

Charity Registration No: 803069

LIGHTHOUSE FAMILY TRUST

ANNUAL ACCOUNTS

FOR THE YEAR ENDED

30th SEPTEMBER 2020

LIGHTHOUSE FAMILY TRUST
Accounts for the Year ended 30th September 2020

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LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NAME	Lighthouse Family Trust
WORKING NAME	Lighthouse Centre
REGISTERED NUMBER	803069
TRUSTEES	Lorna Chesney (Chair) Timothy Platts Fiona Thomas Paul Withams (from January 2020) Kathleen Playle (from January 2020)
TREASURER	Yvette Frost
REGISTERED ADDRESS	32 Wharf Road Chelmsford Essex CM2 6LU
BANKERS	Barclays Bank PLC High Street Chelmsford Essex CM1 1DS
INDEPENDENT EXAMINER	Michael J Ventham FCA 22 St Stephens Road Cold Norton Chelmsford Essex CM3 6JE

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REPORT OF THE TRUSTEES

The trustees have pleasure in submitting their annual report and the accounts of the charity for the year ended 30 September 2020.

The accounts have been prepared in accordance with the accounting policies set out in Note 1 and comply with the Charity's Trust Deed dated 31 October 1989.

OBJECTIVES AND ACTIVITIES

Policies and objectives

The Trust's main activities are that of advice and counselling.

In planning our activities for the year, the trustees have given due consideration to the general guidance published by the Charity Commission on public benefit.

Activities undertaken to achieve objectives

The Trust provides counselling for those who are pregnant and worried, and those who have post abortion problems or distress about a baby loss.

Prior to the Covid-19 lockdown in March 2020 all counselling was face to face. Due to restrictions from March until July 2020 no face to face counselling took place and clients were supported by telephone care calls. From the Autumn clients were able to be supported by telephone and online counselling services.

Contributions by volunteers

All practitioners work on a voluntary basis.

ACHEIVEMENT AND PERFORMANCE

The majority of referrals come from the NHS including the mental health service. The support the Trust provides is unique in our area as the NHS provides no such support. Our services have been over-subscribed for years and the waiting list grew during the Covid-19 pandemic.

Feedback from clients and referring agencies showed how greatly valued our service is, enabling those who are grieving to find a way forward and cope with life again.

FINANCIAL REVIEW

Principle funding

The principal funding source is that of grants and donations.

Reserves policy

The Trust's reserves policy is to be able to sustain the charity for at least 3 months in the event of a financial crisis.

Total reserves currently held are £10,000.

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REPORT OF THE TRUSTEES

FINANCIAL REVIEW - continued

Going concern

After making appropriate enquiries and considering the possible effects on the charity of the global pandemic caused by Covid-19, the Trustees have a reasonable expectation that the Trust has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution

The charity was established under a Trust Deed dated 31 October 1989. The charity is registered with The Charity Commission as a Registered Charitable Trust under the number 803069.

Methods of appointment or election of Trustees

Applications from potential trustees are sought from the local church community. There is an interview process and references are obtained including from their church leader.

Any appointment is subject to approval by the Trustees and is minuted at a Trustees' Meeting.

STATEMENT OF TRUSTEES RESPONSIBILITY

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

The Trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed:



LORNA CHESNEY

Chair

Date:

27/05/2021

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INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE LIGHTHOUSE FAMILY TRUST

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30 September 2020.

RESPONSIBILITIES AND BASIS OF REPORT

As the charity's trustees, 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 2011 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.

The charity's trustees consider that an audit is not required under section 144 of the Act and that an independent examination is needed. An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. Therefore I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

INDEPENDENT EXAMINERS STATEMENT

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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:



MICHAEL J VENTHAM FCA

Date:

1/6/2021

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STATEMENT OF FINANCIAL ACTIVITIES

	2019/20			Total Funds	18/19 Total Funds
	General Funds	Restricted Funds	Designated Funds		
Income					
Grants	10,000	26,428	-	36,428	5,000
Donations	12,416	-	-	12,416	13,515
Gift aid	1,268	-	-	1,268	2,472
Other	96	192	-	288	380
Total income	23,780	26,620	-	50,400	21,367
Expenditure					
Premises costs					
Rent	9,747	4,000	-	13,747	8,000
Service charge	416	-	-	416	-
Office insurance	267	-	-	267	210
Utilities	428	-	-	428	-
Parking	111	-	-	111	-
Furniture & equipment	-	9,685	-	9,685	-
Repairs & maintenance	89	331	-	420	-
Fees	-	1,635	-	1,635	500
Staff & training					
Staff salaries	2,492	5,722	-	8,214	9,012
Team Development	97	-	-	97	-
Training	933	-	-	933	914
Administration					
Professional insurance	264	-	-	264	264
Telephone & computer	513	-	-	513	653
Printing & Stationery	108	-	-	108	108
Publicity & advertising	-	-	-	-	207
Subscriptions	351	-	-	351	130
Food & beverages	7	-	-	7	282
Postage	43	-	-	43	111
Donations	240	-	-	240	240
Miscellaneous	267	-	-	267	216
Total expenditure	16,373	21,373	-	37,746	20,848
Surplus/(deficit)	7,407	5,247	-	12,654	519
Opening Balance at 1st October	28,403	158	138	28,699	28,180
Transfer of funds	-	23,000	-	23,000	-
Closing balance	12,810	5,405	23,138	41,353	28,699

