

Charity Registration No: 803069

**LIGHTHOUSE FAMILY TRUST**

**ANNUAL ACCOUNTS**

**FOR THE YEAR ENDED**

**30th SEPTEMBER 2022**

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2022

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## LIGHTHOUSE FAMILY TRUST

Accounts for the Year ended 30th September 2022

### LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NAME	Lighthouse Family Trust
WORKING NAME	Lighthouse Centre (to May 2022) Assure (from May 2022)
REGISTERED NUMBER	803069
TRUSTEES	Lorna Chesney (Chair) Timothy Platts Fiona Thomas Paul Withams Kathleen Playle
TREASURER	Yvette Frost
REGISTERED ADDRESS	32 Wharf Road Chelmsford Essex CM2 6LU
BANKERS	Barclays Bank PLC High Street Chelmsford Essex CM1 1DS
INDEPENDENT EXAMINER	Andrew Chuter CIPFA 1 Lichfield Close Chelmsford Essex CM1 2XW

**LIGHTHOUSE FAMILY TRUST**  
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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 2022.

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.

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 support 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 free, confidential support for pregnancy loss, post-termination distress and unplanned pregnancy.

On 1st March 2022 we were delighted to re-open our Centre with face-to-face counselling, after such a long period of restrictions caused by the Covid-19 pandemic. During restrictions clients were able to be supported solely by telephone and online counselling services.

We were also pleased to re-brand in April 2022, with a fresh new website, and our operational name has become Assure. The charity name remains Lighthouse Family Trust.

**Contributions by volunteers**

During this financial year, approximately 40% of support was provided on a voluntary basis.

**ACHIEVEMENT 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. With careful management, the waiting period has been greatly reduced.

Feedback from clients and referring agencies continued to show 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.

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**REPORT OF THE TRUSTEES**

**FINANCIAL REVIEW - continued**

**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.

Currently this is equivalent to a minimum reserves level in the order of £11,500.

**Going concern**

After making appropriate enquiries and considering the possible effects on the charity of the prolonged restrictions following 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: 5th July 2023

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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 2022.

**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:



ANDREW CHUTER CIPFA

Date: 11th July 2023

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**STATEMENT OF FINANCIAL ACTIVITIES**

	2021/22			Total Funds	20/21
	General Funds	Restricted Funds	Designated Funds		Total Funds
<b>Receipts</b>					
Grants	-	18,100	-	18,100	15,105
Donations	13,988	-	-	13,988	8,000
Gift aid	981	-	-	981	1,089
Other	11	-	-	11	2
<b>Total receipts</b>	<b>14,980</b>	<b>18,100</b>	<b>-</b>	<b>33,080</b>	<b>24,196</b>
<b>Payments</b>					
<b>Premises costs</b>					
Rent	7,200	7,200	-	14,400	14,400
Service charge	858	530	-	1,388	561
Office insurance	326	-	-	326	320
Utilities	556	-	-	556	269
Parking	377	-	-	377	190
Furniture & equipment	-	-	-	-	-
Repairs & maintenance	66	-	-	66	-
<b>Team costs</b>					
Salaries	6,396	10,683	1,253	18,332	7,425
Supervision	245	-	-	245	-
Team Development	-	-	-	-	-
Training	1,135	260	-	1,395	770
<b>Administration</b>					
Professional insurance	368	-	-	368	279
Telephone & computer	605	-	-	605	363
Printing & stationery	33	-	-	33	6
Publicity & advertising	132	-	-	132	-
Rebranding	-	500	-	500	400
Subscriptions	511	-	-	511	129
Food & beverages	19	-	-	19	-
Postage	74	-	-	74	4
Donations	600	-	-	600	390
Charges	17	-	-	17	9
Miscellaneous	239	-	-	239	268
<b>Total payments</b>	<b>19,757</b>	<b>19,173</b>	<b>1,253</b>	<b>40,183</b>	<b>25,783</b>
<b>Surplus/(deficit)</b>	<b>(4,777)</b>	<b>(1,073)</b>	<b>(1,253)</b>	<b>(7,103)</b>	<b>(1,587)</b>
<b>Opening Balance at 1st October</b>	17,146	6,482	16,138	39,766	41,353
<b>Transfer of funds</b>	5,000	-	(5,000)	-	-
<b>Closing balance</b>	<b>17,369</b>	<b>5,409</b>	<b>9,885</b>	<b>32,663</b>	<b>39,766</b>

