

LEWES DISTRICT CHURCHES HOMELINK

England & Wales · Charity number 1174895

Details

Other names HOMELINK

Status Registered

Legal form CIO

Registered 2017-09-29

Register [View on the Charity Commission register](#)

Contact

Address Lewes House Of Friendship
208 High Street
Lewes
East Sussex
BN7 2NS

Phone 01273921272

Email secretary@leweshomelink.org.uk

Website www.leweshomelink.org.uk

Activities

Objects: THE RELIEF OF PERSONS IN HOUSING NEED WHO ARE IN FINANCIAL HARDSHIP, ELDERLY OR SICK, AND ARE RESIDENT OR SEEKING RESIDENCE IN THE AREA OF THE LEWES DISTRICT COUNCIL

Activities: HOMELINK CIO has taken over the work of a charitable trust of the same name (RCN 1068735), which is now closed. The CIO offers interest-free loans for Rent in Advance and Damage Deposit to people with little or no savings, able to live independently and seeking accommodation in the private sector. Clients should be resident or seeking residence in Lewes district.

Classification

- **How:** Makes Grants To Individuals, Provides Other Finance
- **What:** The Prevention Or Relief Of Poverty, Accommodation/housing
- **Who:** Other Defined Groups

Geography

- East Sussex

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£139,734	£134,177	-	-
2023-12-31	£143,117	£151,271	-	-
2022-12-31	£120,855	£171,063	-	-
2021-12-31	£117,887	£100,447	-	-
2020-12-31	£90,182	£100,192	-	-

Trustees

Name	Role	Appointed
Rosalind Toomey	Chair	2020-07-23
CHRISTINE TUTT		2017-09-29
Christopher Henry Charles Whittick		2024-05-20
Gillian Anne Short		2024-04-25
Graham Nigel Maunders		2024-04-25
Hugh Jones		2021-10-05
JOAN WIGNALL		2017-09-29
Jane Lee		2019-01-17
LINDA FISHER		2017-09-29
RICHARD JAYAWANT		2025-03-20

LEWES DISTRICT CHURCHES HOMELINK

England & Wales - Charity number 1174895

Accounts



LEWES DISTRICT CHURCHES **HOMELINK**

Charitable Incorporated Organisation

TRUSTEES' ANNUAL REPORT
&
FINANCIAL STATEMENTS

for the year ended

31st DECEMBER 2024

Registered Charity Number 1174895

Office address: 208 High Street, School Hill, LEWES, East Sussex, BN7 2NS

The Board of Trustees of Lewes District Churches HOMELINK (registered charity number 1174895) presents its Annual Report and Accounts for the year ended 31st December 2024.

1 Charity objects

The object of the Charity is 'the relief of persons in housing need who are in financial hardship, elderly or sick, and are resident or seeking residence in the area of the Lewes District Council'.

2 Governance

Lewes District Churches HOMELINK is a Charitable Incorporated Organisation (CIO), set up in 2017 to assume the role of an earlier unincorporated charity of the same name, founded in 1998. The CIO is governed in accordance with the Charity Commission's foundation model constitution.

The Board of Trustees meets four times a year and has delegated management responsibilities to a Management Committee between meetings. Up to twelve trustees are appointed by the Churches Together groups in Lewes, Newhaven and Seaford, and a further four trustees may be co-opted by the Board. An annual meeting open to all local supporters was held in Lewes on 18th May 2024.

3 Charitable activities

The principal charitable activity of HOMELINK is the provision of interest-free loans to people seeking private rented accommodation in the Lewes District area. Loans can cover the deposit and/or first month's rent and are generally repayable by monthly instalments over periods of 3-5 years. During the year, we received 237 applications for loans, a slight increase from 221 received in 2023. Of these, we provided 61 loans in 2024, compared to 47 in the previous year, helping a total of 146 individuals.

In addition, a limited number of small non-repayable grants were made to assist with the cost of setting up a new home or replacing essential white goods. Throughout the year, we observed a notable rise in the number of individuals being referred who lacked the basic essentials necessary for a stable life. This led to a surge in demand for our traditional small grants and a growing dependence on Micro Emergency Grants, such as food vouchers, generously funded by the Enjoolata Foundation.

In 2024, we marked our 25th Anniversary with a gala concert, in addition to our beloved annual Christmas Concert held at the beginning of December. Both events were met with great success and enthusiasm.

4 Finance

The accounts of the CIO for 2024 are set out on pages 4-9 below, together with comparisons with the previous year. New loans were funded by repayments from earlier loans. Staffing costs were covered in large part by charitable grants. We are grateful for all the very generous support received, and for advice and encouragement from the Albert Hunt Trust, The Enjoolata Foundation, the Ernest Kleinwort Charitable Trust, the Garfield Weston Foundation, Lewes District Council, the Sussex Community Foundation and other bodies which have provided financial assistance. We also receive regular support from local churches. Fam Jam Films worked with Homelink staff, on a pro bono basis, to produce a short film demonstrating the work of the charity.

5 Reserves policy

The trustees need to hold reserves for cash flow reasons, i.e. to ensure they can pay salaries and other costs as they arise and can fund new tenant loans in advance of income from donations and grants. The Charity also sometimes needs to draw upon reserves when the demand for loans is particularly acute; and for this reason, the trustees have identified the former Caburn Trust fund as a backup source of funding.

In order to clarify the way in which HOMELINK activities are funded, separate reserve provision has been made for tenant loans and for operational expenses. To support future new tenant loans, a designated reserve of £195,000 is held (2023: £195,000) to maintain a level of funds available for loan; leaving an unrestricted 'free' reserve of £81,601 (2023: £68,065) available to help meet salaries and other operational expenses. This reserve is equivalent to some eight months' worth of the planned outlay.

The trustees consider this is an appropriate level and pattern of reserves for the foreseeable future, and accordingly they have pleasure in confirming formally that they consider the CIO to be a going concern for at least the next twelve months.

6 Public interest

The Charity has regard to the Charity Commission's guidance on public interest. Our services are open and accessible to all groups of homeless people, irrespective of gender, race, nationality, religion, sexual orientation, class, disability, age, marital status, HIV status, appearance, or size.

7 Risk management

The Board regularly reviews the major risks which the Charity faces and decides on any actions needed to reduce the likelihood or impact of such risks. HOMELINK is a relatively small charity and heavily dependent on a few key people. Consequently, it faces many of the risks associated with security of resources and loss of personnel. For these reasons, special attention is directed to financial controls and to maintaining sound and clear written operational procedures.

8 Strategy

Over the coming year the trustees will maintain the programme of loans and grants to clients. The CIO has a longstanding working partnership with Lewes District Council's Housing staff, and many of our applicants come to HOMELINK through referrals from LDC.

The cost-of-living crisis has driven a sharp rise in the demand for our Small Grants service. In 2024, we gave 177 one-off grants to provide essential household goods and energy-saving solutions such as carpets and curtains.

Trustees acknowledge the growing challenges posed by a dwindling supply of private rented accommodation, which has made it increasingly difficult to assist those in need. Despite this, we remain steadfast in our commitment to supporting individuals seeking permanent housing within the Lewes District private rental sector. We continue to focus on fostering strong partnerships across the local community, including collaboration with public sector entities, to address these pressing issues and deliver meaningful solutions.

Lewes District Churches HOMELINK (CIO)

TRUSTEES' ANNUAL REPORT 2024 (continued)

9 Trustees

The trustees who held office during the year and up to the date of this report were:

Ms Rosalind Toomey (*Chair*)

Mrs Linda Fisher *

Mr Richard Jayawant (*from March 25*)

Mr Graham Maunders * (*from April 24*)

Rev Jacqueline Parson (*to February 24*)

Mrs Joanna Slaughter (*to June 25*)

Mr Christopher Whittick (*from April 24*)

Mr Hugh Jones (*Finance*)

Mr Terence Howell

Mrs Jane Lee *

Mr Malcolm Mazey (*to September 24*)

Ms Gill Short * (*from April 24*)

Mrs Christine Tutt *

Mrs Joan Wignall

The Management Committee comprised those trustees marked * above, together with Mr Neil Fisher, Mrs Gabrielle Hill, Mrs Wendy Hogg, Mr Gary Brettle, Mr Shaun Gilbert and Mrs Linda Cripps.

