

***Louth & District  
Help for  
Homeless***

**Registered Charity Number: 1040466**



**Annual Report 2006-07**

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### 1. 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.



## **2. Trustees and members**

**Honorary Presidents** Sandie Stratford  
Frans van Baaren

**Chair** Sara Morris

**Honorary Secretary** Marilyn Sherriff

**Honorary Treasurer** Peter Hill

**Members** Lesley Koumi  
Peta Hill  
Fran Mitchell  
Julie Barton  
Terry Brown  
Rosemary Huke *New member during 2006*  
Jeff Regler *New member during 2006*

## **3. Activity Report**

This year has been one of consolidation for LDHH.

After the major changes in the composition of the Committee there have been two new members this year. Soon after the AGM Jeff Regler joined and then a few months ago Rosemary Huke came along. Jeff works for Doorstep, the Housing Support organisation in Grimsby and Rosemary is Chair of Legbourne Mothers Union who for many years have supplied LDHH clients with boxes of household and toiletry items and hand-knitted blankets. These have been most welcome to those moving into new accommodation with very few possessions or money.

This year has seen the development of the Community Larder. This is mainly organised by Louth Parish Community Worker, Peta Hill, who is supported by a loyal team of volunteers, and runs this with the local Churches. Each Church hosts a collection bin for a month and parishioners are asked to contribute dried and tinned foods and some cash for personal items such as nappies and sanitary towels. The Community Larder is based at Trinity Church Centre, Louth and is accessible at all times. Since its inception just under a year ago over 50 parcels have been handed out and only one client has received more than one parcel. Feedback is that this is a most worthwhile scheme and it has helped out many people facing the crisis of having no food or money.

The Community Larder is backed up by fresh food vouchers redeemable at Louth Co-op and the loan of microwave ovens and Russell-Hobbs mini-ovens, which are stored and PAT tested at Renew furniture store in Eastfield Road, Louth. During

the year LDHH has bought more ovens and they are well used, mainly by clients of East Lindsey Housing Support Team.

In preparation for writing this report I have worked out that since last year's AGM the other members and I have dealt with 28 applications for help and enquiries about housing resources in the Louth Area. LDHH has paid out five sizable loans and grants to help local people have access to privately rented accommodation and has helped one person avoid eviction from a mortgaged property while she sorted out her finances. All these have been made in liaison with the Citizens Advice Bureau and the ELDC Housing Support Team.

LDHH has also had some involvement with local housing policy, not only by attending local housing consultation meetings but during the year with Lesley Koumi, District Councillor and LDHH committee member, and Julie Barton, Manager of Louth CAB and also a committee member. We met managers of Linx Housing to discuss their policy of dealing with failing tenants, and they have invited us to produce a leaflet to be given to tenants with advice on how to ask for help. This is being prepared with a user-friendly design.

This year's Advent Lunch was most successful. Breaking with tradition it was held at St. Mary's Roman Catholic Church in their Parish Centre. It was attended by over 80 people and made £275. The Committee have not yet decided which Church to approach for this year's Advent Lunch but having moved from the Methodist Church this year we are contemplating moving around the Churches, to attract different people to attend. Our thanks are given to St. Mary's parishioners for their generous help with the lunch and for the use of their lovely Centre.

Just recently we have released a new version of the LDHH web site, with content mainly aimed at informing potential clients of what help is available, and also with a page inviting possible helpers and donors to participate in the work. The information is available to all at <http://www.ldhh.org.uk> or <http://ldhh.org.uk>. We are grateful to all those who have worked on this developing project in the past, including Kaz O'Callaghan, Paul Martin and Hugh Copping. Special mention for student Emily Smith, who wrote a moving piece about (imagined) homelessness for the "Wolds Words" event in the previous year. We are most grateful to Emily, her parents, her teacher Briony McNeilly and Nikki Gardner of ELDC for arranging permission for us to use it on our site.

Looking to the future LDHH committee members think it is time to consider how we can develop and hopefully expand our work. We have decided to hold a "brainstorming" meeting in the autumn to think how best this can be done and when we have decided on a course of action we intend to try to raise funds for a definite project. An idea is to contribute to an emergency housing scheme for young adults with other agencies, as our work leads us to think this is a big area of need. Any ideas from the public about future projects would be gratefully received.

#### **4. Working in Partnership**

2006/7 has seen partnership working with many agencies: Citizens Advice Bureau; East Lindsey District Council Housing Support; The Team Parish of Louth; RENEW and local Councillors to name but a few.



#### **5. Financial Report**

This year four new clients have been given loans totalling £1500, while most repayments have continued faithfully at about £125 a month. Grant schemes were set up last year for food vouchers; support for clergy or social worker small disbursements; and short term housing needs, each with a nominal amount of £30. These have disbursed about £225 with some small loans repaid. Interesting is that the majority of the small cash grants (numerically, not financially) have been for bus fares for clients to go somewhere out of Louth – typically to Lincoln, Grimsby or Skegness.

