

LOUTH AND DISTRICT HELP FOR HOMELESS

ANNUAL REPORT 2009-2010

Aims of the Charity

The relief of poverty of the inhabitants of Louth and District by the provision of financial assistance to homeless people in need, irrespective of age, race, gender, sexuality, disability or religious conviction.

Honorary President

Sandie Stratford

Chair

Lesley Koumi*

Honorary Secretary

Maureen Robinson*

Honorary Treasurer

Peter Hill*

Committee Members & Trustees (*)

Julie Barton*

Terry Brown

Richard Hampton

Peta Hill*

John Hough*

Melanie Joy

Fran Mitchell*

Patrick Purves

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Chair's Annual Report 2009-2010

Firstly, I must pay tribute to Frans van Baaren, who died this year. Frans was one of the founders of Louth and District Help for Homeless and worked hard as our treasurer for many years. He was our Honorary President. Frans was involved in a number of local organisations and was also a poet, both in his native Dutch and in English. We have sent our condolences to his wife Doreen.

In 2009/10, we have continued to work in partnership with the CAB, the churches, ELDC Housing Support workers and a number of individuals who make up the committee of LDHH. We have continued to support the Community Larder as well as give grants and loans to those who come to us via the CAB or the Housing Support team. I have said previously that I would like to extend our activities to more of a campaigning role, and contribute to the development of local and national housing strategies, but to do this we need more time – or more committee members who would help to drive this forward!

This year, ELDC's Housing Support team has been represented by Richard Hampton which has been good. We said 'au revoir' to Sharon Cooper who needed to concentrate on her new jobs, so she went for a positive reason! As I have said, there is plenty of room for more members to come forward!

A number of people contributed to our Advent Lunch, at Nichol Hill in December. Thanks to all of them. The soup was all delicious, and the service excellent, but it was not very well attended. However, we are undeterred and plans are in hand to hold the event again this year.

Details of grants and donations are to be found elsewhere in this Annual Report and, as always, I would like to thank all those who have given money this year. The members of the committee give freely of their time, knowledge and expertise and I am grateful for this. I must thank Maureen Robinson for administrating meetings and other things so efficiently, and Peter Hill for husbanding our finances so successfully, even in these difficult times. I have to say that while we have the money, I personally think we should spend it on those who need it. Perhaps we need to look at ways of fund-raising too.

Peta Hill has been working with the Community Larders across East Lindsey and they have begun to record and analyse the background of the people who use their services, whether they are families, single parents, what age groups and so on. It was very worrying to discover the rising number of street homeless across the District and in Louth. Peta, Richard and I have been to see the Acting Chief Executive at ELDC to start the warning bells ringing. We already knew that accommodation for young men (and women to a slightly lesser extent) is much needed here, but the stark figures really brought it home. We will continue to talk to the District Council about this as more information becomes available.

There is an increasing need for what LDHH offers. We are a small group and not very rich. But I am sure we will continue to do what we can over the next year, remembering that it is better to light even a tiny candle than complain about the dark!

Many thanks to you all, Lesley Koumi, Chair

September 2010

Financial Annexe

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1. Financial Notes

It may be useful to review some of the history, for those new to the charity's activities. The original basic scheme was to give interest-free loans to those seeking to rent affordable accommodation, where they were unable to find the sum of typically £700 for rent in advance, a deposit and an agreement fee. These loans are paid back at around £10 a month to replenish funds ready for other clients.

In 2006 an anonymous donation of £500 (including the Gift Aid element) was made to allow the workers at the CAB to make small grants to clients, typically for bus fares to get to Lincoln or Skegness. This was extended from the main funds of the charity to allow similar actions by clergy and Housing Support workers, some of whom had been making such gifts from their own pockets. These small grant "floats" for short term housing needs, including food vouchers, each with a nominal amount of £30, have been very active.

They were extended with a scheme for greengrocery vouchers, and a further small fund to support the local "Nightstop" scheme for providing homeless young people with short term accommodation with volunteer families. The Community Larder scheme, set up in 2007, has been very successful and now has essentially full-time coverage as well as premises for storage. The administrative task and the accumulated fund were transferred to the Team Parish of Louth in the previous year and are now based at Holy Trinity Centre, supported by all the churches in the town, as well as other organisations and of course LDHH.

