

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

**Registered Charity Number: 1040466**



## **Annual Report 2008-09**

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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** Lesley Koumi \*

**Honorary Secretary** Maureen Robinson \*

**Honorary Treasurer** Peter Hill \*

**Members** Julie Barton \*  
Terry Brown \*  
Sharon Cooper  
Richard Hampton  
Peta Hill \*  
John Hough \*  
Melanie Joy  
Fran Mitchell \*  
Patrick Purves  
Chris Swallow

## **3. Report**

This year has seen a fruitful continuation of partnership working between the CAB, the churches, ELDC Housing Support workers and a number of individuals who make up the committee of LDHH. Details of grants and donations are to be found elsewhere in this Annual Report. I am pleased that LDHH continues to expand the kind of support it offers, helping to ensure not just roofs over peoples' heads but the means to cook, eat and be more comfortable under those roofs as well. This is a major development from the first few years of LDHH, when our work was primarily in giving out loans to enable people to move into new accommodation.

I would like to thank all those who have made donations this year, and also remind you that donations don't just come financially. The members of the committee give freely of their time, knowledge and expertise and I am grateful for this. Invidious though picking out individuals is, I must thank Maureen Robinson for administrating meetings and other things so efficiently, and Peter Hill for husbanding our finances so successfully.

We have welcomed new members Patrick Purves and Sharon Cooper to the committee and they have contributed new ideas and new energy to our work.

Chris Swallow from ELDC Housing Support team has also now become a regular committee member and we are pleased to work with an old friend more closely.

A number of people contributed to our Advent Lunch in December, not least stalwarts from Eastgate Union Church and thanks are due to all of them. It was a successful occasion, well attended and helped to raise the profile as well as bringing in some funds.

We started the year by carrying out a SWOT analysis (strengths; weaknesses; opportunities; threats). In the light of these difficult financial times, perhaps we should now revisit that, and plan more carefully about how we will cope with decreasing income and probable increased demands on our resources. While our funds are in a steady state at the moment, we must ensure that we are in a position in the future to help people who need the services we offer.

We are not a pressure group as such, but maybe we should be thinking about how we can work with others to ensure a better availability of suitable housing for the vulnerable sections of our community. I welcome initiatives such as the Nightstop Scheme and the women's refuge now under construction. There seems to be a need as well for accommodation for single men and more support for people with mental health problems and learning difficulties. What can we do about that?

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**

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 needs 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 and are now based at Holy Trinity Centre, supported by all the churches in the town.

A very welcome large gift last year was from Lincoln Co-operative Society, who took “homelessness” as their charitable theme in 2007. A plan to use this to provide a shower and washing facilities for the homeless in Louth has not yet been possible because of failure to find a suitable site. There is such a facility at the Salvation Army building, but it is not in use.

Most client repayments have continued faithfully at about £45 a month, following a reduction in requests for loans in the year 06/07. but some £120 has had to be written off. 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. Only one client has 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 been extended with two more ovens. 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, 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 2.222%, down from 5.591%) than the usual clearing banks. Even this rate of interest is not expected to 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 20 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) Last year 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. (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 and the relevant guidance from Charity Commission for small charities.

## 5. Working in Partnership

The year 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. Contact details

Louth and District Help for 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

## Louth and District Help for Homeless

### Statement of Assets and Liabilities as at 30 April 2009

	NOTES	2009	2008
<b>Current Assets</b>			
Debtors: loans due from clients	Note 1,4	£4,900.20	£1,093.12
Lloyds Bank Treasurer's A/c		£243.49	£1,258.12
Lloyds Bank Business Call A/c		£1,754.98	£1,024.73
COIF Charities Deposit Fund		£18,659.67	£20,859.67
Cash and vouchers in hand		£0.00	£65.00
External floats	Note 6	£210.25	£163.10
		-----	-----
		£25,768.59	£24,463.74
		=====	=====

### Current Liabilities

Grants not yet taken up		£0.00	
Client loan overpayments	Note 2	£150.75	£150.75
		-----	-----
<i>Total</i>		£25,617.84	£24,312.99
		=====	=====