Signed on behalf of the trustees on 31st July 2025

Rosalind TOOMEY

Chair

Lewes District Churches HOMELINK (CIO)

STATEMENT OF FINANCIAL ACTIVITIES

Year ended 31st December 2024

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 ** £
Income from:					
Voluntary donations <i>(note 2)</i>	48,709	-	-	48,709	41,240
Charitable grants <i>(note 3)</i>	-	-	50,731	50,731	46,619
Local authority grants <i>(note 4)</i>	-	-	18,000	18,000	39,200
Fund-raising events	12,103	-	-	12,103	7,308
Investment income	5,212	-	-	5,212	1,859
Tax refunds	4,979	-	-	4,979	6,891
	71,003	-	68,731	139,734	143,117
Expenditure <i>(note 5)</i> on:					
Employee expenses	88,589	-	-	88,589	82,588
Office expenses	9,827	-	1,497	11,324	10,317
Tenant expenses	754	-	-	754	6,309
Non-repayable grants	9,993	-	20,581	30,574	48,627
Communications & events	2,336	-	-	2,336	2,170
Examiner's fees	600	-	-	600	1,260
	112,099	-	22,078	134,177	151,271
Transfers between funds (to fund expenses)	48,150	-	-48,150	-	-
Net income for the year	7,054	-	-1,497	5,557	-8,154
Transfers to fund tenant loans	-	-	-	-	-
Net movement in funds	7,054	-	-1,497	5,557	-8,154
Fund balances at 1 st January <i>(note 8)</i>	255,572	224,336	5,947	485,855	494,000
Fund balances at 31st December	262,626	224,336	4,450	491,412	485,855

** An analysis of the 2023 figures between fund types is given on page 6

Lewes District Churches HOMELINK (CIO)

BALANCE SHEET

As at 31st December 2024

	2024 £	2023 £
Social investments		
Concessionary loans to tenants <i>(note 6)</i>	181,024	187,507
Current assets <i>(note 7)</i>		
Sundry debtors	600	2,800
Cash at bank and on deposit	358,413	321,905
Current liabilities		
Grant received in advance	-47,965	-25,697
Sundry creditors	-660	-660
	491,412	485,855
The Funds of the Charity <i>(note 8)</i>		
Restricted funds ***	4,450	5,947
Unrestricted funds		
Designated funds ***	224,336	224,336
General Fund	262,626	255,572
Fund balances at 31st December 2024 (2023)	491,412	485,855

*** restricted and designated funds are held entirely in bank current and savings accounts

Signed on behalf of the trustees on 31st July 2025

Rosalind TOOMEY

Chair

Hugh JONES

Lead Trustee for Finance

Lewes District Churches HOMELINK (CIO)

STATEMENT OF FINANCIAL ACTIVITIES – 2023 COMPARATIVES

Year ended 31st December 2023

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2023 £
Income from:				
Voluntary donations	41,240	-	-	41,240
Charitable grants	-	-	46,619	46,619
Local authority grants	-	-	39,200	39,200
Fund-raising events	7,308	-	-	7,308
Investment income	1,859	-	-	1,859
Tax refunds	6,891	-	-	6,891
	57,298	-	85,819	143,117
Expenditure on:				
Employee expenses	82,588	-	-	82,588
Office expenses	9,877	-	440	10,317
Tenant expenses	6,309	-	-	6,309
Non-repayable grants	20,008	-	28,619	48,627
Communications & events	2,170	-	-	2,170
Examiner's fees	1,260	-	-	1,260
	122,212	-	29,059	151,271
Transfers between funds (to fund expenses)	54,435	-	-54,435	-
Net income for the year	-10,479	-	2,325	-8,154
Transfers to fund tenant loans	-36,800	50,000	-13,200	-
Net movement in funds	-47,279	50,000	-10,875	-8,154
Fund balances at 1 st January 2023	302,851	174,336	16,822	494,009
Fund balances at 31st December 2023	255,572	224,336	5,947	485,855

Lewes District Churches HOMELINK (CIO)

NOTES TO THE ACCOUNTS

- 1 These accounts have been prepared in accordance with the requirements of the Charities Acts and Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1 January 2019).
- 2 Voluntary donations
Donations are gifts received from individuals, churches, charities and other groups.
- 3 Charitable grants
This line includes major charitable grants towards our future-proofing project to enhance the staffing of the Charity. The trustees would like to thank the Albert Hunt Trust, the Enjoolata Foundation, the Ernest Kleinwort Charitable Trust, the Garfield Weston Foundation and the Sussex Community Foundation for their generous assistance.
- 4 Local authority grants
A grant of £12,000 was received from Lewes District Council to help fund operational costs.
- 5 Expenditure
The Charity employed two part-time Client Managers on a job-share basis, and three other part-time staff. The total employee remuneration for the year was £88,368 (*£82,542 in 2023*). No employees received over £60k. Other expenses included the hire of office accommodation (£4,500), insurance (£617), Telephones (£1,597) and IT support (£1,319). £1,020 was spent on our IT project.
- 6 Concessionary loans to tenants
Interest-free loans are made to people with little or no savings, able to live independently and seeking accommodation in the private sector in the Lewes District area. A total of 61 new loans were made this year (*47 in 2023*); and at the end of 2024, 314 individuals, couples and families were recorded as holding loans from HOMELINK (*346 in 2023*).

	2024	2023
	£	£
Balances at 1 st January (start of year)	264,507	318,765
New loans advanced during the year	98,119	67,989
Repayments during the year	-103,848	-107,938
Write-offs and adjustments	-5,354	-14,309
	253,424	264,507
Balances at 31 st December (year-end)	253,424	264,507
Provision in case of non-repayment	-72,400	-77,000
To Balance Sheet	181,024	187,507

Lewes District Churches HOMELINK (CIO)

NOTES TO THE ACCOUNTS (continued)

Loans can cover the deposit and/or first month's rent and are generally repayable by monthly instalments over periods of 3-5 years.

7 Current assets and liabilities

Cash at bank is held in designated bank accounts according to use or need, with available funds placed on deposit.

Lewes District Churches HOMELINK (CIO)

NOTES TO THE ACCOUNTS (continued)

8 Statement of funds

	Balance at 1.1.2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.2024 £
<i>Restricted funds</i>					
Grants for salary costs	-	48,150		-48,150	-
Grants towards tenant loans	-	-	-	-	-
Other restricted gifts	5,947	20,581	-22,078	-	4,450
	5,947	68,731	-22,078	-48,150	4,450
<i>Unrestricted funds</i>					
<i>Designated</i>					
- Tenant Loans reserve	195,000	-	-	-	195,000
- Former Caburn Trust	29,336	-	-	-	29,336
General Fund	255,572	71,003	-112,099	48,150	262,626
	485,855	139,734	-134,177	-	491,412

- 8.1 Restricted funds are monies which have been given to the Charity for specific purposes:
- *Grants for salary costs* are those described in note 3 above together with local authority grants towards operational costs. Grants received during the year will continue to be drawn down up to the first few months of 2025.
 - The Enjoolata grant for £5,000 was used partly for food vouchers to help our clients in need and partly to fund our Small Grants service. £1,065 will be carried over to 2025. The grants from The Silver Lady Trust and Lewes Cliffe Feoffees were also used to fund our Small Grants service.
- 8.2 Unrestricted funds are all other funds and available for use at the trustees' discretion:
- The *Tenant Loans* reserve is designated to ensure there is an adequate cash flow pool for advancing new loans to tenants who would otherwise face homelessness.
 - The *Former Caburn Housing Trust* grant is designated to be used for future development of the Charity's work with tenants.
 - The *General Fund* is the Charity's core account for all operational income and expenses.
- 8.3 The 'free' reserve of £81,601 (2023: £68,065) comprises cash and any other net current assets held in the General Fund. Trustees aim to keep this equivalent to between 4-8 months' expenditure.

9 Trustees' emoluments

In addition to the paid staff, much of the work of the Charity is carried out on a voluntary basis by the trustees and other volunteers. No emoluments were paid to trustees for this work. Routine expenses (£72) were reimbursed to a related party acting as a volunteer and other cost items incurred on behalf of the Charity were reimbursed to a trustee (£163).

Identifiable donations totalling £6,830 were received from trustees and related parties.

INDEPENDENT EXAMINER'S REPORT

I report to the trustees on my examination of the accounts of the Charity for the year ended 31st December 2024, which are set out on pages 4 to 9 above.

Responsibilities and basis of report

As the charity trustees of the CIO, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the CIO's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the CIO as required by section 130 of the Act;
or
- (2) the accounts do not accord with those records; or
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008, other than any requirement that the accounts give a 'true and fair view', which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: Caroline Clarke

Name: Caroline Clarke ACA

Date: 15/08/2025

Clarke & Wells Accountancy
Ground Floor
66, High Street
LEWES
BN7 1XG

LEWES DISTRICT CHURCHES HOMELINK

England & Wales - Charity number 1174895

Accounts



LEWES DISTRICT CHURCHES HOMELINK

Charitable Incorporated Organisation

**TRUSTEES' ANNUAL REPORT
&
FINANCIAL STATEMENTS**

for the year ended

31st DECEMBER 2023

Registered Charity Number 1174895

Office address: 208 High Street, School Hill, LEWES, East Sussex, BN7 2NS

The Board of Trustees of Lewes District Churches HOMELINK (registered charity number 1174895) presents its Annual Report and Accounts for the year ended 31st December 2023.

1 Charity objects

The object of the Charity is 'the relief of persons in housing need who are in financial hardship, elderly or sick, and are resident or seeking residence in the area of the Lewes District Council'.

2 Governance

Lewes District Churches HOMELINK is a Charitable Incorporated Organisation (CIO), set up in 2017 to assume the role of an earlier unincorporated charity of the same name, founded in 1998. The CIO is governed in accordance with the Charity Commission's foundation model constitution.

The Board of Trustees meets four times a year and has delegated management responsibilities to a Management Committee between meetings. Up to twelve trustees are appointed by the Churches Together groups in Lewes, Newhaven and Seaford, and a further four trustees may be co-opted by the Board. An annual meeting open to all local supporters was held in Seaford on 25th May 2023.

3 Charitable activities

The principal charitable activity of HOMELINK is the provision of interest-free loans to people seeking private rented accommodation in the Lewes District area. Loans can cover the deposit and/or first month's rent and are generally repayable by monthly instalments over periods of 3-5 years.

In addition, a limited number of small non-repayable grants are available to help with some of the costs of setting up home in a new place or replacing white goods.

Demand for our small grants service has grown exponentially as a result of the cost-of-living crisis. In 2023, we provided 264 one-off grants to purchase essential items for the home or emergency support with start-up costs when moving to a new rental property, as well as energy saving grants for carpets and curtains.

Trustees note that there is an increasing shortage of private rented accommodation and that this has made it more difficult to help people; however, we remain committed to supporting those in need of permanent housing in the Lewes District via the private rented sector and to building strong partnerships across the local community, including the public sector, to help achieve that.

A total of 221 applications were received during the year for loans, substantially more than the 166 in 2022. We gave 47 loans in 2023 (*55 in 2022*) and helped a total of 99 people with loans.

