Company registration number 8215625 (England and Wales)

Charity registration number 1149176 (England and Wales)

THE LIGHTHOUSE CHURCH NEW MALDEN

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Caladine

Chartered Certified Accountants

THE LIGHTHOUSE CHURCH NEW MALDEN

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr R Mullins	
	Mr C Huckle	
	Mr S J Cosstick	(Appointed 8 February 2025)
	Ms C King	(Appointed 27 October 2025)
Secretary	Mrs R Huckle	
Country of incorporation	United Kingdom (England and Wales)	
Company number	8215625	
Charity number (England and Wales)	1149176	
Registered office	27 Seaforth Avenue New Malden Surrey KT3 6JR	
Independent examiner	John Caladine FCCA CTA FCIE Caladine Limited Chantry House 22 Upperton Road Eastbourne East Sussex BN21 1BF	

THE LIGHTHOUSE CHURCH NEW MALDEN

CONTENTS

	Page
Trustees' report	1 - 3
Independent examiner's report	4
Statement of financial activities	5
Statement of financial position	6
Notes to the financial statements	7 - 13

THE LIGHTHOUSE CHURCH NEW MALDEN

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their annual report and financial statements for the year ended 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The purpose of this charitable company is to advance the Christian faith for the public benefit in accordance with the Statement of Beliefs outlined in our Articles of Association in such parts of the UK or the world as the Trustees deem fit. Below is a list of our principal activities:

I. The provision of Christian events and education
II. Community Impact
III. Financial Support

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Significant activities and achievements against objectives

The vision of the charity continues to be to "Equip people for life through faith in Jesus Christ". This is done primarily through Christian events, education and pastoral support. Teaching on the Christian faith takes place through our regular Sunday meetings, Connect Groups and other gatherings, all of which are open to everyone.

During 2025, we were encouraged to see new individuals and families becoming part of the church community. Some of those joining us had experienced difficult circumstances in previous churches, and it has been particularly important to us to provide a safe and supportive environment where people can rebuild relationships, receive pastoral support and grow in their faith.

Our Sunday services have continued to develop during the year. We have seen growth in our worship, production and hospitality teams, with more people becoming involved in the practical life of the church. Alongside regular teaching and worship, we have continued to make space for prayer and communion. We have also held anointing services where each person has the opportunity to receive individual prayer and be anointed with oil. These have been meaningful occasions for the church community and have helped us maintain our focus on providing personal pastoral and spiritual support.

An important part of church life continues to be the way congregants support one another outside of organised meetings. Whilst we have a good focus on our Sunday services and midweek activities led by church teams, these are always also presented as a launchpad for individuals and groups to proactively lead their own holistic development and support others. Throughout the year, members of the congregation have rallied around those experiencing illness or other difficult circumstances, providing prayer, pastoral care and practical help. We have also enjoyed celebrating significant moments together, including pregnancies, new jobs, successful visa applications and other important developments in people's lives. This sense of community and practical care remains an important part of fulfilling the charity's objectives.

Our Iranian ministry has continued to be a significant and growing area of our work. During 2025, we baptised 26 people. Among those baptised during the year was a family who had originally come to the UK from Sri Lanka through the asylum system and had been living in the UK for many years. It was a privilege for the church to support them in taking this step in their Christian faith together.

Our relationship with Elam has also continued to develop. During the year, Elam visited the church and gave a presentation about its work supporting Iranian Christians and refugees in Western nations. Through this relationship, members of our Iranian community have been given ongoing access to a wider community and resources in their own language to support their discipleship and help them share their faith with others. This is particularly valuable for those who may subsequently move away from the local area but still require ongoing Christian teaching and support.

Families and children continue to be an important part of the church. During the year we held family-focused Connect Group events in the church building, including food and activities such as a bouncy castle. These provided an informal environment for families to spend time together, build relationships and receive support.

Our regular midweek prayer meetings continued throughout 2025, alongside our Connect Groups. These gatherings give people an opportunity to meet outside of Sunday services, pray together, encourage one another and develop stronger relationships within the church community.

We have also continued to look beyond our own congregation and engage with the wider New Malden community. Once again, the church participated in the New Malden Christmas lights switch-on. Our volunteers gave approximately 450 bags of sweets to members of the community free of charge and had the opportunity to meet and speak with many local people.

Our relationships with other churches and Christian organisations have also continued to develop. We have maintained links with churches in and around New Malden and have participated in joint outreach, including Love New Malden with King's Revival Church. We have maintained links with New Malden Baptist Church and its food bank, as well as Merton Faith in Action and its work supporting people experiencing homelessness.

We also worked alongside Fusion and Rob Colwell, joining with other local churches to pray and participate in outreach at the Freshers' Fayre at Kingston University. This gave us an opportunity to connect with students arriving in the area and to work collaboratively with other churches in serving the wider community.