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

		<b>2009</b>	<b>2008</b>
Howe fund	Note 3	£1,752.75	£2,000.00
CAB fund	Note 3	£462.45	£493.75
General		£23,402.64	£21,819.24
		-----	-----
<b>Total</b>		£25,617.84	£24,312.99
		=====	=====
			-----
			£1,304.85
			-----
<i>Total</i>			£25,617.84
			=====

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 2009

## Louth and District Help for Homeless

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

Receipts	2009	2008
Donations From statutory bodies	£900.00	£2,666.66
From trusts etc.	£950.00	£4,105.60
From individuals	£60.00	£285.00
<i>Sub-Total</i>	<i>£1,910.00</i>	<i>£7,057.26</i>
Howe bequest	£0.00	£0.00
Gift aid recovery	£0.00	£0.00
Flood transport (ELDC)	£0.00	£100.00
Fund raising events	£186.00	£154.50
Interest received	£939.25	£992.21
	-----	-----
<b>Total incoming funds</b>	<b>£3,035.25</b>	<b>£8,303.97</b>

### Payments

Housing Grants	£890.33	£440.00
Food vouchers and larder food	£150.00	£498.51
Transport & other small grants	£147.85	£258.80
Flood transport (Renew)	£0.00	£100.00
Night-stop scheme support	£0.00	£45.00
Housing loans written off	£120.12	£885.50
Comm. Larder funds transferred	£50.00	£996.63
Costs of events	£66.53	£106.22
Equipment, kitchen	£148.00	£394.53
Equipment, Comm Larder	£0.00	£0.00
Administration	£157.57	£224.94
	-----	-----
<b>Total outgoing funds</b>	<b>£1,730.40</b>	<b>£3,950.13</b>

<b>Net incoming funds</b>	£1,304.85	£4,353.84
	=====	=====

### Notes to the Accounts, year ended 30 April 2009

#### Note 1: Debtors

Outstanding loans at 1 May	£1,093.12
New loans to 30 April	£4,402.20
	-----
<b>Total</b>	<b>£5,495.32</b>
Loans written off in year	£120.12
Repayments in year	£475.00
	-----
<b>Total</b>	<b>£595.12</b>
	-----
Loans Outstanding at 30 April	£4,900.20
	=====



**Note 2: Creditors**

Housing loans overpaid

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

**Note 3: Restricted Funds**

(A) Howe Fund

At 1 <sup>st</sup> May	£2,000.00
Grants in year	£247.25
At 30 <sup>th</sup> April	£1,752.75

There has been one eligible client meeting Howe Fund criteria this year.

(B) CAB fund (not vouchers)

	At bank	At CAB	Total
At 1 <sup>st</sup> May	£462.45	£31.30	£493.75
Gift aid recovery	£0.00		£0.00
Apportioned interest	£30.00		£30.00
Grants made net		-£61.30	-£61.30
Transfers	-£50.00	£50.00	£0.00
At 30 <sup>th</sup> April	£442.45	£20.00	£462.45

**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 08	Grants	Top-ups	April 09
CAB	Food	£10.00	£40.00	£50.00	£20.00
Housing	Grants	£33.30	£126.55	£130.00	£36.75
Housing	Food	£20.00	£55.00	£55.00	£20.00
St Matthew	Vouchers	£0.00	£0.00	£35.00	£35.00
Night-stop	General	£50.00	£0.00	£0.00	£50.00
PCW	Grants	£3.50	£0.00	£0.00	£3.50
PCW	Food	£15.00	£15.00	£25.00	£25.00
Total			£236.55		£190.25

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.

# Independent Examiner's Report on the Accounts

**Section A**

**Independent Examiner's Report**

Report to the trustees/members of

Charity Name: **LOUTH A DISTRICT HELP FOR HOMELESS**

On accounts for the year ended

**3004089**

Charity no (if any)

**1040466**

Set out on pages

**7, 8 AND 9**

(insert or to state 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 45(2) of the Charities Act 1993 (the Act), as amended by s.78 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

*[Signature]*

Date

**23. 6. 09**

Name

**DOROTHY ELEANOR INGHAM**

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

Address

**3 SWALLOW DRIVE  
LOUTH.  
LINES. LN11 0DN**

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