ANNUAL REPORT FOR 2025

HOUSES OF LIGHT
(formerly Neighbourhood Prayer Network)

Directors Report and Independently Reviewed Financial Statements
Year ending 31st December 2025

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1. Reference & Administrative Information

Charity name: Neighbourhood Prayer Network

With effect from February 2026 the Charitable Company operating name will change to "Houses of Light" until full registration is approved.

The name change will be treated as a non-adjusting post balance-sheet event under FRS 102 Section 32.

Charity Registration number: 1150306

Company Number: 08177520

Registered Office and Operational Address:

161 New Road, Skewen, Neath, SA10 6HD

Management Committee (Directors/Trustees)

Tunde Balogun	Chair
Gareth Killa	(resigned 31st December 2025)
Nic Harding	
Lyndall Bywater	
Stephen Derges	
Ngozi Onochie	(appointed 11th September 2025)

Senior Management Team

Carl Brettle	Chief Executive Officer	(resigned 31st December 2025)
Gareth Killa	Finance Manager	(resigned 31st December 2025)
Lisa Hutt	Director of Prayer	
Rebekah Brettle	Director of Outreach (volunteer)	(Incumbent CEO January 2026)
Rachael Fola-Taiwo	Project Lead for A Mile with Jesus (volunteer)	

Contractors

Natasha Ruddock	Website, social media and newsletters
Rick Yates	Graphic Design and resource production
Karen Brittain	Website administration and new supporter onboarding

Independent Review of Accounts: Jeffrey Nsofor, ACA, MSc Finance

Bankers: HSBC plc

2. Structure & Governance

Neighbourhood Prayer Network is a Charitable Company Limited by Guarantee. It is governed by the Memorandum and Articles incorporated on 13th August 2012 as amended by special resolution registered at Companies House on 18th December 2012 and amended on 11th September 2025. It was registered as a charity on 31st December 2012. The Memorandum and Articles established the objects and powers of the Charitable Company.

In the event of the company being wound up members are required to contribute an amount not exceeding £1.

3. Aims and Objectives

The Charitable Company's purposes and objects are contained in the Memorandum and Articles, namely to:

> "Advance the Christian faith in accordance with the Statement of Beliefs throughout parts of the United Kingdom and the world as the Trustees may from time to time think fit."

To achieve this aim the following is envisaged a 'House of Light' – an individual Christian or household – will be established on every street in the UK, with Christians PRAYING for their neighbours, CARING for their neighbours and SHARING Jesus with their neighbours.

As a result it is anticipated the outcome will be:

- A reduction in crime, less loneliness, more community engagement across streets.
- Christians becoming increasingly more confident in prayer, regularly reading the Bible and actively following the teachings of Jesus to love their neighbours where they live.
- Additional people becoming new disciples of Jesus in their communities.
- Increased unity among across different Christian denominations.

4. Activities, Achievements and Performance

2025 was a year of "reset" with a significant amount of time focused on restructuring the ministry in preparation to change the name from Neighbourhood Prayer Network to Houses of Light. In the period September to December 2025, a particular focus was on preparing for the handover of CEO responsibilities from Carl Brettle to Rebekah Brettle and the impact this would have on ongoing activities.

Some of the major activities undertaken during 2025 include:

- Following re-evaluation, after 7 years, the 'London Prayer Loop', mobilising Christians to pray around the London Loop's 24 sections, came to an end. The legacy of this project was incorporated into an existing prayer resource, 'A Mile with Jesus', a virtual prayer walking resource, subsequently published on the digital platform Yumpu.
- Production and distribution of a Lent guide enabling Christians across denominations to PRAY for, CARE for and SHARE Jesus with neighbours – also published on Yumpu.

- In partnership with 'Shine Your Light 2025', a national project to mobilise Christians at Christmas, a resource was produced focusing on street engagement opportunities. This included suggestions such as organising Christmas get togethers, hosting carol singing activities, reaching out to the homeless, prisoners and lonely people plus a Prayer Guide and Reflections.
- Production of a local community based 7-day Prayer Walking Guide.
- Hosting the annual 'A Mile with Jesus' prayer walking event in Manchester in September 2025.
- Emailing a weekly newsletter to supporters with prayer, care, share suggestions for streets, together with stories of how our members see change and transformation on their streets.
- Invitations for staff and other team members to speak at several partnership events and in churches.
- Regular engagement through radio interviews on Premier Radio, UCB and Transworld Radio, plus regular contributions to UCB Prayer Break.

