

Registered number: 03532428
Charity number: 1069296

LIGHTHOUSE WOMEN'S AID LIMITED

UNAUDITED

**ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

LIGHTHOUSE WOMEN'S AID LIMITED

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LIGHTHOUSE WOMEN'S AID LIMITED

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2025

Trustees	Sarah Harvey, Chair Cynthia Glinos, Vice Chair Rebecca Martin, Trustee Catherine Bright, Trustee Sandra Alex Gage, Trustee Judith Rose, Trustee (resigned 28 February 2025) Zoe Woods, Trustee Nina Livermore, Trustee Emma Mirams (appointed 8 October 2025)
Company registered number	03532428
Charity registered number	1069296
Registered office	238 Felixstowe Road Ipswich Suffolk IP3 9AD
Company secretary	Sally Winston
Chief executive officer	Sally Winston
Independent Examiner	Scrutton Bland Limited Chartered Accountants Fitzroy House Crown Street Ipswich Suffolk IP1 3LG
Bankers	Natwest Bank Plc, 2 Tavern Street, Ipswich, IP1 3BD Scottish Widows, PO Box 12757, 67 Morrison Street, Edinburgh, EH3 8YJ Nationwide Building Society, PO Box 3, 5-11 St. George Street, Douglas, Isle of Man, IM99 1AS
Solicitors	Gotelee Solicitors, 34-41 Elm Street, Ipswich, IP1 2AY

LIGHTHOUSE WOMEN'S AID LIMITED

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their annual report together with the financial statements of the Lighthouse Women's Aid Limited (the "Charitable Company" or the "Charity") for the year ended 31 March 2024. The Annual Report serves the purposes of both a Trustees' Report and a Directors' Report under company law. The Trustees confirm that the Annual Report and financial statements of the Charitable Company comply with the current statutory requirements, the requirements of the Charitable Company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

Since the Charity qualifies as small under section 382 of the Companies Act 2006, the Strategic Report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

a. Policies and objectives

To continue to provide safe and supportive refuge accommodation building on expertise already evident within these services and to be adaptive to changing needs as a consequence of social / political and economic environments.

To develop innovative community services, responding to need, providing both preventative and therapeutic programmes for women and children throughout Suffolk.

To continue the campaign to raise awareness of domestic violence, through training programmes, social, public and printed media.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

b. Strategies for achieving objectives

Actively engaging with partners and commissioners at County level to ensure LWA's Domestic Violence Refuges are represented and recognised as a specialised service requiring the appropriate consideration as such in decisions around supported housing provisions in Suffolk.

Continue the Development provision of effective and progressive resettlement support for victims re-joining their communities and society.

Continue building and improving a multiagency approach to support victims of domestic violence through strengthening partnership work with other professionals who also see victims of abuse in their line of work.

Provide opportunities and the environment for staff to develop their professionalism and specialist service excellence to victims of domestic abuse in all its forms.

Continue to raise awareness of Domestic Abuse to young people through delivering the "Expect Respect" preventative programme to schools and educational institutions throughout Suffolk.

Continue to develop the Women's Centre as a centre of excellence indispensable for any victim of domestic abuse seeking support.

Raise awareness of the impact and costs of Domestic Abuse to the wider public through delivery of training and information programmes to social groups and the work place.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Objectives and activities (continued)

c. Activities for achieving objectives

Putting these strategies into action we have three major areas of activity which are: Refuge and Resettlement; The Women's Centre; and our training and education team.

Refuge and Resettlement

2024 was our 48th year for providing a safe and supportive environment for women and their children fleeing domestic abuse. Through strong multiagency links LWA's Refuge work includes managing a constant flow of referrals, admissions, general advice and delivering person centred support and "moving on" programmes. These programmes are tailored to address the unique needs and complexities of women and children having to rebuild their lives after the devastating effects of domestic abuse. Through training in a range of competences and with 48 year experience LWA's Refuge has a highly specialised and skilled team that together with other professionals across the country ensures victim centred support is outcome focused to rebuild their confidence and skills and to help them grow stronger and move on to a safer and happier life.

Our resettlement team support women and children in their new homes to the point when they can feel confidence in their new found independence. Our children's team are essential in this process, supporting mums through childcare so they can attend appointments and programmes but more importantly supporting children and maintaining normality through the trauma they are experiencing and have experienced.

The Women's Centre

The Women's Centre delivers both support and preventative programmes and plays an important role in increasing awareness of domestic abuse generally. A specialised Crisis Intervention service provides advice to women and children in abusive relationships and creates a seamless link at the point of crisis with other agencies to develop and implement safety plans eliminating further abuse risk. Advice teams specialise in helping those out of abusive relationships. These teams working together means that women and children across the spectrum of Domestic Abuse have access to the support that meets their needs. Project teams deliver a range of training programmes helping those affected by DA to regain their self-esteem and confidently re-join mainstream society.