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STATEMENT OF ASSETS AND LIABILITIES

	2019/20			Total Funds	18/19 Total Funds
	General Funds	Restricted Funds	Designated Funds		
Current Assets					
Bank current accounts	2,794	5,405	8,138	16,337	3,677
Bank deposit accounts	10,000	-	15,000	25,000	25,000
Cash in hand	16	-	-	16	22
TOTAL ASSETS	12,810	5,405	23,138	41,353	28,699
TOTAL LIABILITIES	-	-	-	-	-
NET ASSETS	12,810	5,405	23,138	41,353	28,699

The financial statements were approved by the Trustees on 23 February 2021.

Approved by:



LORNA CHESNEY
Chair

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NOTES TO THE FINANCIAL STATEMENTS

1 ACCOUNTING POLICIES

1.1 Basis of preparation

The accounts are prepared on a receipts and payments basis in accordance with section 133 of the Charities Act 2011, taking into account only transactions falling within the year, and as such contain no accruals or prepayments.

1.2 Changes to accounting policies

The accounting policies have been applied consistently throughout the year as in the previous year and no changes have occurred in the reporting period. No material prior year errors have been identified in the reporting period.

1.3 Income

All income is recognised once the charity has entitlement to that income.

Voluntary income is received by way of grants, donations and gifts, and is included in the statement of financial activities when receivable. Gift Aid receivable is recognised at the time of donation.

Investment income is included when receivable.

1.4 Expenditure

All costs are allocated between the expenditure categories on the statement of financial activities on a basis designed to reflect the use of the resource.

There were no employees who received pay over £60,000.

1.5 Fund accounting

Funds are held as either general, designated or restricted.

General funds are unrestricted and available for general use at the Trustees' discretion.

Designated funds are unrestricted but set aside for a particular use as decided by the Trustees. These funds can be reallocated to general funds at the Trustees' discretion.

Restricted funds are used wholly for the purpose of which they were received.

2 INDEPENDENT EXAMINER'S REMUNERATION

The independent examiner's remuneration amounts to a fee of NIL (2019: NIL).

3 TRUSTEES' REMUNERATION AND EXPENSES

None of the Trustees received any remuneration or expenses reimbursements during the year or prior year.

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NOTES TO THE FINANCIAL STATEMENTS

4 STATEMENT OF FUNDS

	2020	2019
Balance at 1st October	28,699	28,180
Income	50,400	21,367
Expenditure	- 37,746	- 20,848
	41,353	28,699
	41,353	28,699

5 INVESTMENT RETURN

	2020	2019
Barclays Current Account	31	50
	31	50
	31	50

6 GRANTS RECEIVED

	2020	2019
a UNRESTRICTED		
Business Support Grant	10,000	-
	10,000	-
	10,000	-
b RESTRICTED		
Operations Fund	13,300	-
Furniture	3,156	-
Rent	4,000	5,000
Salaries	5,000	-
Job Retention Scheme	972	-
	26,428	5,000
Total Grants received	26,428	5,000

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7 RESTRICTED FUNDS

	2020	2019
Balance brought forward	158	185
Grant Income	26,428	5,000
Other	192	-
	26,778	5,185
Operations	11,493	27
Furniture	158	-
Rent	4,000	5,000
Salaries	5,722	-
	5,405	158
	5,405	158
<i>Split as follows : -</i>		
Operations fund	1,999	-
Furniture	3,156	158
Salaries	250	-
	5,405	158
	5,405	158

8 DEBTORS

Due to preparation on a receipt and payments basis, the following debtors were not reflected in the accounts but outstanding at year end:

	2020	2019
Gift Aid claimable	474	340
Undeposited cash donations	-	245
Lease payments in advance	3,347	-
	3,821	585
	3,821	585

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9 PROPERTY LEASE

Although not reflected in the accounts, the Trust currently holds a long term property lease at its premises in Wharf Road.

The lease is for a total of 5 years, ending in June 2024.

The total amount still to be paid on the lease is £50,653 (2019: £62,400)