Aims, objectives and activities are reviewed annually involving:

- Critically assessing what has been achieved and the outcomes in the previous 12 months.
- Analysing the success of each key activity and the benefits brought to both Christians and the neighbours living near them of all faiths and none.
- Ensuring the activities focus on the core purposes and objects of the Memorandum and Articles and to meet the requirements contained in the Charity Commission's general guidance on public benefit.
- Planning future activities to ensure compliance with the aims and objectives.

5. Delivering Public Benefit

All activities undertaken focus on neighbours and streets, to further the ministry's charitable purposes for the public benefit.

- The weekly newsletter is distributed to an email list of 3500+ people. The recipients are predominantly Christians, wanting to live out their faith where they live.
- Resources produced have been viewed/downloaded hundreds of thousands of times – an indication they are greatly valued. As these resources focus on neighbours, people are encouraged to build meaningful relationships with those in their local community. Stories shared with the team confirm these resources have helped influence those engaged with the ministry to have a positive impact where they live.
- Where there is a House of Light on a street, those involved report that they have seen new friendships formed among neighbours and have been encouraged to help those living in their vicinity who may be in need of assistance with practical needs. They have also seen an increasing growth of community interaction in their localities.
- Churches have benefited from people interested in exploring the Christian faith, because of the kindness shown to them by their Christian neighbours.

- The resources provided by the ministry have signposted other Christian organisations which have benefited, e.g. Churches Together England, Shine Your Light (National Day of Prayer and Worship) and Alpha.

6. Organisational Structure

Page 1 outlines those involved in the management of the ministry in 2025 including:

- The Management Committee comprising 5 Trustee/Directors –.
- The Senior Management Team – responsible for day-to-day operations.
- 3 self-employed contractors providing specialist services.

There were 2 part-time paid employees – the CEO and the Director of Prayer plus 2 volunteer roles – the Director of Outreach and the 'A Mile with Jesus' project Team Lead.

As permitted in the Articles of Association (Section 5.2), Gareth Killa, a Trustee/Director, received an income of £1,800 during 2025 for the provision of administration and financial services – see note 3 of the Statement of Financial Activities on page 8-9).

No other Trustees/Directors received renumeration during the financial year.

The Management Committee

The Directors of the Company are also Charity Trustees for the purposes of charity law and under the Company's governing document are known as company members. Under the requirements of the Memorandum and Articles of Association the members of the Management Committee are elected to serve for a period of three years, after which they may be re-elected.

Trustees/Directors are normally recruited based on an existing interest in, or contribution to, the ministry, or where a particular skill set is required.

Prospective candidates are required to attend and observe a Trustees/Directors Board Meeting before appointments to assess suitability. They may be required to attend an interview where both parties may ask relevant questions. Most candidates have extensive experience of being a Trustee/Director in other charitable organisations. Opportunities for relevant ongoing training provided by the Charity Commission are forwarded to newly appointed Trustees/Directors. They also receive a copy of the Memorandum and Articles of Association and the latest financial update.

Each financial year, the Management Committee is required, under company law, to prepare statements providing a true and fair view of the state of the financial affairs of the Charitable Company.

In preparing the financial statements, the Management Committee follows best practice by:

- Selecting suitable accounting policies and applying them consistently.
- Making judgements and estimates that are reasonable and prudent.
- Preparing the financial statements on a "going concern basis" by assuming the Charitable Company will continue on that basis, unless otherwise anticipated to the contrary.
- Maintaining proper accounting records which disclose with reasonable accuracy the financial position of the Charitable Company to ensure the financial statements comply with the Companies Act 2006.

- Ensuring the safeguarding of the assets of the Charitable Company and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The 2025 statements, with accompanying notes, are shown on pages 8-10 of this Report and include:

- A Statement of Financial Affairs categorising the source and allocation of income received and expenditure incurred.
- A Balance Sheet as at the end of the financial year.

The Trustees/Directors confirm, as far as they are aware, there is no relevant audit information which has not been disclosed to Jeffrey Nsofor, who has been appointed to independently review the financial information provided.

7. Financial Review

Against a backdrop of limited resources and insecurities over funding, the ministry has managed to have a bigger impact than would normally be possible. This is testament to the resilience of the team and volunteers, and as a Christian charity, the belief that God multiplies what has been received, enabling the income to stretch further.