New significant expenditure this year has been on equipment for the Community Larder scheme (collection and storage bins etc.) and the ovens. The Committee agreed a policy whereby the ovens would be written off within one year because of expected usage, but one has actually been lost this year. Main administrative expenses have been due to registration with the Information Commissioner, and items such as the PO Box and the telephone, where previously we had relied on invisible donation in kind from trustees.

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 5.081%) than the usual clearing banks. It is also possible to take advantage of the "Gift Aid" scheme for recovery of any tax paid on funds donated by individuals, thus increasing donations by 28.2 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 "overpayments", shown in the accounts, note 2. Only two cases now remain where we have been unable to trace the creditors. This is also sometimes the case with those who have stopped payment before clearing the debt fully, or even making any repayment at all. It has been necessary to write off three loans totalling £512.50.

We are asked to assess any potential risk affecting the charity:

(a) Based on the experience since inception, we are now probably in a position to continue with support at our present level even if all current loan clients disappeared tomorrow.

(b) We have operated for the past years under the guidance and supervision of the Charity Commission for England and Wales, and have found this to be positively helpful and not onerous for a small charity of our size. However we are now advised that a new body, the Fund-raising Standards Board, is formed and this may possibly demand fees, even from small charities. We also understand that a new Central Government body, the "Office for the Third Sector", may be about to influence charitable activities.

The accounts are given in the annexe following. While it is usual to show figures for one previous financial year in such accounts, we have been able to include two previous years for those readers who may not have easy access to our 2005/6 report. This may be interesting in showing any trends.

## **6. Contact details**

**Louth and District Help for the Homeless can be contacted by post:**

P O Box 120

Louth

LN11 0WR

**By email :** [help@ldhh.org.uk](mailto:help@ldhh.org.uk)

**Via our web site** [www.ldhh.org.uk](http://www.ldhh.org.uk)

**Via referral from the Citizens Advice Bureau**

14 Queen Street,

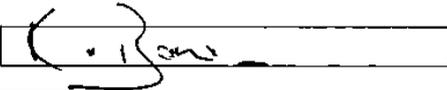
Louth,

Lincs. LN11 9AU

01507 609459 (Answer-phone only- Not for emergencies)

**By mobile phone:** (07717) 854889

## Independent Examiner's Report on the Accounts

Receipts and Payments Accounts	
Report to the trustees/members of	Charity Name <b>LOUTH &amp; DISTRICT HELP FOR HOMELESS</b>
On accounts for the year ended	<b>300407</b>
Set out on pages	<b>8-10 FOLLOWING</b> (remember to include the page numbers of additional sheets)
<b>Respective responsibilities of trustees and examiner</b>	<p>The charity's trustees are responsible for the preparation of the accounts. 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)) and that an independent examination is needed.</p> <p>It is my responsibility to:</p> <ul style="list-style-type: none"> <li>examine the accounts (under section 43(3)(a) of the Act);</li> <li>follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 43(7)(b) of the Act); and</li> <li>state whether particular matters have come to my attention.</li> </ul>
<b>Basis of independent examiner's statement</b>	My examination was carried out in accordance with General Directions given by the Charity Commissioners. 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.
<b>Independent examiner's statement</b>	<p>In connection with my examination, no matter has come to my attention (<del>other than that disclosed overleaf</del>):</p> <p>(1) which gives me reasonable cause to believe that in any material respect the requirements:</p> <ul style="list-style-type: none"> <li>to keep accounting records in accordance with section 41 of the 1993 Act; and</li> <li>to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act</li> </ul> <p>have not been met; or</p> <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	 Date <b>14/6/07</b>
Name	<b>KEITH ALAN BOURNE</b>
Relevant professional qualification or body (if any)	-
Address	<b>8 WOOD WAY LOUTH LINCOLNSHIRE LN11 8BG</b>

## Louth and District Help for Homeless

### Statement of Assets and Liabilities as at 30 April 2007

	NOTES	2007	2006	2005
<b>Current Assets</b>				
Debtors: loans due from clients	Note 1,4	£2,782.92	£3,290.42	£4,469.05
Lloyds Bank Treasurer's A/c		£1,156.11	£1,005.22	£1,085.62
Lloyds Bank Business Call A/c		£2,186.60	£2,398.89	£2,599.13
COIF Charities Deposit Fund		£13,802.97	£12,238.50	£9,947.00
Cash and vouchers in hand		£40.00	£0.00	£30.00
External floats	Note 6	£141.30	£118.30	
		-----	-----	-----
		£20,109.90	£19,051.33	£18,130.80
		=====	=====	=====
<b>Current Liabilities</b>				
Client loan overpayments	Note 2	£150.75	£150.75	£153.00
		-----	-----	-----
<i>Total</i>		£19,959.15	£18,900.58	£17,977.80
		=====	=====	=====