During 2025, the church continued to build its relationship with the Pioneer network. This included receiving pastoral and practical support from Pioneer leaders, developing relationships with other churches in the network and exploring how greater connection and accountability could support the future direction of the church. Linda, Pioneer's London leader, visited as a guest speaker and provided support to the church's pastoral leadership. Pioneer has also offered practical support in areas of church life, including worship.

Stuart and Ann-Maree Cosstick continued to be closely involved with The Lighthouse Church throughout 2025. Both provided pastoral support to members of the congregation and to the church's leadership, with Stuart also speaking regularly at Sunday services. Their experience and support have been valuable during a period of continued development and change.

During the year, Christelle King joined the Board of Trustees following a period of observation. She brings professional experience in social work and safeguarding, together with practical experience within the church. She has also taken responsibility for leading the worship team, including regularly leading worship at Sunday services. Her appointment has strengthened both the governance and practical leadership of the charity.

Looking ahead, the trustees want to continue building on the relationships developed during 2025. This includes strengthening our work with other local churches and organisations, continuing to support families, asylum seekers and others in need, developing opportunities for outreach and evangelism, and strengthening the teams that enable the church to carry out its activities. We also intend to continue developing our relationship with Pioneer, seeking greater connection, accountability, resourcing and opportunities to work alongside other churches.

Through all of these activities, the charity remains committed to its vision of equipping people for life through faith in Jesus Christ and to serving both its congregation and the wider community pastorally, spiritually, and practically.

Financial review

There was a surplus of £8,034 during the year (2024: deficit of £325). Total funds at the year end amounted to £754,068 (2024: funds of £746,034).

THE LIGHTHOUSE CHURCH NEW MALDEN

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Major risks

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The charity is a company limited by guarantee (8215625) and is a Charity registered with the Charity Commission (1149176) and has no income subject to Corporation Tax.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr R Mullins	
Mr P Prothero	(Resigned 7 February 2025)
Mr C Huckle	
Mr S J Cosstick	(Appointed 8 February 2025)
Ms C King	(Appointed 27 October 2025)

Recruitment and appointment of trustees

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The trustees' report was approved by the Board of Trustees.

Signed by:
Christopher Huckle
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Mr C Huckle
Trustee

Date: 9/23/2026

THE LIGHTHOUSE CHURCH NEW MALDEN

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF THE LIGHTHOUSE CHURCH NEW MALDEN

I report to the trustees on my examination of the financial statements of The Lighthouse Church New Malden (the charity) for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

I have completed my examination. I confirm that no 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 charity as required by section 386 of the Companies Act 2006.

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or

4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 financial statements to be reached.

John Caladine FCCA CTA FCIE
Caladine Limited
Chantry House
22 Upperton Road
Eastbourne
East Sussex
BN21 1BF
Date: 24 September 2026

THE LIGHTHOUSE CHURCH NEW MALDEN

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from:			
Donations and legacies	**3**	49,937	44,308
Investments	**4**	35,374	34,204
Total income		85,311	78,512
Expenditure on:			
Charitable activities	**5**	77,277	78,837
Total expenditure		77,277	78,837
Net income/(expenditure) and movement in funds		8,034	(325)
Reconciliation of funds:			
Fund balances at 1 January 2025		746,034	746,359
Fund balances at 31 December 2025		754,068	746,034

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

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THE LIGHTHOUSE CHURCH NEW MALDEN

STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Property, plant and equipment	9		6,173		12,551
Investment property	10		675,000		675,000
			681,173		687,551
Current assets					
Trade and other receivables	11	6,114		7,070	
Cash at bank and in hand		83,387		64,169	
		89,501		71,239	
Current liabilities	12	(16,606)		(12,756)	
Net current assets			72,895		58,483
Total assets less current liabilities			754,068		746,034
Net assets			754,068		746,034
The funds of the charity					
Unrestricted funds	13		754,068		746,034
			754,068		746,034

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on .....

Signed by:
Robert Mullins
E0CFF7E0F8AD47C...

Mr R Mullins
Trustee

Signed by:
Christopher Huckle
7A1852BCCB4C430...

Mr C Huckle
Trustee

Company registration number 8215625 (England and Wales)

1 Accounting policies

Company information

The Lighthouse Church New Malden is a private company limited by guarantee incorporated in England and Wales. The registered office is 27 Seaforth Avenue, New Malden, Surrey, KT3 6JR.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include investment properties at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Liabilities are recognised when a constructive obligation exists, the payment is probable and the obligation can be measured or estimated reliably.

Resources expended are allocated to the particular cost centre to which they relate and include irrecoverable VAT.

1 Accounting policies (Continued)

1.6 Property, plant and equipment

Tangible fixed assets for use by the Charity, these are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following basis:

Back hall	Fully depreciated
Fixtures and equipment	25% straight line
Motor vehicles	25% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Investment property

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in profit or loss.