4 Finance

The accounts of the CIO for 2023 are set out on pages 4-9 below, together with comparisons with the previous year. New loans were funded by repayments from earlier loans. Staffing costs were covered in large part by charitable grants. We are grateful for all the very generous support received, and for advice and encouragement from the Ernest Kleinwort Charitable Trust, The Enjoolata Foundation, Newhaven Town Council, Sussex Community Foundation, Lewes District Council, and other bodies which have provided financial assistance.

5 Reserves policy

The trustees need to hold reserves for cash flow reasons, i.e. to ensure they can pay salaries and other costs as they arise and can fund new tenant loans in advance of income from donations and grants. The Charity also sometimes needs to draw upon reserves when the demand for loans is particularly acute; and for this reason, the trustees have identified the former Caburn Trust fund as a backup source of funding.

In order to clarify the way in which HOMELINK activities are funded, separate reserve provision has been made for tenant loans and for operational expenses. To support future new tenant loans, a designated reserve of £195,000 is held (2022: £145,000) to maintain a level of funds available for loan; leaving an unrestricted 'free' reserve of £68,065 (2022: £69,086) available to help meet salaries and other operational expenses. This reserve is equivalent to some seven months' worth of the planned outlay.

The trustees consider this is an appropriate level and pattern of reserves for the foreseeable future, and accordingly they have pleasure in confirming formally that they consider the CIO to be a going concern for at least the next twelve months.

6 Public interest

The Charity has regard to the Charity Commission's guidance on public interest. Our services are open and accessible to all groups of homeless people, irrespective of gender, race, nationality, religion, sexual orientation, class, disability, age, marital status, HIV status, appearance, or size.

7 Risk management

The Board regularly reviews the major risks which the Charity faces and decides on any actions needed to reduce the likelihood or impact of such risks. HOMELINK is a relatively small charity and heavily dependent on a few key people. Consequently, it faces many of the risks associated with security of resources and loss of personnel. For these reasons, special attention is directed to financial controls and to maintaining sound and clear written operational procedures.

8 Strategy

Over the coming year the trustees will maintain the programme of loans and grants to tenants. The CIO has a longstanding working partnership with Lewes District Council's Housing staff, and many of our applicants come to HOMELINK through referrals from LDC.

In 2023, a garden party was organised in the Summer, an art exhibition in Autumn as well as the usual Christmas Concert at the beginning of December. All these events were well attended.

There was a much-increased incidence of those presenting or being referred who lack basic essentials to allow them to lead a normal life. Therefore, there was a consequent increase in demand for traditional small grants and wider provision supported by the Enjoolata Foundation in the form of Energy Saving Grants, Micro Emergency Grants and New Home Start Up Grants.

9 Trustees

The trustees who held office during the year and up to the date of this report were:

Ms Rosalind Toomey (*Chair from January 23*)
Mrs Christine Tutt (*Secretary to March 23*) *
Mr Hugh Jones (*Finance*)
Mr John Cornish (*to May 2023*)
Mrs Linda Fisher *
Mr Terence Howell

Mrs Joan Wignall (*Chair to January 23*) *
Mrs Jane Lee *
Mr Malcolm Mazey
Rev Jacqueline Parson (*to February 24*)
Mrs Joanna Slaughter

The Management Committee comprised those trustees marked * above, together with Mr Neil Fisher, Mrs Gabrielle Hill, Mrs Wendy Hogg, Mr Gary Brettle, Mr Shaun Gilbert, Mrs Linda Cripps and Mrs Gill Short.

Signed on behalf of the trustees on 25th April 2024

Rosalind TOOMEY
Chair

Lewes District Churches HOMELINK (CIO)

STATEMENT OF FINANCIAL ACTIVITIES

Year ended 31st December 2023

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 ** £
Income from:					
Voluntary donations <i>(note 2)</i>	41,240	-	-	41,240	35,915
Charitable grants <i>(note 3)</i>	-	-	46,619	46,619	45,184
Local authority grants <i>(note 4)</i>	-	-	39,200	39,200	25,150
Fund-raising events	7,308	-	-	7,308	10,414
Investment income	1,859	-	-	1,859	419
Tax refunds	6,891	-	-	6,891	3,773
	57,298	-	85,819	143,117	120,855
Expenditure <i>(note 5)</i> on:					
Employee expenses	82,588	-	-	82,588	59,825
Office expenses	9,877	-	440	10,317	8,688
Tenant expenses	6,309	-	-	6,309	50,675
Non-repayable grants	20,008	-	28,619	48,627	46,941
Communications & events	2,170	-	-	2,170	4,334
Audit fees <i>(2 years)</i>	1,260	-	-	1,260	600
	122,212	-	29,059	151,271	171,063
Transfers between funds (to fund expenses)	54,435	-	-54,435	-	-
Net income for the year	-10,479	-	2,325	-8,154	-50,208
Transfers to fund tenant loans	-36,800	50,000	-13,200	-	-
Net movement in funds	-47,279	50,000	-10,875	-8,154	-50,208
Fund balances at 1 st January <i>(note 8)</i>	302,851	174,336	16,822	494,009	544,217
Fund balances at 31st December	255,572	224,336	5,947	485,855	494,009

** An analysis of the 2022 figures between fund types is given on page 6

Lewes District Churches HOMELINK (CIO)

BALANCE SHEET

As at 31st December 2023

	2023	2022
	£	£
Social investments		
Concessionary loans to tenants <i>(note 6)</i>	187,507	233,765
Current assets <i>(note 7)</i>		
Sundry debtors	2,800	2,346
Cash at bank and on deposit	321,905	284,213
Current liabilities		
Grant received in advance	-25,697	-26,315
Sundry creditors	-660	-
	485,855	494,009
The Funds of the Charity <i>(note 8)</i>		
Restricted funds ***	5,947	16,822
Unrestricted funds		
Designated funds ***	224,336	174,336
General Fund	255,572	302,851
Fund balances at 31st December 2023 (2022)	485,855	494,009

*** restricted and designated funds are held entirely in bank current and savings accounts

Signed on behalf of the trustees on 25th April 2024

Rosalind TOOMEY

Chair

Hugh JONES

Lead Trustee for Finance

Lewes District Churches HOMELINK (CIO)

STATEMENT OF FINANCIAL ACTIVITIES – 2022 COMPARATIVES

Year ended 31st December 2022

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2022 £
Income from:				
Voluntary donations	35,915	-	-	35,915
Charitable grants	5,000	-	40,184	45,184
Local authority grants	-	-	25,150	25,150
Fund-raising events	10,414	-	-	10,414
Investment income	419	-	-	419
Tax refunds	3,773	-	-	3,773
	55,521	-	65,334	120,855
Expenditure on:				
Employee expenses	59,825	-	-	59,825
Office expenses	7,932	-	756	8,688
Tenant expenses	50,675	-	-	50,675
Non-repayable grants	28,257	-	18,684	46,941
Communications & events	2,116	-	2,218	4,334
Audit fees	600	-	-	600
	149,405	-	21,658	171,063
Transfers between funds (to fund expenses)	43,638	-806	-42,832	-
Net income for the year	-50,246	-806	844	-50,208
Transfers to fund tenant loans	-24,850	50,000	-25,150	-
Net movement in funds	-75,096	49,194	-24,306	-50,208
Fund balances at 1 st January 2022	377,947	125,142	41,128	544,217
Fund balances at 31st December 2022	302,851	174,336	16,822	494,009

Lewes District Churches HOMELINK (CIO)

NOTES TO THE ACCOUNTS

- 1 These accounts have been prepared in accordance with the requirements of the Charities Acts and Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1 January 2019).
- 2 Voluntary donations
Donations are gifts received from individuals, churches, charities and other groups.
- 3 Charitable grants
This line includes major charitable grants towards our future-proofing project to enhance the staffing of the Charity. The trustees would like to thank Ernest Kleinwort Charitable Trust, The Enjoolata Foundation and Sussex Community Foundation for their generous assistance.
- 4 Local authority grants
A grant of £12,000 was received from Lewes District Council to help fund operational costs. And an additional special grant of £13,200 was received in December under the Discretionary East Sussex Support Scheme (DESSS): the purpose of the grant is to facilitate loans for homeless people who might otherwise fall outside our usual criteria. We also received £10,000 from Newhaven Town Council to help fund operational costs.
- 5 Expenditure
The Charity employed two part-time Client Managers on a job-share basis, and three other part-time staff. The total employee remuneration for the year was £82,542 (*£59,304 in 2022*). No employees received over £60k. Other expenses included the hire of office accommodation (£4,500), insurance (£577), Telephones (£1,543) and IT support (£344).
- 6 Concessionary loans to tenants
Interest-free loans are made to people with little or no savings, able to live independently and seeking accommodation in the private sector in the Lewes District area. A total of 47 new loans were made this year (*55 in 2022*); and at the end of 2023, 346 individuals, couples and families were recorded as holding loans from HOMELINK (*389 in 2022*).

	2023	2022
	£	£
Balances at 1 st January (start of year)	318,765	368,681
New loans advanced during the year	67,989	79,797
Repayments during the year	-107,938	-114,038
Write-offs and adjustments	-14,309	-15,675
	264,507	318,765
Balances at 31 st December (year-end)	264,507	318,765
Provision in case of non-repayment	-77,000	-85,000
To Balance Sheet	187,507	233,765

Lewes District Churches HOMELINK (CIO)

NOTES TO THE ACCOUNTS (continued)

Loans can cover the deposit and/or first month's rent and are generally repayable by monthly instalments over periods of 3-5 years.

7 Current assets and liabilities

Cash at bank is held in designated bank accounts according to use or need, with available funds placed on deposit.