### Status of General and Restricted Funds as at 30 April 2007

		2007	2006	2005
Howe fund	Note 3	£2,000.00	£2,000.00	£2,000.00
CAB fund	Note 3	£482.75	£499.75	£390.00
General		£17,476.40	£16,400.83	£15,587.80
		-----	-----	-----
<b>Total</b>		£19,959.15	£18,900.58	£17,977.80
		=====	=====	=====
			£1,058.57	£922.78
			-----	-----
<i>Total</i>			£19,959.15	£18,900.58
			=====	=====

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: 14<sup>th</sup> June 2007

## Louth and District Help for Homeless

### Receipts and Payments Account for the year ended 30 April 2007

Receipts	2007	2006	2005
Donations From statutory bodies	£300.00	£350.00	£1,250.00
From trusts etc.	£1,060.00	£746.28	£1,008.65
From individuals	£220.00	£123.75	£406.45
<i>Sub-Total</i>	<i>£1,580.00</i>	<i>£1,220.03</i>	<i>£2,665.10</i>
Howe bequest	£0.00	£0.00	£500.00
Gift aid recovery (CAB fund)	£0.00	£110.00	
Fund raising events	£370.15	£209.89	£184.50
Interest received	£670.96	£520.67	£334.08
	-----	-----	-----
<b>Total incoming funds</b>	<b>£2,621.11</b>	<b>£2,060.59</b>	<b>£3,683.68</b>
<b>Payments</b>			
Grants to clients incl food vouchers	£224.40	£180.25	£70.00
Housing loans written off	£512.50	£612.88	£2,507.25
Costs of events	£103.69	£76.06	£5.00
Equipment, cookers Note 7	£348.34	£48.86	£7.99
Equipment, Comm Larder	£55.46		
Administration Note 5	£318.15	£219.76	£200.09
	-----	-----	-----
<b>Total outgoing funds</b>	<b>£1,562.54</b>	<b>£1,137.81</b>	<b>£2,790.33</b>
<b>Net incoming funds</b>	<b>£1,058.57</b>	<b>£922.78</b>	<b>£893.35</b>
	=====	=====	=====

### Notes to the Accounts, year ended 30 April 2007

#### Note 1: Debtors

	Total	General Fund
Outstanding loans at 1 May 2006	£3,290.42	£3,290.42
New loans to 30 April 2007	£1,500.00	£1,500.00
	-----	-----
<b>Total</b>	<b>£4,790.42</b>	<b>£4,790.42</b>
Loans written off in year	£512.50	£512.50
Repayments in year	£1,495.00	£1,495.00
	-----	-----
	<b>£2,007.50</b>	<b>£2,007.50</b>
Loans Outstanding at 30 April 2007	£2,782.92	£2,782.92
	=====	=====

**Note 1: Debtors (continued)**

Expected outcome of loans at 1 May 2007

Repayments expected within one year	£1,530.50	£1,530.50
Repayments expected after one year	£1,252.42	£1,252.42
	-----	-----
	£2,782.92	£2,782.92
	=====	=====

**Note 2: Creditors**

Housing loans overpaid

Balance as at 1 May 2006	£150.75
Overpaid by clients this year	£0.00
Repaid to clients	£0.00
	-----
Balance as at 30 April 2007	£150.75
	=====

**Note 3: Restricted Funds**

(A) Howe Fund	At bank	On loan	
At 1 <sup>st</sup> May 2006	£2,000.00	£0.00	
Changes in year	£0.00	£0.00	
At 30 <sup>th</sup> April 2007	£2,000.00	£0.00	
There have been no eligible clients meeting Howe Fund criteria this year.			
(B) CAB fund (not vouchers)	At bank	At CAB	Total
At 1 <sup>st</sup> May 2006	£471.45	£28.30	£499.75
Gift aid recovery	£0.00		£0.00
Apportioned interest	£25.00		£25.00
Grants made		-£42.00	-£42.00
Transfers	-£30.00	£30.00	£0.00
At 30 <sup>th</sup> April 2007	£466.45	£16.30	£482.75

**Note 4:** These accounts assume that all outstanding client loans will be repaid. Experience is that some 30% must eventually be written off.

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

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

		May 06	Grants	Transfers out	Transfers in	Top-ups	April 07
CAB	Food	£0.00	£5.00	£0.00	£0.00	£30.00	£25.00
Housing	Grants	£30.00	£105.00	£0.00	£70.00	£30.00	£25.00
Housing	Food	£30.00	£70.00	£10.00	£0.00	£55.00	£5.00
PCW	Grants	£30.00	£10.00	£0.00	£0.00	£0.00	£20.00
PCW	Food	£0.00	£15.00	£0.00	£35.00	£30.00	£50.00
Total							£125.00

The total float figure of £141.30 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. One has been lost in 2006.