1.8 Impairment of non-current assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include trade and other receivables and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies (Continued)

Basic financial liabilities

Basic financial liabilities, including trade and other payables and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade payables are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade payables are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	49,937	44,308
Donations and gifts		
Gifts, tithes and donations	40,908	36,932
Gift Aid tax recoverable	9,029	7,376
	49,937	44,308

4 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Rental income	34,420	33,201
Interest receivable	954	1,003
	35,374	34,204

5 Expenditure on charitable activities

	Charitable activities 2025 £	Charitable activities 2024 £
Direct costs		
Staff costs	1,559	-
Depreciation and impairment	6,379	6,408
Conference and training courses	2,987	2,760
Equipment	1,792	657
Honorarium	318	-
Mission and event costs	5,003	3,736
Motor expenses	4,087	2,490
Travel and hospitality	4,594	5,876
Youth and children's church	633	257
Venue hire	16,955	13,750
Asylum seekers support	10,336	15,168
	54,643	51,102
Share of support and governance costs (see note 6)		
Support	19,760	21,676
Governance	2,874	6,059
	77,277	78,837
Analysis by fund		
Unrestricted funds	77,277	78,837

6 Support costs allocated to activities

	2025	2024
	£	£
Insurance	2,144	1,541
Office expenses	244	217
Telephone	2,230	2,898
Building expenses (utilities, rates and minor repairs)	10,034	13,039
Bank charges	540	365
Subscriptions / software licences	3,729	2,998
Advertising	839	618
Governance costs	2,874	6,059
	22,634	27,735
Analysed between:		
Charitable activities	22,634	27,735

Governance costs comprise:	2025 £	2024 £
Accountancy	1,300	1,240
Independent examination	560	500
Professional fees and letting costs	360	3,432
Bookkeeping	654	887
	2,874	6,059

7 Trustees

Trustee, Christopher Huckle, and his wife Rachel, have use of the church flat as living accommodation to enable them to carry out their duties as church pastors effectively. During the year, they contributed £850 towards this (2024: £2,040).

The church paid for the cost of some activities undertaken during the year by the church pastors, for example training courses and conferences. The total cost in 2025 was £2,989 (2024: £2,758).

Donations received from the trustees and their related parties during the year amounted to £19,022 (2024: £9,265).

8 Employees

	2025 Number	2024 Number
Total	-	-

8 Employees (Continued)

Employment costs	2025	2024
	£	£
Social security costs	1,559	-

There were no employees whose annual remuneration was more than £60,000.

9 Property, plant and equipment

	Back hall	Fixtures and equipment	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 January 2025	58,916	11,499	-	70,415
Additions	-	-	24,692	24,692
At 31 December 2025	58,916	11,499	24,692	95,107
Depreciation and impairment				
At 1 January 2025	58,916	11,293	12,346	82,555
Depreciation charged in the year	-	206	6,173	6,379
At 31 December 2025	58,916	11,499	18,519	88,934
Carrying amount				
At 31 December 2025	-	-	6,173	6,173
At 31 December 2024	-	205	12,346	12,551

Church site
The church site has not been included as it is impractical to ascertain its cost or to include a calculation at fair market value. The title to the church site including the back hall and the church flat, are registered in the name of the church.

Back hall
The back hall is a mobile building with an expected life of 25 years. Completion took place in November 1994 at a total cost of £58,916. This cost of the building was written off on a straight line basis over 25 years at a rate of £2,356 per year, commencing with the year end 31st March 1995. This is now fully depreciated.

10 Investment property

	2025
	£
Fair value	
At 1 January 2025 and 31 December 2025	675,000

Investment property comprises 78 Claremont Avenue, New Malden, KT3 6QN. The fair value of the investment property has been arrived at on the basis of a desktop valuation carried out by Dexters, who are not connected with the charity. The valuation, dated August 2023, was made on an open market value basis by reference to transaction prices for similar properties and is not believed to have changed significantly.

11 Trade and other receivables

Amounts falling due within one year:	2025 £	2024 £
Trade receivables	1,006	3,195
Other receivables	1,499	155
Prepayments and accrued income	3,609	3,720
	6,114	7,070

12 Current liabilities

	2025 £	2024 £
Trade payables	911	6,918
Other payables	2,047	3,714
Accruals and deferred income	13,648	2,124
	16,606	12,756

13 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2025	Incoming resources	Resources expended	At 31 December 2025
	£	£	£	£
General funds	746,034	85,311	(77,277)	754,068

Previous year:	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
General funds	746,359	78,512	(78,837)	746,034

14 Related party transactions

There were no disclosable related party transactions during the period except those mentioned in the Trustees note (2024: nil).