The principal source of funding is from the sacrificial regular giving of individual supporters plus regular and ad hoc donations from churches and other charities.

Supporters may donate to the ministry through the website, direct BACS transfers using Gocardless and PayPal, and via the Raisely, Stewardship and Charities Aid Foundation (CAF) fundraising platforms.

The Trustees/Directors recognise the vulnerabilities of being reliant on the giving of individuals, particularly as the cost of living increases, and have therefore carefully considered whether or not the charity can continue as a going concern for the next 12 months. The Board is confident that the charity can continue to sustain its outgoings and grow its income thanks to the following factors:

- The incoming CEO will not take a salary, thus making a further £12,000 per annum available to the charitable company.
- The Board have agreed the engagement of Faithful Funding, an organisation specialising in fundraising for faith-based charities, at no cost to the charitable company, and with hopes of considerable benefits, given the organisation's reputation.
- In 2026, the charitable company will undertake a rebranding exercise to coincide with its change of name to "Houses of Light", and this in turn will generate much new interest and opportunities to invite new regular donors.
- Considerable work has been done on consolidating expenditure on subscriptions and admin costs, which will show benefit in 2026.
- The CEO has been relieved of a number of admin and finance tasks, thanks to some rearrangements made by the Board and also to the engagement of a specialist accounting/financial admin company, leaving her more time for fundraising activities such as grant applications.

The Trustees/Directors also disclose:

- During this reset year, no grant funding was received.
- All funds received were deemed to be unrestricted, available for any charitable purpose.
- The Charitable Company has no investments.
- The financial year 2025 ended with a small reserve. It is aimed to have the equivalent of at least 3 months of expenditure in reserve, gradually building up over the coming years.
- A Risk Register is planned for 2026.
  The current greatest risk is decreased funding as giving across the charitable sector has reduced. This risk for 2026 has been partially mitigated by the incoming CEO declining a salary, and the review of all expenditure to identify where outgoings can be reduced.

Related Parties

- Gareth Killa, a Trustee/Director, received £1,800 for administrative services (Gift Aid, bookkeeping and filings) during 2025. Remuneration of Trustees/Directors is allowable in Article 5.2.9 of the Articles of Association where all six conditions of that Article are met. Payment for Mr Killa's services was originally agreed at the Board Meeting held on 15th September 2021, at a rate of £1,500 per year, and is noted in Section 5C of the minutes. Mr Killa was not present at this meeting. Subsequent increases to this stipend were agreed in November 2023 and October 2024, and the trustees have identified that Mr Killa was present at the meeting and the conditions in Article 5.2.9.2, 5.2.9.3, 5.2.9.4 and 5.2.9.5 were not fully complied with. The trustees are taking advice on the legal position and the remediation options available. Mr Killa's engagement with the charity ended on 31 December 2025. The board is aware of the importance of ensuring that such errors are never made again, and will undertake a thorough review of its policies, protocols and procedures concerning the remuneration of Trustees.
- A gift of £250 was given to the Imani charity. Carl Brettle, outgoing CEO of Neighbourhood Prayer Network, is also CEO of this charity. Although the amount of this gift falls below the expenditure threshold at which the CEO must seek the approval of the Board, The CEO sought the Board's approval because of his own vested interest in the matter. The gift was agreed by Trustees/Directors at the Board Meeting on 11th September 2025 (see time-stamp 12:24 in the Minutes).
- A gift was given to Lisa Hutt (an employee of Neighbourhood Prayer network) in recognition of 15 years of service. The gift was valued at an amount well below the expenditure threshold at which Board approval must be sought, but Trustees/Directors have subsequently become aware that the gift exceeded the 'Trivial benefit' allowance, and so will address this matter with HMRC as soon as possible. Having examined the issue, the Board is confident that no harm to the charitable company was intended, but will undertake a thorough review of all policies, protocols and procedures regarding the giving of gifts to employees.
- A related-party family relationship exists between the outgoing CEO, Carl Brettle, and the incoming CEO, Dr Rebekah Brettle. Neither are, nor previously have been, Trustees/Directors of the Charitable Company.
- The Trustees/Directors are aware of the Independent Examiner's pastoral relationship with Dr. Rebekah Brettle as her church leader and are nonetheless in agreement with his appointment.

There are no other related parties.