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**STATEMENT OF CASH FUNDS**

	2021/22			Total Funds	20/21 Total Funds
	General Funds	Restricted Funds	Designated Funds		
<b>Cash funds</b>					
Bank current accounts	5,452	1,794	-	7,246	14,766
Bank deposit accounts	11,500	3,615	9,885	25,000	25,000
Cash in hand	417	-	-	417	-
<b>TOTAL CASH FUNDS</b>	<b>17,369</b>	<b>5,409</b>	<b>9,885</b>	<b>32,663</b>	<b>39,766</b>

The financial statements were approved by the Trustees on 5th July 2023.

**Approved by:**



LORNA CHESNEY  
*Chair*

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2022

**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 Receipts**

Voluntary receipts are received by way of grants, donations and gifts, and are included in the statement of financial activities when received.

Investment receipts are included when received.

**1.4 Payments**

All costs are allocated between the payment 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 (2021: 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**

	<b>2022</b>	<b>2021</b>
Balance at 1st October	39,766	41,353
Receipts	33,080	24,196
Payments	(40,183)	(25,783)
	32,663	39,766
	32,663	39,766

**5 INVESTMENT RETURN**

	<b>2022</b>	<b>2021</b>
Barclays Current Account	11	2
	11	2
	11	2

**6 GRANTS RECEIVED**

	<b>2022</b>	<b>2021</b>
<b>RESTRICTED</b>		
Core funds*	5,600	13,600
Rent	4,500	-
Salaries	8,000	-
Rebranding	-	1,000
PCN training	-	505
	18,100	15,105
	18,100	15,105

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**NOTES TO THE FINANCIAL STATEMENTS**

**7 RESTRICTED FUNDS**

	<b>2022</b>	<b>2021</b>
Balance brought forward	6,482	5,405
Grant Income	18,100	15,105
Other	-	-
	24,582	20,510
Core funds*	(6,367)	(13,133)
Rent	(4,500)	-
Salaries	(7,546)	(250)
Operations	(3,773)	2,074
Furniture	(1,082)	(2,074)
Development	4,855	-
Rebranding	(500)	(400)
PCN training	(260)	(245)
	5,409	6,482
	5,409	6,482
 <i>Split as follows :-</i>		
Core funds*	-	767
Salaries	454	-
Operations	-	3,773
Furniture	-	1,082
Development	4,855	-
Rebranding	100	600
PCN training	-	260
	5,409	6,482
	5,409	6,482

*\*Core funds are unspecified running costs which could include, but are not limited to, rent, utilities and salaries.*

On review of the funds remaining within 'Operations' and 'Furniture', the Trustees decided it was acceptable to transfer all monies to a new 'Development' fund which will be used in the next stage of planning for the centre.

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**NOTES TO THE FINANCIAL STATEMENTS**

**8 DEBTORS**

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

	<b>2022</b>	<b>2021</b>
Gift Aid claimable	203	211
Overpaid expenses	-	43
Lease payments in advance	3,514	3,517
Service charge in advance	415	-
	<hr/>	<hr/>
	4,132	3,771
	<hr/> <hr/>	<hr/> <hr/>

**9 CREDITORS**

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

	<b>2022</b>	<b>2021</b>
PAYE	448	258
Pension payable	51	-
Service charge	415	-
	<hr/>	<hr/>
	914	258
	<hr/> <hr/>	<hr/> <hr/>

**10 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 £21,850 (2021: £36,253).