

Charity Registration No: 803069

LIGHTHOUSE FAMILY TRUST

ANNUAL ACCOUNTS

FOR THE YEAR ENDED

30th SEPTEMBER 2023

LIGHTHOUSE FAMILY TRUST
Accounts for the Year ended 30th September 2023

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LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NAME	Lighthouse Family Trust
WORKING NAME	Assure
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

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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 2023.

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.

Activities and support services are based at the Assure Centre, where clients receive counselling, most participating in a 12 week programme. The Centre serves us well, and has capacity for anticipated growth.

Contributions by volunteers

During the financial year 2022-2023, an average of 38% per month of our support services (including counselling and administrative support) was provided on a voluntary basis.

ACHIEVEMENT AND PERFORMANCE

Most referrals continue to come from the NHS including the mental health service. Many prospective clients self-refer via the contact form on the Assure website. The support the Trust provides remains unique in our area as the NHS provides no such support during this financial year. Our services have been over-subscribed for years. 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 considerations, 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.

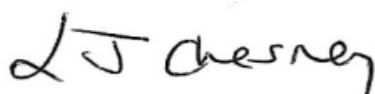
Any appointment is subject to approval by the Trustees and is recorded in the minutes at a Trustees' Meeting.

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 charity's assets and hence for taking reasonable steps to prevent and detect fraud and other irregularities.

Signed:



LORNA CHESNEY
Chair

Date:

09/07/2024

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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 2023.

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:

A. Chuter

ANDREW CHUTER CIPFA

Date:

9th July 2024

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STATEMENT OF FINANCIAL ACTIVITIES

	2022/23			Total Funds	21/22
	General Funds	Restricted Funds	Designated Funds		Total Funds
Receipts					
Grants	2,860	14,900	-	17,760	18,100
Donations	7,287	-	-	7,287	13,988
Gift aid	765	-	-	765	981
Other	144	-	-	144	11
Total receipts	11,056	14,900	-	25,956	33,080
Payments					
Premises costs					
Rent	5,200	9,200	-	14,400	14,400
Service charge	1,437	-	-	1,437	1,388
Office insurance	368	-	-	368	326
Utilities	1,130	-	-	1,130	556
Parking	475	-	-	475	377
Furniture & equipment	-	-	-	-	-
Repairs & maintenance	312	-	-	312	66
Team costs					
Salaries	4,061	4,854	6,274	15,189	18,332
Supervision	530	-	-	530	245
Team Development	-	-	-	-	-
Training	-	888	-	888	1,395
Administration					
Professional insurance	321	-	-	321	368
Telephone & computer	541	-	-	541	605
Printing & stationery	116	-	-	116	33
Publicity & advertising	-	-	-	-	132
Rebranding	-	-	-	-	500
Subscriptions	180	-	-	180	511
Food & beverages	15	-	-	15	19
Postage	56	-	-	56	74
Donations	600	-	-	600	600
Charges	16	-	-	16	17
Miscellaneous	393	-	-	393	239
Total payments	15,751	14,942	6,274	36,967	40,183
Surplus/(deficit)	(4,695)	(42)	(6,274)	(11,011)	(7,103)
Opening Balance at 1st October	17,369	5,409	9,885	32,663	39,766
Transfer of funds	3,238	-	(3,238)	-	-
Closing balance	15,912	5,367	373	21,652	32,663

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STATEMENT OF CASH FUNDS

	2022/23				21/22
	General Funds	Restricted Funds	Designated Funds	Total Funds	Total Funds
Cash funds					
Bank current accounts	2,652	-	-	2,652	7,246
Bank deposit accounts	13,260	5,367	373	19,000	25,000
Cash in hand	-	-	-	-	417
TOTAL CASH FUNDS	15,912	5,367	373	21,652	32,663

The financial statements were approved by the Trustees on 9th July 2024.

Approved by:



LORNA CHESNEY
Chair

LIGHTHOUSE FAMILY TRUST
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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 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 (2022: 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

	2023	2022
Balance at 1st October	32,663	39,766
Receipts	25,956	33,080
Payments	(36,967)	(40,183)
	21,652	32,663
Balance at 30th September	21,652	32,663

5 INVESTMENT RETURN

	2023	2022
Barclays Current Account	144	11
	144	11

6 GRANTS RECEIVED

	2023	2022
RESTRICTED		
Core funds*	9,100	5,600
Rent	4,500	4,500
Salaries	-	8,000
Training	1,300	-
	14,900	18,100
Total Grants received	14,900	18,100

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NOTES TO THE FINANCIAL STATEMENTS

7 RESTRICTED FUNDS

	2023	2022
Balance brought forward	5,409	6,482
Grant Income	14,900	18,100
Other	-	-
	20,309	24,582
Core funds*	(9,100)	(6,367)
Rent	(4,500)	(4,500)
Salaries	(454)	(7,546)
Operations	-	(3,773)
Furniture	-	(1,082)
Development	-	4,855
Rebranding	-	(500)
Training	(888)	(260)
	5,367	5,409
	5,367	5,409
 <i>Split as follows :-</i>		
Core funds*	-	-
Salaries	-	454
Development	4,855	4,855
Rebranding	100	100
Training	412	-
	5,367	5,409
	5,367	5,409

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

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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:

	2023	2022
Gift Aid claimable	273	203
Lease payments in advance	3,517	3,514
Service charge in advance	511	415
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	4,301	4,132
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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:

	2023	2022
PAYE	186	448
Pension payable	-	51
Music licence	99	-
Service charge	-	415
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	285	914
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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 December 2024.

The total amount still to be paid on the lease is £14,676 (2022: £29,050).