8. Future Plans & Activities

The Trustees/Directors are planning to undertake the following actions:

- Complete the restructure of the charity and name change in 2026.
- Ensure a comprehensive and effective handover of the CEO role from Carl Brettle to Dr Rebekah Brettle.
- Undertake a comprehensive annual evaluation of all activities.
- Review and update as necessary all current publications and resources including rebranding to 'Houses of Light', ensuring the principal focus continues to be on neighbours and local communities.
- Agree the primary objectives for 2026 and further ahead.
- Confirm a 2026 budget for planned activities.
- Engage the services of a specialist consultancy to investigate fundraising opportunities and procure grant-funding.
- Develop an Operations Manual incorporating appropriate processes and policies to mitigate against any perceived risks and ensure compliance with statutory requirements.
- Undertake a Risk Management review identifying and addressing areas of potential concern.
- Further reduce associated activity costs, especially in relation to services delivered by external providers.
- Focus specifically on the Swansea, Neath and Skewen area, with the aim of establishing Houses of Light (an individual or household) on every street in the area within a 3-year period. To use the lessons learned as a template for other identified target communities.
- Recruit additional Houses of Light nationally.
- Launch of a National Prayer Walking Day on 26th September 2026.
- Actively promote and launch prayer triplets, called 'Beacons of Light, nationally.
- Continue to develop digital resources via Yumpu, social media and update the website.
- Further promote the ministry via broadcasting media and connections offering face-to-face speaking engagements.
- Investigate strategic partnerships with like-minded Christian ministries and identify potential synergies.
- Strengthen the Management Team with the new appointment and/or reappointment of Trustees/Directors. The terms of office of two Trustee/Directors come to an end in 2026. If agreed, both may be reappointed for a further 3 years.

9. Approval

This Report has been approved by the Trustees/Directors of the Charitable Company on 19th September 2026 and signed on its behalf by:



Lyndall Bywater – Trustee/Director

10. Statement of Financial Activities

Neighbourhood Prayer Network
January – December 2025

	Unrestricted	Restricted	Total		2024	Notes
Incoming Resources						
Donations & Legacies						
Donations	37965	0	37965		20081	1
Gift Aid	2427	0	2427		2491	2
Grants	0	0	0		16985	
Total incoming resources	**40391**	**0**	**40391**		**39557**	
Resources Used						
Charitable Activities						
Activities	3503	0	3503		4094	
Administration	6619	0	6619		4600	3 & 4
Advertising	2918	0	2918		1493	
Bank Charges	61	0	61		62	
Gifts Given	447	0	447		295	5
Other Expenditure	3108	0	3108		21030	6
Premises	200	0	200		0	7
Staff Costs	22606	0	22606		7640	8
Total resources used	**39463**	**0**	**39463**		**39213**	
Net Movement of Funds	929	0	929		347	
Total Funds Brought Forward	691	0	691		344	
Total Funds Carried Forward	**1619**	**0**	**1619**		**691**	
Represented By						
General (Unrestricted)	**1619**	**0**	**1619**		**691**	

Notes to Statement of Financial Activities

1. No restricted or designated funds were received during 2025 or 2024.
2. A further Gift Aid Claim will be made in the first quarter of 2026 once outstanding qualifying amounts have been identified.
3. Administration costs include a payment of £1,800 to Gareth Killa, a Trustee/Director, for administrative services (Gift Aid, bookkeeping and filings) during 2025. This payment was allowable in our Memorandum and Articles of Association, in which section 5.2 Employment/Supply of Goods & Services refers to Trustee Remuneration. Payment for Gareth Killa's services was originally agreed at the Board Meeting held on 15th September 2021, at a rate of £1,500 per year, and is noted in Section 5C of the minutes. Mr Killa was not present at this meeting. Subsequent increases to this stipend were agreed in November 2023 and October 2024, but the Board of Trustees/Directors acknowledges that the requirements within the Articles of Association were not met, insofar as Mr Killa was

not absent when the increased amounts were agreed, and the matter of his stipend was not handled as a separate item in the Board Meeting (having merely been handled as a subsection of the agreement of the following year's budget). The Board recognises this as an error and has closely examined the Charity Commission guidance on what needs to be done to rectify this situation. The Board has concluded that this situation does not meet the threshold for a Serious Incident Report on the following basis:

- This error was made 'in good faith', with no evidence of any individual seeking to manipulate the Board or exploit the situation for their own ends.
- No harm was caused to the charitable company, nor to anyone connected with it, as a result of this error.
- The Board has met to confirm that all trustees/Directors would have approved these stipend increases even in Mr Killa's absence (noted in the minutes of the Board Meeting held on 19th September 2026), and that no Trustee felt under any pressure to agree because of his presence. (There is one Trustee/Director who cannot be consulted on this matter as he has died since the decisions were made.)
- The error did not result in any loss of funds for the charitable company or anyone connected with it.

