

LOUTH AND DISTRICT HELP FOR HOMELESS

ANNUAL REPORT 2010-2011

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*

Richard Hampton

Peta Hill*

John Hough*

Melanie Joy

Fran Mitchell*

Patrick Purves

Kirsty Shepherd

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Chair's Annual Report 2010-2011

Firstly, I must pay tribute to Town Councillor Keith Sharp, former Mayor of Louth, who supported Louth and District Help for Homeless for many years and who joined the committee last year. Keith was a very calm, patient and kindly man and he will be much missed.

This year, 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. We have been pleased to welcome Kirsty Shepherd as a new committee member.

I note that I said at the last AGM that we were determined to hold a successful Advent Lunch in 2010, even though the event had not been very well attended in 2009. We make a bit of money out of this each year and also look on it as a way of raising our profile. I am afraid that in 2010, we had to cancel altogether at the last minute because of the snowy weather. I am hoping we will fare better this year – the Advent Lunch is planned for Friday 2nd December, 12 until 2pm at the Catholic Church Hall. Please come and bring your friends – the soup is always delicious!

The weather was very kind to us, however, on a warm June evening when we held our first ceilidh, kindly organised by Patrick Purves. A dedicated group danced the night away and had a lot of fun. And we didn't lose any money on it either!

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. We have had frequent debates on whether we should redraw our geographical boundaries, or tighten our criteria for lending, but in the end have agreed to do what we can wherever we can.

We have recently moved committee meetings from the traditional Friday afternoon slot to what we hope may be a more attractive time at 5.30 on a Wednesday. Next meeting is 16th November. New committee members are very welcome.

I am pleased that in the current difficult economic situation LDHH has been able to help people who have had nowhere else to go. Somewhere to live is a most basic human right and even if our contribution is a drop in the larger ocean, at least we have been here.

Many thanks to you all.

Lesley Koumi, Chair
October 2011

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 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 continue and 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 again.

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, the accumulated fund and the food store were transferred to the Team Parish of Louth 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 £190 a month. There was a reduction in requests for loans from the year 06/07, but this increased again in 09/10. Some £1800 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. Two 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 been discontinued. 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 held at the Renew store with other white goods under their management.

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	3 0 0 4 1 1	Charity no (if any)	1 0 4 0 4 6 6
Set out on pages	4 - 6 <small>(remember to include the page numbers of additional sheets)</small>		
Respective responsibilities of trustees and examiner	<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 1993 Act) 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 1993 Act, to follow the procedures laid down in the general Directions given by the Charity Commission (under section 43(7)(b) of the 1993 Act, 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 no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.</p>		
Independent examiner's statement	<p>In connection with 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 requirements:</p> <ul style="list-style-type: none"> to keep accounting records in accordance with section 41 of the 1993 Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act have not been met; 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. Ingham	Date	5.10.11
Name	DOROTHY ELEANOR INGHAM		
Relevant professional qualification(s) or body (if any)	SUB POSTMISTRESS (Rtd)		
Address	8, SWALLOW DRIVE LOUTH LN11 0DN		

Louth and District Help for Homeless

Statement of Assets and Liabilities as at 30 April 2011

	NOTES	2011	2010
Current Assets			
Debtors: loans due from clients	Note 1,4	£7,199.20	£6,419.15
Lloyds Bank Treasurer's A/c		£1,271.03	£1,038.80
Lloyds Bank Business Call A/c		£1,080.72	£1,272.46
COIF Charities Deposit Fund		£14,759.67	£16,659.67
Cash and vouchers in hand		£25.07	£325.00
External floats	Note 6	£365.35	£108.70
		-----	-----
		£24,701.04	£25,823.78
		=====	=====

Current Liabilities

Grants not yet taken up		£0.00	£0.00
Client loan overpayments	Note 2	£45.00	£30.00
		-----	-----
<i>Total</i>		£24,656.04	£25,793.78
		=====	=====

