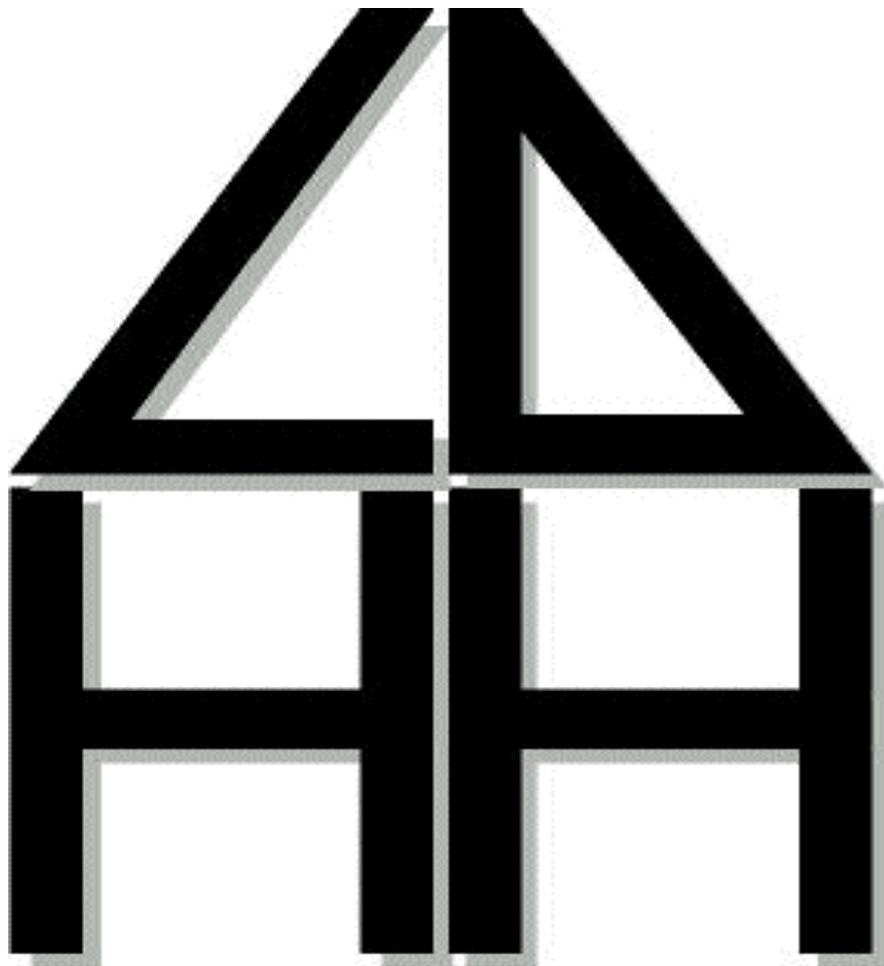


***Louth & District  
Help for  
Homeless***

**Registered Charity Number: 1040466**



**Annual Report 2007-08**

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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** Maureen Robinson

**Honorary Treasurer** Peter Hill

**Members** Julie Barton  
Terry Brown  
Richard Hampton  
Peta Hill  
Rosemary Huke  
Melanie Joy  
Lesley Koumi  
Fran Mitchell

## **3. Report**

This will be the last report I shall be writing for a Louth and District Help for Homeless AGM as I am standing down as chairman at the AGM this year.

It has been a busy year giving practical and financial help with approximately six loans and grants to help people pay off debts or cover their mortgage, either to prevent eviction or help them to have access to privately rented accommodation. With the current national financial situation it is likely that LDHH will be approached for this type of help increasingly in the coming months.

This year has seen a move in emphasis away from the original purpose of giving interest-free loans for those wishing to go into rented accommodation, although this facility is still available. Many more direct grants have been given, where it seemed that, even interest-free, there was not much prospect of a loan being repaid. The new emphases show a rather disturbing pattern, in that much support has been for small grants for immediate food needs, and also a trend noted last year, for travel expenses to go somewhere away from Louth - whether for access to statutory support; temporary accommodation; or a job opportunity. In all these areas the trustees have felt it necessary to maintain a flexible and rapid approach.