Nevertheless, the board is aware of the importance of ensuring that such errors are never made again, and will undertake a thorough review of its policies, protocols and procedures concerning the remuneration of Trustees.

4. Administration costs may appear high relative to income, but these are the services the ministry is unable to obtain as gifts or through the services of volunteers.

5. Various gifts were given during 2025, two of which were given to employees or causes in which employees had an interest (see Related Parties section of this report). A gift to the value of £69 was given to Lisa Hutt (employee) in recognition of 15 years' service with Neighbourhood Prayer Network. Though the gift was valued at an amount well below the expenditure threshold at which Board approval must be sought, Trustees/Directors have subsequently become aware that the gift exceeded the 'Trivial benefit' allowance, and so will address this matter with HMRC as soon as possible. Having examined the issue, the Board is confident that no harm to the charitable company was intended, but will undertake a thorough review of all policies, protocols and procedures regarding the giving of gifts to employees.

A gift of £250 was given to Imani, a charity of which outgoing CEO Carl Brettle is CEO. Due to the vested interest of the CEO, this was agreed by trustees in the Board Meeting on 11th September 2025 and is noted at timestamp 12:24 of the Minutes.

6. Other expenditure in 2024 included professional accountancy services and fees for the employee remuneration and pension services. In 2024 this amounted to almost £17k. In 2025 considerable savings were made by using an alternative provider. Subscriptions and memberships are also included in this category:

- Mailchimp: emailing weekly newsletters
- Dropbox: data storage
- Wix and others: domain names, website costs, website interactive mapping software

- Membership subscriptions: Evangelical Alliance UK & Churches Together UK & Ireland. All these costs have been reviewed and will be reduced from January 2026.

7. With effect from October 2025, Neath Methodist church vestry is rented by neighbourhood Prayer Network as an office for 3 days per week at a cost of £100 per month. These accounts show the October and November payments, the December payment being made in 2026.
8. Staff costs include salaries and expenses incurred.
   No employee received more than £60,000.
   Two part-time members of staff were employed during the year including the CEO. None reached the threshold for auto enrolment pension contributions.
   Three self-employed Contractors were employed at agreed monthly payments.
9. Accounts contain a reference to 'Other Debtors': this concerns several fraudulent payments totalling £94. These were unauthorised direct debits, and have been reimbursed by HSBC.
10. Taxation – Neighbourhood Prayer Network as a charity, is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

11. Balance Sheet as at 31.12.2025

Neighbourhood Prayer Network

	Total 2025 (Unrestricted)	Total 2024 (Unrestricted)
Current Assets		
Cash	1619	347
Accounts Receivable	0	0
Prepayments	0	0
Non-Current Assets		
Fixed Assets	0	0
Investments	0	0
Current Liabilities		
Accounts Payable	0	0
Deferred Income	0	0
Non-Current Liabilities		
Long Term Loan / Mortgage	0	0
Net Current Assets	**1619**	**347**
Total Net Assets (Assets Minus Liabilities)	**1619**	**347**

12. Independent Review

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
NEIGHBOURHOOD PRAYER NETWORK
(operating name from February 2026: "Houses of Light")
Charity Registration Number: 1150306
Company Registration Number: 08177520
For the year ended 31 December 2025

I report to the trustees on my examination of the accounts of Neighbourhood Prayer Network ("the charity") for the year ended 31 December 2025, which are set out on pages 8 to 10.

Responsibilities and basis of report

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

Having satisfied myself that the charity is not required to be audited under Part 16 of the 2006 Act, and is eligible for an independent examination, I report in respect of my examination of the charity's accounts carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the 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 matters have come to my attention in connection with the examination giving me cause to believe:

- that the accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- that the accounts do not accord with those records; or
- that the accounts do not comply with the accounting requirements of the 2006 Act 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; or
- that the accounts have not been prepared in accordance with the methods and principles of the 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) (Charities SORP (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 accounts to be reached.

Signed 

Name: Jeffrey Nsofor, ACA, MSc Finance
Qualification: Chartered Accountant
Address: 71 Priors Way, Dunvant, Swansea, SA2 7UH

Date: 21 September 2026