous two years most members had opted for shopping gift cards instead. All member households were sent £60 Marks & Spencer gift cards. In total, 220 vouchers were purchased and 219 sent out (sadly one member died shortly before the dispatch date).

Planning for the future

Building on the strategic review that we started in 2019, during 2022 we continued to explore the potential for pooling funds and/or merger with Surrey Dispensary, Rotherhithe Consolidated Charities and Southwark Charities. It was clear that there are opportunities for much closer working, and these will be explored further in 2023.

Improving the organisation

1. Policies and procedures

In 2022 we revised/updated the following key policies and procedures:

- Business Continuity Plan
- Health & Safety Policy
- Data Protection Policy and Register of Systems
- Hardship Grants Policy including financial eligibility thresholds
- Financial eligibility thresholds for membership
- Cash & Investments Policy (formerly the Investments Strategy & Policy)

2. Information Technology

In 2022 we expanded the functionality of the database that was implemented in 2021. It can now be used for hardship (and Surrey Dispensary) grant administration and reporting.

We implemented a new Trustee SharePoint site for shared documents and Board and Sub-Committee papers, eradicating the need to print and post bulky meeting papers.

3. Finance

We completed the implementation of the outcomes of the independent review of the Charity's investments that started at the end of 2020 and reported in 2021. Further details are provided below.

4. Organisational capacity, stability and skills

In April 2022, the Clerk reverted to a three-day working week. He had worked a four-day week since October 2019 and the reduction reflected the completion of the bulk of the organisational improvement work that was reported in the last two years' Trustee Annual Reports.

We completed the changes to the Board membership with Duncan Field's retirement at the end of March 2022, and his replacement by Julie Fox, who was recruited during 2021.

We also lost our Ex-Officio Trustee, the Reverend Jonathan Sedgewick, in March. Jonathan had been appointed as the new Archdeacon of Southwark at the end of 2021. At the time of writing, we are awaiting his replacement.

PRIORITIES FOR 2023

Our priorities for 2023 are as follows:

Business as usual

1. Memberships

- a) Aim to grown Full and Associate membership to around 250 people.
- b) Actively publicise Charity membership, particularly through organisations that support people from Black, Asian and Minority Ethnic communities.
- c) Continue to explore the concept of 'membership' - should all members have (free) access to all services? Or should their access to each service be determined by their individual circumstances? This is particularly relevant in the context of Southwark Charities move away from the provision of social opportunities for its members.

2. Social opportunities

- a) Provide a social opportunities programme (comprising short breaks, day outings, theatre trips and a Winter Party) that can be contained within the budgets approved by the Trustees (see Appendix A). This will involve roughly half the holiday places as were provided in 2022. Likely numbers (including staff):
 - Holiday: 49 places (already booked)
 - Winter Party: up to 180 places (already booked)
 - Theatre trips: 230 places (140 already booked)
 - Day outings: up to 270 places
- b) Ensure that the allocation of the limited number of holiday places is based on individual need, taking account of the *raison d'être* for the provision of holidays that were approved by the Trustees in 2022.
- c) Implement the measures that were agreed and publicised in 2022, aimed at reducing the number of late cancellations and 'no shows' for theatre trips and day outings.
- d) Building on the discussions had with Southwark Charities in 2022, ensure that spare places on theatre trips, coach outings and holidays are passed on to other charities that support older people in our area of benefit.
- e) Explore alternative options for transporting people with severe mobility impairments, particularly with regards the Winter Party.
- f) Explore options for a different type of Winter Party in 2024 and onwards, that better reflects the needs of the Charity's increasingly diverse membership.
- g) Continue to publicise free social opportunities for older people that are provided by other organisations.

3. Hardship grants

- a) Continue to work pro-actively with agencies that are likely to make referrals for people in need under the age of 55, so that they do not require extensive involvement by the Visitor.
- b) Continue to work to ensure that uptake of the hardship grants scheme reflects the diversity of the community in our area of benefit.
- c) Monitor and develop the existing relationships with Trusted Third Parties who can dispense grants on the Charity's behalf and explore the development of new relationships.
- d) Explore opportunities for referring and signposting members to other grant providers

4. *Homecare services*

- a) Work to ensure that the Charity's home hairdressing service is able to meet the needs of its increasingly diverse membership
- b) Review the range and frequency of hair treatments that should be provided free of charge
- c) Explore alternative, and more reliable options for the provision of the nailcare service.

Collaboration with others

- a) Work pro-actively with Southwark Charities to identify the options for rationalising services provided to older people by both organisations, and ensure that any migration of Southwark Charities' members to St George the Martyr Charity is planned and implemented in a way that minimises the financial and operational risks.
- b) See also Business as Usual: 3c) above

Improving the organisation

1. *Policies and procedures*

- a) Update our Safeguarding/Vulnerable Adults Policy and completing the documentation of operational policies and processes (making changes where necessary in the light of lessons learnt during the pandemic).
- b) Introduce systematic risk assessments for Charity holidays and trips
- c) Implement lone worker safety training for staff
- d) Carry out a self-assessment against the revised Charity Governance Code.

2. *Information Technology*

- a) Implement the Hardship grant administration element of the database that was developed in 2022
- b) Collect missing data on members' ethnicities and upload onto database

- c) Improve recording and report on home visits and referrals/sign-postings, using
 - Record and report on ethnicity information in respect of memberships, participation in social opportunities, use of the homecare services and award of grants
 - Support the segmentation of services if Trustees decide to do so
- d) Install new back-up drive to manage risks related to accidental or malicious loss (or unlawful sharing) of Cloud-based data
- e) Continue to digitise member data held on paper documents (bank mandates, application forms, GDPR consent forms)
- f) Follow up with members who have been given digital devices, to see how they are using them and what difference it has made to them.

3. *Organisational capacity, stability and skills*

- a) Actively manage the development of the new Trustee leadership team

RISK MANAGEMENT

The main intrinsic risks that the Charity is exposed to, due to the nature of its activity and income source, are in respect of:

- The health and safety of members, their carers/companions and (in the light of COVID-19) the Charity's staff/volunteers/homecare providers during Charity trips and holidays and in respect of home visits
- The high level of reliance on a very small number of paid employees
- Volatile markets adversely affecting the yield and value of investments

The additional risks related to the achievement of the priorities and actions listed in this Plan are:

- Business-as-usual
 - The Charity becomes overwhelmed by applications from former members of Southwark Charities
 - Demand for trips and holidays is greater than the number of places we are able to provide
 - Demand for hardship grants exceeds the Visitor's capacity to process applications and referrals quickly
- Planning for the future
 - Other charities are unwilling to engage in discussions about possible close collaboration or merger
- Improving the organisation
 - Members and/or hardship grant applicants are unwilling to share information about their ethnicities, thus making demographic analysis of service uptake difficult
 - Loss or unlawful sharing key data
 - Tensions or disagreements amongst the Trustee team