Lewes District Churches HOMELINK (CIO)

NOTES TO THE ACCOUNTS (continued)

8 Statement of funds

	Balance at 1.1.2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.2023 £
<i>Restricted funds</i>					
Grants for salary costs	10,435	44,000		-54,435	-
Grants towards tenant loans	-	13,200	-	-13,200	-
Other restricted gifts	6,387	28,619	-29,059	-	5,947
	16,822	85,819	-29,059	-67,635	5,947
<i>Unrestricted funds</i>					
<i>Designated</i>					
- Tenant Loans reserve	145,000	-	-	50,000	195,000
- Former Caburn Trust	29,336	-	-	-	29,336
General Fund	302,851	57,298	-122,212	17,635	255,572
	494,009	143,117	-151,271	-	485,855

- 8.1 Restricted funds are monies which have been given to the Charity for specific purposes:
- *Grants for salary costs* are those described in note 3 above together with local authority grants towards operational costs. Grants received during the year will continue to be drawn down up to the first few months of 2024.
 - *Grants towards tenant loans* are those received under the DESSS scheme described in note 4 above.
 - The *Enjoolata grant* for £23,315 is restricted to help our clients with the disbursement of food and electricity vouchers mostly via the Huggg platform. This grant was fully used in 2023 and none was carried forward in reserves.
- 8.2 Unrestricted funds are all other funds and available for use at the trustees' discretion:
- The *Tenant Loans* reserve is designated to ensure there is an adequate cash flow pool for advancing new loans to tenants who would otherwise face homelessness.
 - The *Former Caburn Housing Trust* grant is designated to be used for future development of the Charity's work with tenants.
 - The *General Fund* is the Charity's core account for all operational income and expenses.
- 8.3 The 'free' reserve of £68,065 (2022: £69,086) comprises cash and any other net current assets held in the General Fund. Trustees aim to keep this equivalent to between 4-8 months' expenditure.

9 Trustees' emoluments

In addition to the paid staff, much of the work of the Charity is carried out on a voluntary basis by the trustees and other volunteers. No emoluments were paid to trustees for this work. Routine expenses (£238) were reimbursed to a related party acting as a volunteer and other cost items incurred on behalf of the Charity were reimbursed to a trustee (£122).

Identifiable donations totalling £9,160 were received from trustees and related parties.

INDEPENDENT EXAMINER'S REPORT

I report to the trustees on my examination of the accounts of the Charity for the year ended 31st December 2023, which are set out on pages 4 to 9 above.

Responsibilities and basis of report

As the charity trustees of the CIO, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the CIO's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the CIO as required by section 130 of the Act;
or
- (2) the accounts do not accord with those records; or
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008, other than any requirement that the accounts give a 'true and fair view', which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: Caroline Clarke

Name: Caroline Clarke ACA

Date: 22nd May 2024

Clarke & Wells Accountancy
Ground Floor
66, High Street
LEWES
BN7 1XG

LEWES DISTRICT CHURCHES HOMELINK

England & Wales - Charity number 1174895

Accounts



LEWES DISTRICT CHURCHES HOMELINK

Charitable Incorporated Organisation

**TRUSTEES' ANNUAL REPORT
&
FINANCIAL STATEMENTS**

for the year ended

31st DECEMBER 2022

Registered Charity Number 1174895

Office address: 208 High Street, School Hill, LEWES, East Sussex, BN7 2NS

The Board of Trustees of Lewes District Churches HOMELINK (registered charity number 1174895) presents its Annual Report and Accounts for the year ended 31st December 2022.

1 Charity objects

The object of the Charity is 'the relief of persons in housing need who are in financial hardship, elderly or sick, and are resident or seeking residence in the area of the Lewes District Council'.

2 Governance

Lewes District Churches HOMELINK is a Charitable Incorporated Organisation (CIO), set up in 2017 to assume the role of an earlier unincorporated charity of the same name, founded in 1998. The CIO is governed in accordance with the Charity Commission's foundation model constitution.

The Board of Trustees meets four times a year, and has delegated management responsibilities to a Management Committee between meetings. Up to twelve trustees are appointed by the Churches Together groups in Lewes, Newhaven and Seaford, and a further four trustees may be co-opted by the Board. We have one co-opted trustee at present. An annual meeting open to all local supporters was held in Lewes on 19th May 2022.

3 Charitable activities

The principal charitable activity of HOMELINK is the provision of interest-free loans to people seeking private rented accommodation in the Lewes District area. Loans can cover the deposit and/or first month's rent, and are generally repayable by monthly instalments over periods of 3-5 years.

In addition, a limited number of small non-repayable grants are available to help with some of the costs of setting up home in a new place; or to pay for short-term lodgings for people upon release from prison.

2022 was a challenging year as the cost of living crisis is affecting many of our clients. Nonetheless HOMELINK has assisted 55 new tenants with loans during 2022 (compared to 86 in 2021). In addition, some 99 non-repayable grants were made (same number as 2021) to provide essential household goods or short-term accommodation for our clients. In March, we received a special one-off grant of £40,000 from the Enjoolata Foundation to help our clients struggling to feed their family and heat their home. At the end of 2022, we had spent £18,685 giving 70 Emergency grants, 33 Start-up grants and 28 Energy grants. 131 families benefited from these special grants. We have until the end of June 2023 to distribute the remaining balance.

A total of 269 applications were received during the year for loans or small grants, substantially less than the 439 in 2021. We helped a total of 120 people with loans in 2022.

4 Finance

The accounts of the CIO for 2022 are set out on pages 4-8 below, together with comparisons with the previous year. New loans were funded by repayments from earlier loans. Staffing costs were covered in large part by charitable grants. We are grateful for all the very generous support received, and for advice and encouragement from the Ernest Kleinwort Charitable Trust, The Enjoolata Foundation, the Garfield Weston Foundation, Lewes District Council and other bodies which have provided financial assistance.

5 Reserves policy

The trustees need to hold reserves for cash flow reasons, i.e. to ensure they can pay salaries and other costs as they arise, and can fund new tenant loans in advance of income from donations and grants. The Charity also sometimes needs to draw upon reserves when the demand for loans is particularly acute; and for this reason, the trustees have identified the former Caburn Trust fund as a backup source of funding in case there is a major post-Covid recovery surge in loan applications.

In order to clarify the way in which HOMELINK activities are funded, separate reserve provision has been made for tenant loans and for operational expenses. To support future new tenant loans, a designated reserve of £145,000 is held (2021 £95,000) to maintain a level of funds available for loan; leaving an unrestricted 'free' reserve of £69,086 (2021: £59,266) available to help meet salaries and other operational expenses. This reserve is equivalent to some seven months' worth of the planned outlay.

The trustees consider this is an appropriate level and pattern of reserves for the foreseeable future, and accordingly they have pleasure in confirming formally that they consider the CIO to be a going concern for at least the next twelve months.

6 Public interest

The Charity has regard to the Charity Commission's guidance on public interest. Our services are open and accessible to all groups of homeless people, irrespective of gender, race, nationality, religion, sexual orientation, class, disability, age, marital status, HIV status, appearance or size.

7 Risk management

The Board regularly reviews the major risks which the Charity faces and decides on any actions needed to reduce the likelihood or impact of such risks. HOMELINK is a relatively small charity and heavily dependent on a few key people. Consequently, it faces many of the risks associated with security of resources and loss of personnel. For these reasons, special attention is directed to financial controls and to maintaining sound and clear written operational procedures.

8 Strategy

Over the coming year the trustees will maintain the programme of loans and grants to tenants. The CIO has a longstanding working partnership with Lewes District Council's Housing staff, and many of our applicants come to HOMELINK through referrals from LDC.

In 2022, two fundraising garden parties were organised in the Summer as well as the usual Christmas Concert at the beginning of December. All these events were well attended. We were also nominated to benefit from a cash collection during the late shopping evening on 1st December in Lewes.

There was a much increased incidence of those presenting or being referred who lack basic essentials to allow them to lead a normal life. Therefore, there was a consequent increase in demand for traditional small grants and wider provision supported by the Enjoolata Foundation in the form of Energy Saving Grants, Micro Emergency Grants and New Home Start Up Grants.

9 Trustees

The trustees who held office during the year and up to the date of this report were:-

Mrs Joan Wignall (<i>Chair</i>) *	Ms Rosalind Toomey
Mrs Christine Tutt (<i>Secretary</i>) *	Mrs Jane Lee *
Mr Hugh Jones (<i>Finance</i>)	Mr Malcolm Mazey
Mr John Cornish	Rev Jacqueline Parson
Mrs Linda Fisher *	Mrs Joanna Slaughter
Mr Terence Howell *	Mrs Diana Dixon (<i>to March 2022</i>)

The Management Committee comprised those trustees marked * above, together with Mr Neil Fisher and Mrs Gabrielle Hill.