Most client repayments have continued faithfully at about £180 a month. There was a reduction in requests for loans from the year 06/07, but this increased again in 09/10. Some £890 has had to be written off, and we must expect this to increase. The tendency in this financial year has been for more requests for loans, but these have often been for help in moving after eviction or in similar circumstances. No clients have been eligible for help from the moneys made available to us by the Howe Fund, restricted to the disabled or elderly.

The kitchen equipment loan scheme has continued. The Committee agreed a policy whereby these items would be written off within one year because of expected usage. However the existing stock, less one lost in 2006, is still in order, and is held at the Renew store with their kind help. Most is out on loan, where the policy is to try to retrieve items after three months for re-use.

The Charity has no premises, paid staff or vehicle. Main administrative expenses have been due to registration with the Information Commissioner, and items such as the PO Box, the telephone, and the web site. Around £1000 has been kept on current account for immediate needs, with about £2000 on bank deposit at short notice, and a main reserve with COIF (Charities Official Investment Fund) at a better rate of interest (currently 0.5%, down from 2.222%) than the usual clearing banks. Even this rate of interest may not continue.

It is possible to take advantage of the "Gift Aid" scheme for recovery of any tax paid on funds donated by individuals, thus increasing donations by 25 pence (so far) for every pound given. We are most grateful to all who have supported financially this year.

Bearing in mind that all our clients are, almost by definition, in a vulnerable situation financially, note should be taken of a small amount involved in "over-payments", shown in the accounts, note 2. These are due to standing orders not being stopped in time, in spite of repeated requests. Only two cases now remain where we are unable to trace the creditors, and the paying banks are unable or unwilling to help.

We are asked to assess any potential risks affecting the charity. Two years ago we said that, based on the experience since inception, we were probably in a position to continue with support at the then current level even if all current loan clients ceased to repay. This is no longer the case, as demand is rising and donations have gone down. The amount held in reserve has also gone down, and interest rates are dramatically down.

The formal accounts are given in the next section, following the format of previous years and the relevant guidance from Charity Commission for small charities.



Independent Examiner's Report on the Accounts

Section A		Independent Examiner's Report	
Report to the trustees/members of	Charity Name LOUTH AND DISTRICT HELP FOR HOMELESS		
On accounts for the year ended	300410	Charity no (if any)	1040466
Set out on pages	4, 5, 6 (remember to include the page numbers of additional sheets)		
Respective responsibilities of trustees and examiner	<p>The charity's trustees consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the Act), as amended by s.28 of the Charities Act 2006) and that an independent examination is needed.</p> <p>It is my responsibility to:</p> <ul style="list-style-type: none"> examine the accounts (under section 43 of the Act, as amended); to follow the procedures laid down in the General Directions given by the Charity Commission (under section 43(7)(b) of the Act, as amended); and to state whether particular matters have come to my attention. 		
Basis of independent examiner's statement	<p>My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.</p>		
Independent examiner's statement	<p>In the course of my examination, no matter has come to my attention (other than that disclosed below*).</p> <p>(1) which gives me reasonable cause to believe that in, any material respect, the trustees have not met the requirements to ensure that:</p> <ul style="list-style-type: none"> proper accounting records are kept (in accordance with section 41 of the Act); and accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or <p>(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.</p> <p>* Please delete the words in the brackets if they do not apply. ✓</p>		
Signed	D E Ingham	Date	30.7.10
Name	DOROTHY E. INGHAM		
Relevant professional qualification(s) or body (if any)	SUB POSTMISTRESS (Rtd)		
Address	9, SWALLOW DRIVE LOUTH Lincs. LN11 0PN		

Louth and District Help for Homeless

Statement of Assets and Liabilities as at 30 April 2010

	NOTES	2010	2009
Current Assets			
Debtors: loans due from clients	Note 1,4	£6,419.15	£4,900.20
Lloyds Bank Treasurer's A/c		£1,038.80	£243.49
Lloyds Bank Business Call A/c		£1,272.46	£1,754.98
COIF Charities Deposit Fund		£16,659.67	£18,659.67
Cash and vouchers in hand		£325.00	£0.00
External floats	Note 6	£108.70	£210.25
		-----	-----
		£25,823.78	£25,768.59
		=====	=====

Current Liabilities

Grants not yet taken up		£0.00	£0.00
Client loan overpayments	Note 2	£30.00	£150.75
		-----	-----
<i>Total</i>		£25,793.78	£25,617.84
		=====	=====

Status of General and Restricted Funds as at 30 April

		2010	2009
Howe fund	Note 3	£1,752.75	£1,752.75
CAB fund	Note 3	£440.99	£462.45
General		£23,600.04	£23,402.64
		-----	-----
Total		£25,793.78	£25,617.84
		=====	=====

From receipts and payments a/c to 30 April £175.94

Total £25,793.78

This financial statement has been prepared from the books and records of Louth & District Help for Homeless, Registered Charity 1040466, in accordance with the Charities Act 1993 Part VI (as amended), and the Statement of Recommended Practice on Accounting for Charities (SORP 2005, appendix 5).