Status of General and Restricted Funds as at 30 April

		2011	2010
Howe fund	Note 3	£1,462.75	£1,752.75
CAB fund	Note 3	£458.99	£440.99
General		£22,734.30	£23,600.04
		-----	-----
Total		£24,656.04	£25,793.78
		=====	=====

From receipts and payments a/c to 30 April -£1,092.74

<i>Total</i>			-----
			£24,701.04
			=====

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



Rev. Date: 26th Oct. 2011

Louth and District Help for Homeless

Receipts and Payments Account for the year ended 30 April

Receipts	2011	2010
Donations From statutory bodies	£650.00	£0.00
From trusts etc.	£1,200.00	£1,450.00
From individuals	£10.00	£363.87
<i>Sub-Total</i>	<i>£1,860.00</i>	<i>£1,813.87</i>
Howe bequest	£0.00	£0.00
Gift aid recovery	£0.00	£0.00
Flood transport (ELDC)	£0.00	£0.00
Events	£0.00	£122.00
Interest received	£87.76	£144.63
	-----	-----
Total incoming funds	£1,947.76	£2,080.50
Payments		
Housing Grants	£340.00	£325.00
Food vouchers and larder food	£364.00	£245.00
Transport & other small grants	£174.35	£211.55
Flood transport (Renew)	£0.00	£0.00
Night-stop & YP scheme support	£100.00	£0.00
Housing loans written off	£1,769.95	£888.00
Comm. Larder funds transferred	£0.00	£0.00
Costs of events	£30.00	£12.90
Equipment, kitchen Note 7	£0.00	£0.00
Equipment, Comm Larder	£0.00	£0.00
Administration Note 5	£262.20	£222.11
	-----	-----
Total outgoing funds	£3,040.50	£1,904.56
Net incoming funds	-£1,092.74	£175.94
	=====	=====

Notes to the Accounts, year ended 30 April 2011

Note 1: Debtors

Outstanding loans at 1 May	£6,419.15	£4,900.20
New loans to 30 April	£4,825.00	£4,552.95
	-----	-----
Total	£11,244.15	£9,453.15
Loans written off in year	£1,769.95	£888.00
Repayments in year	£2,275.00	£2,146.00
	-----	-----
Total	£4,044.95	£3,034.00
Loans Outstanding at 30 April	£7,199.20	£6,419.15
	=====	=====

Note 2: Creditors

	This year	Last year
Housing loans overpaid		
Balance as at 1 May	£30.00	£150.75
Overpaid by clients this year	£35.00	£30.00
Repaid	£20.00	£150.75
	-----	-----
Balance as at 30 April	£45.00	£30.00
	=====	=====

Note 3: Restricted Funds

(A) Howe Fund	This year	Last year
At 1 st May	£1,752.75	£1,752.75
Repayments & write-offs	£619.95	
Grants & loans in year	£909.95	£0.00
At 30 th April	£1,462.75	£1,752.75

(B) CAB fund (not vouchers)	At bank	At CAB	Total
At 1 st May	£440.99	£25.00	£465.99
Gift aid recovery	£0.00		£0.00
Apportioned interest	£3.00		£3.00
Grants made		-£10.00	-£10.00
Transfers	-£130.00	£130.00	£0.00
At 30 th April	£313.99	£145.00	£458.99

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 to April 2011:

		May 10	Grants	Top-ups	April 11
CAB	Vouchers	£35.00	£0.00	£75.00	£110.00
Housing	Grants	£8.70	£169.25	£160.90	£0.35
Housing	Vouchers	£20.00	£10.00	£25.00	£35.00
St Matthew	Vouchers	£0.00	£0.00	£0.00	£0.00
Night-stop	and YP	£0.00	£100.00	£100.00	£0.00
PCW	Grants	£20.00	£20.00	£50.00	£50.00
PCW	Vouchers	£0.00	£350.00	£375.00	£25.00
Total			£649.25		£220.35

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

Note 7: This equipment has now been written off. No further purchase for loan is intended.