Signed on behalf of the trustees on 27 July 2023

Chair Joan WIGNALL & Rosalind Toomey

Lewes District Churches HOMELINK (CIO)

STATEMENT OF FINANCIAL ACTIVITIES

Year ended 31st December 2022

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2022 £	Total 2021 ** £
Income from:					
Voluntary donations (<i>note 2</i>)	35,915	-	-	35,915	33,828
Charitable grants (<i>note 3</i>)	5,000	-	40,184	45,184	51,000
Local housing grants (<i>note 4</i>)	-	-	25,150	25,150	25,000
Fund-raising events	10,414	-	-	10,414	4,861
Investment income	419	-	-	419	358
Tax refunds	3,773	-	-	3,773	2,840
	55,521	-	65,334	120,855	117,887
Expenditure (<i>note 5</i>) on:					
Employee expenses	59,825	-	-	59,825	61,557
Office expenses	7,932	-	756	8,688	8,628
Tenant expenses	50,675	-	-	50,675	4,334
Non-repayable grants	28,257	-	18,684	46,941	25,103
Communications & events	2,116	-	2,218	4,334	825
Audit fees	600	-	-	600	-
	149,405	-	21,658	171,063	100,447
Transfers between funds (to fund expenses)	43,638	-806	-42,832	-	-
Net income for the year	-50,246	-806	844	-50,208	17,440
Transfers to fund tenant loans	-24,850	50,000	-25,150	-	-
Net movement in funds	-75,096	49,194	-24,306	-50,208	17,440
Fund balances at 1 st January (<i>note 8</i>)	377,947	125,142	41,128	544,217	526,777
Fund balances at 31st December	302,851	174,336	16,822	494,009	544,217

** An analysis of the 2021 figures between fund types is given on page 6

Lewes District Churches HOMELINK (CIO)

BALANCE SHEET

As at 31st December 2022

	2022 £	2021 £
Social investments		
Concessionary loans to tenants (<i>note 6</i>)	233,765	318,681
Current assets (<i>note 7</i>)		
Sundry debtors	2,346	-
Cash at bank and on deposit	284,213	238,486
Current liabilities		
Grant received in advance	-26,315	-12,950
	494,009	544,217
The Funds of the Charity (<i>note 8</i>)		
Restricted funds ***	16,822	41,128
Unrestricted funds		
Designated funds ***	174,336	125,142
General Fund	302,851	377,947
Fund balances at 31st December 2022 (2021)	494,009	544,217

*** restricted and designated funds are held entirely in cash and cash deposits

Signed on behalf of the trustees on 27th July 2023

Chair

Joan WIGNALL & Rosalind TOOMEY

Lead Trustee for Finance

Hugh JONES

Lewes District Churches HOMELINK (CIO)

STATEMENT OF FINANCIAL ACTIVITIES – 2021 COMPARATIVES

Year ended 31st December 2021

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2021 £
Income from:				
Voluntary donations	33,828	-	-	33,828
Charitable grants	1,000	-	50,000	51,000
Local housing grants	-	-	25,000	25,000
Fund-raising events	4,861	-	-	4,861
Investment income	358	-	-	358
Tax refunds	2,840	-	-	2,840
	42,887	-	75,000	117,887
Expenditure on:				
Employee expenses	61,557	-	-	61,557
Office expenses	8,042	-	586	8,628
Tenant expenses	4,334	-	-	4,334
Non-repayable grants	25,103	-	-	25,103
Communications & events	825	-	-	825
	99,861	-	586	100,447
Transfers between funds (to fund expenses)	45,513	-13,799	-31,714	-
Net income for the year	-11,461	-13,799	42,700	17,440
Transfers to fund tenant loans	10,000	15,000	-25,000	-
Net movement in funds	-1,461	1,201	17,700	17,440
Fund balances at 1 st January 2021	379,408	123,941	23,428	526,777
Fund balances at 31st December 2021	377,947	125,142	41,128	544,217

Lewes District Churches HOMELINK (CIO)

NOTES TO THE ACCOUNTS

- 1 These accounts have been prepared in accordance with the requirements of the Charities Acts and Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1 January 2019).
- 2 Voluntary donations
Donations are gifts received from individuals, churches, charities and other groups.
- 3 Charitable grants
This line includes major charitable grants towards our future-proofing project to enhance the staffing of the Charity. The trustees would like to thank The Garfield Weston Foundation for their generous assistance.
- 4 Local housing grants
A grant of £12,000 was received from Lewes District Council to help fund concessionary loans to homeless clients. An additional special grant of £13,200 was received in April 2022 under the Discretionary East Sussex Support Scheme (DESSS): the purpose of the grant is to facilitate loans for homeless people who might otherwise fall outside our usual criteria.
- 5 Expenditure
The Charity employed two part-time Client Managers on a job-share basis for part of the year, and three other part-time staff. The total employee remuneration for the year was £59,304 (£61,428 in 2021). No employees received over £60k. Other expenses included the hire of office accommodation (£4,000), insurance (£619), Telephones (£1,300) and IT support (£452).
- 6 Concessionary loans to tenants
Interest-free loans are made to people with little or no savings, able to live independently and seeking accommodation in the private sector in the Lewes District area. A total of 55 new loans were made this year (86 in 2021); and at the end of 2022, 389 individuals, couples and families were recorded as holding loans from HOMELINK (417 in 2021).

	2022	2021
	£	£
Balances at 1 st January (start of year)	368,681	386,761
New loans advanced during the year	79,797	125,675
Repayments during the year	-114,038	-139,421
Write-offs and adjustments	-15,675	-4,334
	318,765	368,681
Balances at 31 st December (year-end)	318,765	368,681
Provision in case of non-repayment	-85,000	-50,000
To Balance Sheet	233,765	318,681

NOTES TO THE ACCOUNTS (continued)

The increase of the provision for bad debt for £35,000 has been shown under “Tenant Expenses” on the SoFA.

Loans can cover the deposit and/or first month’s rent and are generally repayable by monthly instalments over periods of 3-5 years.

7 Current assets and liabilities

Cash at bank is held in designated bank accounts according to use or need, with available funds placed on deposit.

Lewes District Churches HOMELINK (CIO)

NOTES TO THE ACCOUNTS (continued)

8 Statement of funds

	Balance at 1.1.2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.2022 £
<i>Restricted funds</i>					
Grants for salary costs	31,767	21,500		-42,832	10,435
Local housing grants	-	25,150	-	-25,150	-
Other restricted gifts	9,361	18,685	-21,659	-	6,387
	41,128	65,335	-21,659	-67,982	16,822
<i>Unrestricted funds</i>					
<i>Designated</i>					
- Tenant Loans reserve	95,000	-	-	50,000	145,000
- Former Caburn Trust	29,336	-	-	-	29,336
- Legacy Fund	806	-	-	-806	-
General Fund	377,947	55,521	-149,405	18,788	302,851
	544,217	120,856	-171,064	-	494,009

- 8.1 Restricted funds are monies which have been given to the Charity for specific purposes:
- *Grants for salary costs* are those described in note 3 above. Grants received during the year will continue to be drawn down up to the first quarter of 2023.
 - *Local housing grants* are those described in note 4 above, which help to fund new tenant loans.
 - The *Enjoolata grant* for £40,000 is restricted to help our clients with the disbursement of food and electricity vouchers mostly via the Huggg platform.
- 8.2 Unrestricted funds are all other funds and available for use at the trustees' discretion:
- The *Tenant Loans* reserve is designated to ensure there is an adequate cash flow pool for advancing new loans to tenants who would otherwise face homelessness.
 - The *Former Caburn Housing Trust* grant is designated to be used for future development of the Charity's work with tenants.
 - The *Legacy Fund* is designated to help meet the cost of the Client Managers' salaries.
 - The *General Fund* is the Charity's core account for all operational income and expenses.
- 8.3 The 'free' reserve of £69,086 (2021: £59,266) comprises cash and any other net current assets held in the General Fund. Trustees aim to keep this equivalent to between 4-8 months' expenditure.

9 Trustees' emoluments

In addition to the paid staff, much of the work of the Charity is carried out on a voluntary basis by the trustees and other volunteers. No emoluments were paid to trustees for this work. Routine postage and stationery costs totalling £55 were paid to two trustees (2021: £115), and other cost items incurred on behalf of the Charity were reimbursed to a trustee (£1,029).

Identifiable donations totalling £727 were received from trustees and related parties.

INDEPENDENT EXAMINER'S REPORT

I report to the trustees on my examination of the accounts of the Charity for the year ended 31st December 2022, which are set out on pages 4 to 8 above.

Responsibilities and basis of report

As the charity trustees of the CIO, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the CIO's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the CIO as required by section 130 of the Act;
or
- (2) the accounts do not accord with those records; or
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008, other than any requirement that the accounts give a 'true and fair view', which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

Caroline CLARKE

Name: Caroline Clarke ACA

Date: 08/08/2023

Clarke & Wells Accountancy
99, Western Road
LEWES
BN7 1RS

LEWES DISTRICT CHURCHES HOMELINK

England & Wales - Charity number 1174895

Accounts



LEWES DISTRICT CHURCHES HOMELINK

Charitable Incorporated Organisation

TRUSTEES' ANNUAL REPORT
&
FINANCIAL STATEMENTS

for the year ended

31st DECEMBER 2021

Registered Charity Number 1174895

Office address: 208 High Street, School Hill, LEWES, East Sussex, BN7 2NS

The Board of Trustees of Lewes District Churches HOMELINK (registered charity number 1174895) presents its Annual Report and Accounts for the year ended 31st December 2021.

1 Charity objects

The object of the Charity is 'the relief of persons in housing need who are in financial hardship, elderly or sick, and are resident or seeking residence in the area of the Lewes District Council'.

2 Governance

Lewes District Churches HOMELINK is a Charitable Incorporated Organisation (CIO), set up in 2017 to assume the role of an earlier unincorporated charity of the same name, founded in 1999. The CIO is governed in accordance with the Charity Commission's foundation model constitution.

The Board of Trustees meets four times a year, and has delegated management responsibilities to a Management Committee between meetings. Up to twelve trustees are appointed by the Churches Together groups in Lewes, Newhaven and Seaford, and a further four trustees may be co-opted by the Board. We have one co-opted trustee at present. An annual meeting open to all local supporters was held in Seaford on 2nd October 2021.

3 Charitable activities

The principal charitable activity of HOMELINK is the provision of interest-free loans to people seeking private rented accommodation in the Lewes District area. Loans can cover the deposit and/or first month's rent, and are generally repayable by monthly instalments over periods of 3-5 years.