Hon. Treasurer



Date: 4th July 2010

Louth and District Help for Homeless

Receipts and Payments Account for the year ended 30 April

Receipts	2010	2009
Donations From statutory bodies	£0.00	£900.00
From trusts etc.	£1,450.00	£950.00
From individuals	£363.87	£60.00
<i>Sub-Total</i>	<i>£1,813.87</i>	<i>£1,910.00</i>
Howe bequest	£0.00	£0.00
Gift aid recovery	£0.00	£0.00
Flood transport (ELDC)	£0.00	£0.00
Fund raising events	£122.00	£186.00
Interest received	£144.63	£939.25
	-----	-----
Total incoming funds	£2,080.50	£3,035.25

Payments

Housing Grants	£325.00	£890.33
Food vouchers and larder food	£245.00	£150.00
Transport & other small grants	£211.55	£147.85
Flood transport (Renew)	£0.00	£0.00
Night-stop scheme support	£0.00	£0.00
Housing loans written off	£888.00	£120.12
Comm. Larder funds transferred	£0.00	£50.00
Costs of events	£12.90	£66.53
Equipment, kitchen	£0.00	£148.00
Equipment, Comm Larder	£0.00	£0.00
Administration	£222.11	£157.57
	-----	-----
Total outgoing funds	£1,904.56	£1,730.40

Net incoming funds	£175.94	£1,304.85
	=====	=====

Notes to the Accounts, year ended 30 April 2010

Note 1: Debtors

Outstanding loans at 1 May	£4,900.20	£1,093.12
New loans to 30 April	£4,552.95	£4,402.20
	-----	-----
Total	£9,453.15	£5,495.32
Loans written off in year	£888.00	£120.12
Repayments in year	£2,146.00	£475.00
	-----	-----
Total	£3,034.00	£595.12
	-----	-----
Loans Outstanding at 30 April	£6,419.15	£4,900.20
	=====	=====

Note 2: Creditors

Housing loans overpaid	
Balance as at 1 May	£150.75
Overpaid by clients this year	£30.00
Repaid	£150.75

Balance as at 30 April	£30.00
	=====

Note 3: Restricted Funds

(A) Howe Fund

At 1 st May	£1,752.75	£2,000.00
Grants in year	£0.00	£247.25
At 30 th April	£1,752.75	£1,752.75

There have been no eligible clients meeting Howe Fund criteria this year.

(B) CAB fund (not vouchers)

	At bank	At CAB	Total
At 1 st May	£442.45	£20.00	£462.45
Gift aid recovery	£0.00		£0.00
Apportioned interest	£3.54		£3.54
Grants made		-£25.00	-£25.00
Transfers	-£30.00	£30.00	£0.00
At 30 th April	£415.99	£25.00	£440.99

Note 4: These accounts assume that all outstanding client loans will be repaid. Experience is that some 30% must be written of, maybe more in future.

Note 5: Includes PO Box fee, Information Commissioner fee, telephone and web.

Note 6: Includes CAB food voucher, clergy, and housing assistance floats. Float movements in year:

		May 09	Grants	Top-ups	April 10
CAB	Food	£20.00	£60.00	£75.00	£35.00
Housing	Grants	£36.75	£128.05	£100.00	£8.70
Housing	Food	£20.00	£35.00	£35.00	£20.00
St Matthew	Vouchers	£35.00	£60.00	£25.00	£0.00
Night-stop	General	£50.00	£50.00	£0.00	£0.00
PCW	Grants	£3.50	£8.50	£25.00	£20.00
PCW	Food	£25.00	£90.00	£65.00	£0.00
Total			£431.55		£83.70

The total float figure in *Assets* includes the CAB float in note 3 and the floats in note 6 above.

Note 7: Because of expected usage, to be written off in year of purchase. Two mini-ovens bought in 2009. One microwave lost in 2006.