The Community Larder, managed by Peta Hill from Holy Trinity Church Centre, has gone from strength to strength and she estimates that during the last year she has given out some 150 parcels. The scheme now includes fresh fruit and vegetable parcels in co-operation with Stevenson's the greengrocer in Eastgate, Louth. As Peta will be present at the AGM I shall ask her to provide more details of this most successful scheme.

During this last year LDHH has received two very welcome forms of help from other agencies. Lincolnshire Co-operative Society gave us a grant of over £3400, as their chosen charitable object last year was homelessness. The Norwich and Peterborough Building Society gave towelling robes and toiletries to enable the host families of the ELDC emergency housing scheme *Night Stop* to supply their young guests. This co-operation with local businesses has been a welcome boost to LDHH funds and work.

The composition of the Committee has seen some changes this year. We welcomed Maureen Robinson as Secretary. Jeff Regler was unable to continue, and Rosemary Huke, Chair of Legbourne Mothers Union, who for many years have supplied LDHH clients with boxes of household and toiletry items and hand-knitted blankets, will resign at the AGM but will continue to support with the boxes. These have been most welcome to those moving into new accommodation with very few possessions or money.

The Community Larder is backed up by the continuation of the scheme for 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 the Renew furniture store in Eastfield Road, Louth. During the year LDHH has bought more ovens and some small refrigerators and they are well used, mainly by clients of East Lindsey Housing Support Team.

This year's Advent Lunch continued the successful sequence and was held at Holy Trinity Church Centre. It was attended by over 60 people, including the Mayor and Mayoress, and made £150. Our thanks are given to the Holy Trinity team for their generous help with the lunch and for the use of their lovely Centre.

We have continued to maintain the 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>.

#### **4. Financial Notes**

Most client repayments have continued faithfully at about £80 a month, but some £885 has had to be written off. The small grant schemes set up in 2006 for food vouchers; support for clergy or social worker small disbursements; and short term housing needs, each with a nominal amount of £30, have been very active. They have been 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 to the extent that additional food supplies have had to be purchased beyond those kindly donated by churches and others around the town. Because this scheme needs essentially full-time coverage as well as premises for storage, the administrative task and the accumulated fund have been transferred to the Team Parish of Louth and are now based at Holy Trinity Centre.

Because of the flood emergency, several short term actions involved the charity in supporting "Renew" in transport expenses for their van and in topping up the Community Larder as mentioned above. These expenses have been kindly supported by the Red Cross and ELDC. A very welcome gift has also been from Lincoln Co-operative Society, who took "homelessness" as their charitable theme in 2007.

The kitchen equipment loan scheme has been extended with two more ovens and two small refrigerators. The Committee agreed a policy whereby these would be written off within one year because of expected usage. However the existing stock, less one lost in 2006, is still in order.

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 5.591%) 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 "over-payments", shown in the accounts, note 2. Only two cases now remain where we are unable to trace the creditors.

We are asked to assess any potential risks 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 ceased to repay tomorrow. (b) We have operated for the past years under the guidance and supervision of the Charities Commission, 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. We also understand that a Central Government body, the "Office for the Third Sector", may be about to influence charitable activities.

The formal accounts are given in the annexe, following the format of previous years.

## 5. Working in Partnership

2007/8 has seen continued 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.



## 6. Conclusion

Although I am stepping down from the chair of LDHH I feel confident that the strong committee will continue with the good work LDHH does, to fill the gaps the statutory agencies are not able to meet to help local people in emergency situations mainly due to their housing problems.

Sara Morris, Chair of LDHH

18 May 2008

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## 7. 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

## 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

300408

Charity no (if any)

1040466

Set out on pages

8, 9 + 10 ff. (remember to include the page numbers of additional sheets)

Respective responsibilities of trustees and examiner

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.

It is my responsibility to:

- 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

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.

Independent examiner's statement

In the course of my examination, no matter has come to my attention (~~other than that disclosed below~~):

- (1) which gives me reasonable cause to believe that in, any material respect, the trustees have not met the requirements to ensure that:
  - 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
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed

*D. Ingham*

Date

26.5.08

Name

DOROTHY ELEANOR INGHAM

Relevant professional qualification(s) or body (if any)