In addition, a limited number of small non-repayable grants are available to help with some of the costs of setting up home in a new place; or to pay for short-term lodgings for people upon release from prison.

National restrictions on movement over the last two years have limited the extent to which would-be tenants have been able to view and move into properties. Nonetheless HOMELINK has assisted 86 new tenants with loans during 2021 (compared to 83 in 2020). In addition, some 99 non-repayable grants were made (compared with 65 in 2020) to provide essential household goods or short-term accommodation for our clients. We are most grateful to all the HOMELINK staff, who continued to offer advice and assistance to an ever growing number of applicants during 'lockdown'.

In fact, a total of 439 applications were received during the year for loans or grants, substantially more than the 309 in 2020. As freedom of movement continues to open up in 2022, it seems wise to plan for a further increase in new tenancies, in the hope of more properties gradually becoming available.

4 Finance

The accounts of the CIO for 2021 are set out on pages 4-8 below, together with comparisons with the previous year. New loans were largely funded by repayments from earlier loans, along with local council grants and voluntary donations from individuals, churches and other organisations. Staffing costs were covered by a legacy and from charitable grants. We are grateful for all the very generous support received, and for advice and encouragement from the Ernest Kleinwort Charitable Trust, Lewes District Council and other bodies which have provided financial assistance.

5 Reserves policy

The trustees need to hold reserves for cash flow reasons, i.e. to ensure they can pay salaries and other costs as they arise, and can fund new tenant loans in advance of income from donations and grants. The Charity also sometimes needs to draw upon reserves when the demand for loans is particularly acute; and for this reason, the trustees have identified the former Caburn Trust fund as a backup source of funding in case there is a major post-Covid recovery surge in loan applications.

In order to clarify the way in which HOMELINK activities are funded, separate reserve provision has been made for tenant loans and for operational expenses. To support future new tenant loans, a designated reserve of £95,000 (2020: £80,000) is held; leaving an unrestricted 'free' reserve of £59,266 (2020: £42,647) available to help meet salaries and other operational expenses. Both reserves are equivalent to some seven months' worth of the planned outlay in their respective sectors.

The trustees consider this is an appropriate level and pattern of reserves for the foreseeable future, and accordingly they have pleasure in confirming formally that they consider the CIO to be a going concern for at least the next twelve months.

6 Public interest

The Charity has regard to the Charity Commission's guidance on public interest. Our services are open and accessible to all groups of homeless people, irrespective of gender, race, nationality, religion, sexual orientation, class, disability, age, marital status, HIV status, appearance or size.

7 Risk management

The Board regularly reviews the major risks which the Charity faces and decides on any actions needed to reduce the likelihood or impact of such risks. HOMELINK is a relatively small charity and heavily dependent on a few key people. Consequently it faces many of the risks associated with security of resources and loss of personnel. For these reasons, especial attention is directed to financial controls and to maintaining sound and clear written operational procedures.

8 Strategy

Over the coming year the trustees will maintain the programme of loans and grants to tenants. The CIO has a longstanding working partnership with Lewes District Council's Housing staff, and many of our applicants come to HOMELINK through referrals from LDC.

2020 and 2021 have been dominated for us all by the coronavirus outbreak. HOMELINK has continued to support people with housing needs wherever possible. When the Lewes office was closed, staff worked from home to respond to enquiries and, as restrictions were lifted, HOMELINK has endeavoured to be in a position to provide assistance to those most in need.

Given the substantial growth of the CIO's workload over recent years, an additional Client Manager was appointed early in 2021, enabling the office to open on an additional day each week so as to offer easier access to our services.

It has not been possible to hold many of the traditional fund-raising activities over the last two years, but the Christmas concert with the Ashdown Singers and the sale of Christmas cards were a great success.

Lewes District Churches HOMELINK (CIO)

TRUSTEES' ANNUAL REPORT 2021 (continued)

9 Trustees

The trustees who held office during the year and up to the date of this report were:-

Mrs Joan Wignall (<i>Chair</i>) *	Mr Terence Howell *
Mrs Christine Tutt (<i>Secretary</i>) *	Ms Rosalind Kellaway
Mr John Howes (<i>Treasurer</i>) * (<i>to July 2021</i>)	Mrs Jane Lee *
Mr Hugh Jones (<i>Finance</i>) (<i>from September 2021</i>)	Mr Malcolm Mazey
Mr John Cornish	Rev Jacqueline Parson
Mrs Diana Dixon (<i>to March 2022</i>)	Mrs Joanna Slaughter
Mrs Linda Fisher *	

The Management Committee comprised those trustees marked * above, together with Mr Neil Fisher and Mrs Gabrielle Hill.

Signed on behalf of the trustees on 28th July 2022

Chair

Mrs Joan WIGNALL

Lewes District Churches HOMELINK (CIO)

STATEMENT OF FINANCIAL ACTIVITIES

Year ended 31st December 2021

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 ** £
Income from:					
Voluntary donations (<i>note 2</i>)	33,828	-	-	33,828	30,472
Charitable grants (<i>note 3</i>)	1,000	-	50,000	51,000	33,214
Local housing grants (<i>note 4</i>)	-	-	25,000	25,000	15,100
Fund-raising events	4,861	-	-	4,861	8,401
Investment income	358	-	-	358	398
Tax refunds	2,840	-	-	2,840	2,597
	42,887	-	75,000	117,887	90,182
Expenditure (<i>note 5</i>) on:					
Employee expenses	61,557	-	-	61,557	48,088
Office expenses	8,042	-	586	8,628	7,776
Tenant expenses	4,334	-	-	4,334	14,625
Non-repayable grants	25,103	-	-	25,103	17,770
Communications & events	825	-	-	825	11,933
	99,861	-	586	100,447	100,192
Transfers between funds (to fund expenses)	45,513	-13,799	-31,714	-	-
Net income for the year	-11,461	-13,799	42,700	17,440	-10,010
Transfers to fund tenant loans	10,000	15,000	-25,000	-	-
Net movement in funds	-1,461	1,201	17,700	17,440	-10,010
Fund balances at 1 st January (<i>note 8</i>)	379,408	123,941	23,428	526,777	536,787
Fund balances at 31st December	377,947	125,142	41,128	544,217	526,777

** An analysis of the 2020 figures between fund types is given on page 6

Lewes District Churches HOMELINK (CIO)

BALANCE SHEET

As at 31st December 2021

	2021 £	2020 £
Social investments		
Concessionary loans to tenants (<i>note 6</i>)	318,681	336,761
Current assets (<i>note 7</i>)		
Sundry debtors	-	500
Cash at bank and on deposit	238,486	189,516
Current liabilities		
Grant received in advance	-12,950	-
	544,217	526,777
The Funds of the Charity (<i>note 8</i>)		
Restricted funds ***	41,128	23,428
Unrestricted funds		
Designated funds ***	125,142	123,941
General Fund	377,947	379,408
Fund balances at 31st December 2021 (2020)	544,217	526,777

*** restricted and designated funds are held entirely in cash and cash deposits

Signed on behalf of the trustees on 28th July 2022

Chair

Mrs Joan WIGNALL

Lead Trustee for Finance

Mr Hugh JONES

Lewes District Churches HOMELINK (CIO)

STATEMENT OF FINANCIAL ACTIVITIES – 2020 COMPARATIVES

Year ended 31st December 2020

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2020 £
Income from:				
Voluntary donations	30,472	-	-	30,472
Charitable grants	-	-	33,214	33,214
Local housing grants	-	-	15,100	15,100
Fund-raising events	8,401	-	-	8,401
Investment income	398	-	-	398
Tax refunds	2,597	-	-	2,597
	41,868	-	48,314	90,182
Expenditure on:				
Employee expenses	48,088	-	-	48,088
Office expenses	6,192	-	1,584	7,776
Tenant expenses	14,625	-	-	14,625
Non-repayable grants	17,770	-	-	17,770
Communications & events	1,547	-	10,386	11,933
	88,222	-	11,970	100,192
Transfers between funds (to fund expenses)	36,735	-12,977	-23,758	-
Net income for the year	-9,619	-12,977	12,586	-10,010
Transfers to fund tenant loans	-64,900	80,000	-15,100	-
Net movement in funds	-74,519	67,023	-2,514	-10,010
Fund balances at 1 st January 2020	453,927	56,918	25,942	536,787
Fund balances at 31st December 2020	379,408	123,941	23,428	526,777

Lewes District Churches HOMELINK (CIO)

NOTES TO THE ACCOUNTS

- 1 These accounts have been prepared in accordance with the requirements of the Charities Acts and the Statement of Recommended Practice 2015 (FRS 102). The following notes include further details.
- 2 Voluntary donations
Donations are gifts received from individuals, churches, charities and other groups.
- 3 Charitable grants
This line includes major charitable grants towards our future-proofing project to enhance the staffing of the Charity. The trustees would like especially to thank the Ernest Kleinwort Charitable Trust for their generous assistance, which included match-funding for grants from other grant-making trusts. The comparative figure for 2020 also included sponsorship from the Nationwide Foundation.
- 4 Local housing grants
A grant of £11,800 was received from Lewes District Council to help fund concessionary loans to homeless clients. An additional special grant of £13,200 was received in February 2021 under the Discretionary East Sussex Support Scheme (DESSS): the purpose of the grant is to facilitate loans for homeless people who might otherwise fall outside our usual criteria.
- 5 Expenditure
The Charity employed two part-time Client Managers on a job-share basis for part of the year, and three other part-time staff. Other expenses included the hire of office accommodation (£3,893), insurance (£533), Telephones (£1,210) and IT support (£605). Expenditure in 2020 included a £10,000 communications and outreach project.
- 6 Concessionary loans to tenants
Interest-free loans are made to people with little or no savings, able to live independently and seeking accommodation in the private sector in the Lewes District area. A total of 86 new loans were made this year (83 in 2020); and at the end of 2021, 417 individuals, couples and families were recorded as holding loans from HOMELINK (398 in 2020).

	2021	2020
	£	£
Balances at 1 st January (start of year)	386,761	398,439
New loans advanced during the year	125,675	122,535
Repayments during the year	-139,421	-119,588
Write-offs and adjustments	-4,334	-14,625
	368,681	386,761
Balances at 31 st December (year-end)	368,681	386,761
Provision in case of non-repayment	-50,000	-50,000
To Balance Sheet	318,681	336,761

- 7 Current assets and liabilities

Cash at bank is held in designated bank accounts according to use or need, with available funds placed on deposit.

Lewes District Churches HOMELINK (CIO)

NOTES TO THE ACCOUNTS (continued)

8 Statement of funds

	Balance at 1.1.2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.2021 £
<i>Restricted funds</i>					
Grants for salary costs	17,481	45,000		-30,714	31,767
Local housing grants	-	25,000	-	-25,000	0
Other restricted gifts	5,947	5,000	-586	-1,000	9,361
	23,428	75,000	-586	-56,714	41,128
<i>Unrestricted funds</i>					
<i>Designated</i>					
- Tenant Loans reserve	80,000	-	-	15,000	95,000
- Former Caburn Trust	29,336	-	-	-	29,336
- Legacy Fund	14,605	-	-	-13,799	806
General Fund	379,408	42,887	-99,861	55,513	377,947
	526,777	117,887	-100,447	0	544,217

- 8.1 Restricted funds are monies which have been given to the Charity for specific purposes:
- *Grants for salary costs* are those described in note 3 above. Grants received during the year will continue to be drawn down up to mid-2022.
 - *Local housing grants* are those described in note 4 above, which help to fund new tenant loans.
- 8.2 Unrestricted funds are all other funds and available for use at the trustees' discretion:
- The *Tenant Loans* reserve is designated to ensure there is an adequate cash flow pool for advancing new loans to tenants who would otherwise face homelessness.
 - The *Former Caburn Housing Trust* grant is designated to be used for future development of the Charity's work with tenants. Currently it is identified as an additional source of funds to meet any post-Covid surge in applications following the lifting of restrictions in movement in 2020/21.
 - The *Legacy Fund* is designated to help meet the cost of the Client Managers' salaries.
 - The *General Fund* is the Charity's core account for all operational income and expenses.
- 8.3 The 'free' reserve of £59,266 (2020: £42,647) comprises cash and any other net current assets held in the General Fund. Trustees aim to keep this equivalent to between 4-8 months' expenditure.

9 Trustees' emoluments

In addition to the paid staff, much of the work of the Charity is carried out on a voluntary basis by the trustees and other volunteers. No emoluments were paid to trustees for this work. Routine postage and stationery costs totalling £115 were paid to two trustees (2020: £172), and other cost items incurred on behalf of the Charity were reimbursed to a trustee.

Identifiable donations totalling £764 were received from trustees and related parties.

Lewes District Churches HOMELINK (CIO)

INDEPENDENT EXAMINER'S REPORT

I report to the trustees on my examination of the accounts of the Charity for the year ended 31st December 2021, which are set out on pages 4 to 7 above.

Responsibilities and basis of report

As the charity trustees of the CIO, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the CIO's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the CIO as required by section 130 of the Act;
or
- (2) the accounts do not accord with those records; or
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008, other than any requirement that the accounts give a 'true and fair view', which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

Name:

Date:

Andrew M Wells Accountancy
99, Western Road
LEWES
BN7 1RS

LEWES DISTRICT CHURCHES HOMELINK

England & Wales - Charity number 1174895

Accounts



LEWES DISTRICT CHURCHES HOMELINK

Charitable Incorporated Organisation

**TRUSTEES' ANNUAL REPORT
&
FINANCIAL STATEMENTS**

for the year ended

31st DECEMBER 2020

Registered Charity Number 1174895

Office address: 208 High Street, School Hill, LEWES, East Sussex, BN7 2NS

The Board of Trustees of Lewes District Churches HOMELINK (registered charity number 1174895) presents its Annual Report and Accounts for the year ended 31st December 2020.

1 Charity objects

The object of the Charity is 'the relief of persons in housing need who are in financial hardship, elderly or sick, and are resident or seeking residence in the area of the Lewes District Council'.

2 Governance

Lewes District Churches HOMELINK is a Charitable Incorporated Organisation (CIO), set up in 2017 at the instigation of the Board of an unincorporated charity of the same name (charity number 1068735, hereafter referred to as 'the Trust'). The CIO has the same objectives as the Trust, and is governed in accordance with the Charity Commission's foundation model constitution.

The Board of Trustees meets four times a year, and has delegated management responsibilities to a Management Committee between meetings. Up to 12 trustees are appointed by the Churches Together groups in Lewes, Newhaven and Seaford, and a further 4 trustees may be co-opted by the Board, although there are no co-opted trustees at present. An annual meeting open to all local supporters would normally be held each year, but was not possible in the circumstances of 2020.

3 Charitable activities

The operations of HOMELINK were transferred from the Trust to the CIO as from 1st April 2019, and all the assets and liabilities of the Trust were transferred to the CIO as at that date. The principal charitable activity continues to be the provision of interest-free loans to people seeking private rented accommodation in the Lewes District area. Loans can cover the deposit and/or first month's rent, and are generally repayable by monthly instalments over periods of 3-5 years.

In addition, a limited number of small non-repayable grants are available to help with some of the costs of setting up home in a new place; or to pay for short-term lodgings for people upon release from Lewes prison.

National restrictions on movement for much of the year prevented widespread viewing of properties, and meant that fewer tenancies than usual were taken up. Nonetheless HOMELINK still managed to assist 83 new tenants with loans (compared to 98 in 2019). In addition, some 65 non-repayable grants were made to provide essential household goods or short-term accommodation for applicants under financial constraints during lockdown. We are most grateful to all the HOMELINK staff, who continued to offer advice and assistance during 'lockdown', enabling a number of clients to make a move while observing all the necessary precautions.

In fact, a total of 309 applications was received during the year for loans or grants, resulting in over 200 telephone interviews with would-be tenants, more than in either 2018 or 2019. In the hope of greater freedom of movement in 2021, it seems wise to plan for a backlog of new tenancies.

4 Finance

The accounts of the CIO are set out on pages 4-7 below, and a comparison with the combined activity of the CIO and the Trust during 2019 is given on page 8. New loans were largely funded by repayments from earlier loans, together with local council grants and voluntary donations from individuals, churches and other organisations. Staffing costs were covered by a legacy and from charitable grants. We are grateful for the generosity of all the support received, and for advice and encouragement from the Ernest Kleinwort Charitable Trust and other grant-making bodies.

5 Reserves policy

The trustees need to hold reserves for cash flow reasons, i.e. to ensure they can pay salaries and other costs as they arise, and can fund new tenant loans in advance of income from donations and grants. The Charity also sometimes needs to draw upon reserves when the demand for loans is particularly acute; and for this reason, the former Caburn Trust has been identified as a backup source of funding in case there is a post-Covid recovery surge in loan applications in 2021.

In order to clarify the way in which HOMELINK activities are funded, the trustees have decided in future to make separate reserve provision for tenant loans and for operational expenses. A new designated reserve of £80,000 has been created to support future new tenant loans; leaving a 'free' reserve of £42,647 to provide for salaries and other operational expenses as at the end of 2020 (see note 9.3 on page 7). Both reserves are equivalent to some six months' worth of the planned outlay in their respective sectors.

The Trustees consider this to be an appropriate level and pattern of reserves for the time being, and accordingly, they have pleasure in confirming formally that they consider the CIO to be a going concern for at least the next 12 months, and are working to secure a fully sustainable future.

6 Public interest

The trustees have regard to the Charity Commission's guidance on public interest. Our services are open and accessible to all groups of homeless people irrespective of gender, race, nationality, religion, sexual orientation, class, disability, age, marital status, HIV status, appearance or size.

7 Risk management

The Board regularly reviews the major risks which the Charity faces and decides on any actions needed to reduce the likelihood or impact of such risks. HOMELINK is a relatively small charity and heavily dependent on a few key people. Consequently it faces many of the risks associated with security of resources and future loss of personnel. For these reasons, especial attention is directed to financial controls and to maintaining sound and clear written operational procedures.

8 Strategy

Over the coming year the trustees will maintain the programme of loans and grants to tenants. The CIO has continued the Trust's longstanding working partnership with Lewes District Council's Housing staff, and the majority of applicants to HOMELINK come through referrals from LDC.

The year 2020 was dominated for us all by the coronavirus outbreak. HOMELINK endeavoured to continue to support people with housing needs wherever possible. Whilst the Lewes office was closed, staff worked from home to respond to enquiries and, as already indicated, the Charity plans to be in a position to respond as the level of housing activity picks up in 2021.

Given the significant growth of the Trust's work over the last five years, the Board has taken steps towards future-proofing the Charity by strengthening the paid administration, particularly in finance and communications. Early in 2021 an additional Client Manager was appointed, enabling the office to open on an additional day each week, and to provide easier access to our services.

The Board has continued its efforts to enhance awareness of HOMELINK locally and to extend its reach to new supporters. It was not possible to provide many of the traditional fund-raising activities in 2020, but an online auction was held in October as part of a new outreach programme under the title *#homes4families*. The auction raised over £5,000, and has since prompted further interest in HOMELINK. We thank everyone who took part, and we are grateful for all the commitment shown by our regular supporters and by others who have raised funds for our work.