Address

8, SWALLOW DRIVE  
LOUTH  
LINKS.  
LNU1 0DN

## Louth and District Help for Homeless

### Statement of Assets and Liabilities as at 30 April 2008

	NOTES	2008	2007
<b>Current Assets</b>			
Debtors: loans due from clients	Note 1,4	£1,093.12	£2,782.92
Lloyds Bank Treasurer's A/c		£1,258.12	£1,156.11
Lloyds Bank Business Call A/c		£1,024.73	£2,186.60
COIF Charities Deposit Fund		£20,859.67	£13,802.97
Cash and vouchers in hand		£65.00	£40.00
External floats	Note 6	£163.10	£141.30
		-----	-----
		£24,463.74	£20,109.90
		=====	=====

### Current Liabilities

Client loan overpayments	Note 2	£150.75	£150.75
		-----	-----
<i>Total</i>		£24,312.99	£19,959.15
		=====	=====

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

		2008	2007
Howe fund	Note 3	£2,000.00	£2,000.00
CAB fund	Note 3	£493.75	£482.75
General		£21,819.24	£17,476.40
		-----	-----
<b>Total</b>		£24,312.99	£19,959.15
		=====	=====
			£4,353.84
			-----
<i>Total</i>			£24,312.99
			=====

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: 4<sup>th</sup> June 2008

## Louth and District Help for Homeless

### Receipts and Payments Account for the year ended 30 April 2008

Receipts	2008	2007
Donations From statutory bodies	£2,666.66	£300.00
From trusts etc.	£4,105.60	£1,060.00
From individuals	£285.00	£220.00
<i>Sub-Total</i>	<i>£7,057.26</i>	<i>£1,580.00</i>
Howe bequest	£0.00	£0.00
Gift aid recovery	£0.00	£0.00
Flood transport (ELDC)	£100.00	
Fund raising events	£154.50	£370.15
Interest received	£992.21	£670.96
	-----	-----
<b>Total incoming funds</b>	<b>£8,303.97</b>	<b>£2,621.11</b>
<b>Payments</b>		
Housing Grants	£440.00	£224.40
Food vouchers and larder food	£498.51	
Transport & other grants	£258.80	
Flood transport (Renew)	£100.00	
Nightstop scheme support	£45.00	
Housing loans written off	£885.50	£512.50
Comm. Larder funds transferred	£996.63	
Costs of events	£106.22	£103.69
Equipment, kitchen Note 7	£394.53	£348.34
Equipment, Comm Larder	£0.00	£55.46
Administration Note 5	£224.94	£318.15
	-----	-----
<b>Total outgoing funds</b>	<b>£3,950.13</b>	<b>£1,562.54</b>
<b>Net incoming funds</b>	<b>£4,353.84</b>	<b>£1,058.57</b>
	=====	=====

#### Notes to the Accounts, year ended 30 April 2008

##### Note 1: Debtors

Outstanding loans at 1 May 2007	£2,782.92
New loans to 30 April 2008	£112.12
	-----
<b>Total</b>	<b>£2,895.04</b>
Loans written off in year	£885.50
Repayments in year	£916.42
	-----
<b>Total</b>	<b>£1,801.92</b>
	-----
Loans Outstanding at 30 April 2008	£1,093.12
	=====

## Note 2: Creditors

### Housing loans overpaid

Balance as at 1 May 2007	£150.75
Overpaid by clients this year	£0.00
Repaid to clients	£0.00
	-----
Balance as at 30 April 2008	£150.75
	=====

## Note 3: Restricted Funds

(A) Howe Fund	At bank	On loan
At 1 <sup>st</sup> May 2007	£2,000.00	£0.00
Changes in year	£0.00	£0.00
At 30 <sup>th</sup> April 2008	£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 2007	£466.45	£16.30	£482.75
Gift aid recovery	£0.00		£0.00
Apportioned interest	£26.00		£26.00
Grants made net		-£15.00	-£15.00
Transfers	-£30.00	£30.00	£0.00
At 30 <sup>th</sup> April 2008	£462.45	£31.30	£493.75

**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.

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

		May 07	Grants	Top-ups	April 08
CAB	Food	£25.00	£40.00	£25.00	£10.00
Housing	Grants	£25.00	£111.70	£120.00	£33.30
Housing	Food	£5.00	£135.00	£150.00	£20.00
Nightstop	General	£0.00	£0.00	£50.00	£50.00
PCW	Grants	£20.00	£36.50	£20.00	£3.50
PCW	Food	£50.00	£85.00	£50.00	£15.00
Total					£131.80

The total float figure of £163.10 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 was lost in 2006.

End