9 Trustees

The trustees who held office during the year and up to the date of this report were:-

Mrs Joan Wignall (<i>Chair</i>)*	Mr Terence Howell *
Mrs Christine Tutt (<i>Secretary</i>)*	Ms Rosalind Kellaway (<i>from July 2020</i>)
Mr John Howes (<i>Treasurer</i>)*	Mrs Jane Lee *
Mr John Cornish	Mr Malcolm Mazey
Mrs Diana Dixon	Rev Jacqueline Parson
Mrs Linda Fisher *	Mrs Joanna Slaughter

The Management Committee comprised those trustees marked * above, together with Mr Neil Fisher.

Signed on behalf of the trustees on 29th April 2021

J V Wignall
Chair

Lewes District Churches HOMELINK (CIO)

STATEMENT OF FINANCIAL ACTIVITIES

Year ended 31st December 2020

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Income from:					
Voluntary donations (<i>note 2</i>)	30,472	-	-	30,472	27,706
Charitable grants (<i>note 3</i>)	-	-	33,214	33,214	44,608
Local housing grants (<i>note 4</i>)	-	-	15,100	15,100	18,750
Fund-raising events	8,401	-	-	8,401	51,916
Investment income	398	-	-	398	355
Tax refunds	2,597	-	-	2,597	2,500
	41,868	-	48,314	90,182	145,835
Expenditure (<i>note 5</i>) on:					
Employee expenses	48,089	-	-	48,089	21,498
Office expenses	6,192	-	1,584	7,776	7,770
Tenant expenses	14,625	-	-	14,625	32,333
Non-repayable grants	17,770	-	-	17,770	5,559
Communications & events	1,547	-	10,386	11,933	28,971
	88,222	-	11,970	100,192	96,131
Transfers between funds (to fund expenses)	36,735	-12,977	-23,758	-	-
Net income for the year	-9,619	-12,977	12,586	-10,010	49,704
Transfers to fund loans	-64,900	80,000	-15,100	-	-
Net movement in funds	-74,519	67,023	-2,514	-10,010	49,704
Transfers from HOMELINK Trust	-	-	-	-	487,083
Fund balances at 1st January (<i>note 9</i>)	453,927	56,918	25,942	536,787	-
Fund balances at 31st December '20	379,408	123,941	23,428	526,777	536,787

Lewes District Churches HOMELINK (CIO)

BALANCE SHEET

As at 31st December 2020

	<i>Notes</i>	2020 £	2019 £
Social investments			
Concessionary loans to tenants	6	336,761	348,439
Current assets			
Sundry debtors	7	500	26,333
Cash at bank and on deposit	8	189,516	166,215
Current liabilities			
Creditors due within one year	7	-	-4,200
		526,777	536,787
The Funds of the Charity			
Restricted funds *	9	23,428	25,942
Unrestricted funds			
- Designated funds *		123,941	56,918
- General Fund		379,408	453,927
		526,777	536,787

* restricted and designated funds are held entirely in cash and cash deposits

Signed on behalf of the trustees on 29th April 2021

J V Wignall
Chair

John Howes
Treasurer

Lewes District Churches HOMELINK (CIO)

NOTES TO THE ACCOUNTS

1 These accounts have been prepared in accordance with the requirements of the Charities Acts and the Statement of Recommended Practice 2015 (FRS 102). The following includes a summary of the accounting policies used in preparing the accounts.

2 Voluntary donations

Donations are gifts received from individuals, churches, charities and other organisations.

3 Charitable grants

This line includes major charitable grants towards our 'future-proofing' project to enhance the staffing of the Charity. The trustees would like especially to thank the Ernest Kleinwort Charitable Trust and the Nationwide Foundation for their generous assistance. The comparative figure for 2019 also includes sponsorships received from corporate supporters towards the costs incurred in promoting our 20th anniversary gala concert at Glyndebourne.

4 Local housing grants

A grant of £11,800 was received from Lewes District Council to help fund concessionary loans to homeless clients. The final instalment of a special grant obtained under the Discretionary East East Sussex Support Scheme (DESSS) in fiscal year 2019/20 is also included. The aim of the DESSS grant is to assist homeless people who might otherwise otherwise fall outside our usual criteria.

5 Expenditure

The Charity employed a part-time Client Manager and three other part-time staff. Other expenses included the hire of office and interviewing accommodation (£2,856), insurance (£669) and IT equipment and support (£2,468). A £10,000 consultancy project to establish an up-to-date communications and outreach strategy was met from charitable funds donated for this purpose.

6 Concessionary loans to tenants

Interest-free loans are made to people with little or no savings, able to live independently and seeking accommodation in the private sector in the Lewes District area. A total of 83 new loans were made this year (98 in 2019); and at the end of 2020, 398 individuals, couples and families were recorded as holding loans from HOMELINK (384 in 2019).

	Total 2020	Total 2019
	£	£
Balance at 1st April 2019	-	403,660
Balance at 1st January 2020	398,439	-
New loans advanced in the year	122,535	104,088
Repayments during the year	-119,588	-96,976
Write-offs and adjustments	-14,625	-12,333
Balance at 31st December	386,761	398,439
Provision in case of non-repayment of loans	-50,000	-50,000
	336,761	348,439

7 Debtors and creditors

The CIO is recognised for claims to HMRC under the gift aid scheme. An estimated debtor has been included for the 4th quarter of 2020. There are no outstanding creditors.

Lewes District Churches HOMELINK (CIO)

NOTES TO THE ACCOUNTS (continued)

8 Cash at bank and on deposit

These are held in designated bank accounts according to use or need, with available funds placed on deposit.

9 Statement of funds

	Balance at 1.1.2020	Incoming resources	Resources expended	Transfers	Balance at 31.12.2020
	£	£	£	£	£
<i>Restricted funds</i>					
Grants for salary costs	13,799	30,500	-4,060	-22,758	17,481
Local housing grants	-	15,100	-	-15,100	-
Other restricted gifts	12,143	2,714	-7,910	-1,000	5,947
	25,942	48,314	-11,970	-38,858	23,428
<i>Unrestricted funds</i>					
Designated					
- Tenant Loans	-	-	-	80,000	80,000
- Former Caburn Trust	29,336	-	-	-	29,336
- Legacy Fund	27,582	-	-	-12,977	14,605
General Fund	453,927	41,868	-88,222	-28,165	379,408
	536,787	90,182	-100,192	-	526,777

9.1 *Restricted funds* are monies which have been given to the Charity for specific purposes:

- *Grants for salary costs* are those described in note 3 above. Grants received during the year will continue to be drawn down up to mid 2021.
- *Local housing grants* are those described in note 4 above. Grants received for the year were fully utilised to help fund tenant loans.

9.2 *Unrestricted funds* are all other funds and available for use at the trustees' discretion:

- The *Tenant Loans* reserve has been designated to ensure the availability of adequate cash flow for advancing new loans to tenants who would otherwise face homelessness.
- The *Former Caburn Housing Trust* grant is designated to be used for future development of the Charity's work. In 2021 it will serve as an additional source of funds to meet any post-Covid recovery surge in applications following the restrictions on movement in 2020.
- The *Legacy Fund* is designated to help meet the cost of the Client Managers' salaries.
- The *General Fund* is the Charity's core account for all operational income and expenses.

9.3 The 'free' reserve of £42,647 comprises cash and any other net current assets held within the General Fund. Trustees aim to keep this equivalent to between 4-8 months' expenditure.

10 Trustees' emoluments

In addition to the paid staff, much of the work of the Charity is carried out on a voluntary basis by the trustees and about a dozen other volunteers. No emoluments were paid to trustees.

Routine postage and stationery costs totalling £172 were reimbursed to two trustees (2019: £218), and repayment was also made to a trustee and a related party for expenses directly incurred on behalf of the Charity (£712).

Identifiable donations totalling £735 were received from trustees and related parties (2019: £ 1,671)

Lewes District Churches HOMELINK (Charitable Trust & CIO)

COMPARISON OF 2020 WITH COMBINED SUMMARY FOR 2019

*Comparison of income and expenditure of the CIO in 2020
with the combined results of the Trust and the CIO in 2019*

	Total 2020 £	Total 2019 £
Income from:		
Voluntary donations (<i>note 2</i>)	30,472	33,993
Charitable grants (<i>note 3</i>)	33,214	56,108
Local housing grants (<i>note 4</i>)	15,100	25,000
Fund-raising events	8,401	51,916
Investment income	398	556
Tax refunds	2,597	3,572
	90,182	171,145
Expenditure (<i>note 5</i>) on:		
Employee expenses	48,089	28,759
Office expenses	7,776	9,263
Tenant expenses	14,625	38,888
Non-repayable grants	17,770	9,748
Communications & events	11,933	30,796
	100,192	117,454
Net income for the year	-10,010	53,691
Fund balances at 1st January	536,787	483,096
Fund balances at 31st December	526,777	536,787
Concessionary Loans		
Balance at 1st January	398,439	382,216
New loans advanced in the year	122,535	156,236
Repayments during the year	-119,588	-121,124
Write-offs and adjustments	-14,625	-18,889
Balance at 31st December	386,761	398,439
Provision in case of non-repayment of loans	-50,000	-50,000
	336,761	348,439
Cash at bank & other net current assets	190,016	188,348
	526,777	536,787

INDEPENDENT EXAMINER'S REPORT

I report to the trustees on my examination of the accounts of the Charity for the year ended 31st December 2020, which are set out on pages 3 to 6 above.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- (2) the accounts do not accord with those records; or
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008, other than any requirement that the accounts give a 'true and fair view', which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: Steven Willox

Name: H. Steven Willox FCA

Date: 29th April 2021

Address : Shelbourne, Cuckmere Road, SEAFORD, BN25 4DG