As the result of an identified need a Community Support Service, was added to the Centre. An initiative aimed at supporting cohorts not able to access Domestic Abuse services. In just its second year the growing numbers of people from hitherto unrepresented groups has risen significantly surpassing all expectations and demonstrating a substantial unmet need. Further evaluation of data has helped the Centre identify other groups where we need to alter our approach and as a result further targeted community-based services are being developed for next year. To manage and support the number of victims coming to the Women's Centre a skilled Triage team now in place ensures women are seen quickly and depending on their need directed to the appropriate support agency. Raising awareness of DA continues to be a central objective and the Centre through a number of open webinars events, public talks, DV awareness courses, a monthly newsletter and regular press releases, ensures the effects of Domestic Violence remains relevant in our community. The knowledge and experience of staff at the Centre makes them ideally suited to developing and delivering training on domestic abuse and healthy relationships to schools and children's centres. In the last year we increased our early intervention work and are now providing healthy relationships workshops in many schools. The programmes are adaptable and age appropriate for all school pupils between the ages of 5 and 18. Alongside these initiatives the Women's Centre team continued to develop and increase Domestic Abuse Awareness training programmes to businesses, professionals and external agencies. The awareness and recognition of the disruptive effects of Domestic Abuse in the workplace will enable the development of preventative and intervention support programmes to the benefit of both business and society alike.

LIGHTHOUSE WOMEN'S AID LIMITED

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Objectives and activities (continued)

d. Our volunteers

Lighthouse Women's Aid is very involved in the community and relies on voluntary help. We are fortunate to have volunteers supporting the work we do through carrying out administrative tasks, helping with donations and supporting our Empower Me and Freedom Programmes. Most volunteers are members of the charity and we wish to thank our friends for their loyal support and invaluable service.

Achievements and performance

a. Key performance indicators

In the year under review Lighthouse's key financial objectives and achievements were as follows:

Secure sustainable funding to continue the provision of safe and supportive refuge accommodation for women and children. Lighthouse continued to provide effective support work within the refuge and delivered on all our contractual obligations, increased financial constraints notwithstanding. The ability to meet and deliver effective victim support in these difficult financial times is testament to the professionalism, dedication and a strong work ethic by the team. Children in Need funding stream for the Children's Team has been secured for a further year. We strongly believe that children should be supported, and this funding ensures that we can deliver a quality service.

Secure ongoing funding for the Women's Centre beyond 2025. We have had continued funding support from various sources including the PCC, Suffolk Community Foundation and through various grants. Through our fundraising activity funding has increased this year to £120,900. Demand for services at the Women's Centre remained constant, however, and teams to cover a range of support services were making a real difference in our community. The deficit of circa £70,000 was some £60,000 better than feared. To sustain these Community Services in the longer term additional funding is needed and efforts to secure that need continues.

Diversify fund raising options and develop community fund raising activities. LWA's Community Fund Raising Team in 2024-25 continued their good work in promoting the profile of Lighthouse and raising funds in what proved to be very difficult economic circumstances, raising a record breaking £120,900 through grants, events organisation, group and individual donations.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

Achievements and performance (continued)

b. Review of activities

In the year to 31 March 2025 we continued to roll out our strategy to develop financial sustainability and grow community based services. Economic austerity and inflationary pressures, however, resulted in the demand for Domestic Abuse services remaining very high. LWA decided the economic challenges notwithstanding, victim support was paramount, and service levels would be maintained to meet demand and that the monetary shortfall would be met from our healthy reserves. To remain viable and sustainable during a period of high demand and in an economic environment where funding continues to be precarious and competition is fierce, LWA has had to reinforce strict financial disciplines and remain adaptable with an operating structure able to respond quickly to changing circumstances.

Refuge & Resettlement

We have had another very busy year in the refuge. We are always keen to ensure that we can support any woman who is fleeing domestic abuse whatever their background. We are culturally aware and are keen that we have information about different religious festivals and ensure that we have necessary information about dietary needs. Added to this we are keen to ensure that we are inclusive in our welcome and celebrate events, for example, Black History month. Across the service we have an Equalities group and regularly discuss how we can make the refuge as inclusive as possible

We welcome women of all ages and are pleased to have supported residents across all age groups. Providing the right support for victims fleeing domestic violence is a complicated process and the relationship between Welfare Worker and resident is key so that they feel able to tell their story in confidence. The Welfare Worker is able to determine need and together with the resident agree Support and Safety Plans. Support plans are victim centred and focus on the steps needed for them to move on and start their new life. Moving on from refuge is an important part of this work helping residents to safely move on and into accommodation and area appropriate to and chosen by the resident. It is a complicated process, and the Resettlement Workers are skilled at empowering the women through the process.

Across the Refuge multi agency working is key. We have strong links with Social Care, Schools, Nurseries and Children's Centres to ensure that children have their needs met and that the women are supported in parenting. A Health Visitor visits regularly, and the Children's Centre comes in and completes Video Interactive Guidance with women and their children. This is a powerful tool which really can help women identify positive parenting.

LIGHTHOUSE WOMEN'S AID LIMITED

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Achievements and performance (continued)

c. Women's Centre and Community Services

Demand for Women's Community Services remained constant. Inclusion has remained one of the priorities for the service. The role of the Community Worker has given a different perspective to the work, some clients/agencies have highlighted the importance of having links to workers locally, from this we set up work in Felixstowe delivering both 1-2-1 appointments and the Freedom Programme. We have continued to adapt our service to meet the needs of the clients and offer an inclusive service that best supports those that have, or are, experiencing domestic abuse. Within our Centre in Ipswich we have an established team working with a lot of expertise and empathy.

Establishing focus groups has ensured effective feedback within the Centre. We have two focus groups, one of which is at the end of the Neuro Diverse Freedom Programme. This has been invaluable in implementing adaptations to ensure that our clients learn and they really appreciate being included. We also have a Centre focus group and again this is invaluable. They have been actively involved in, for example, ensuring there are signs in the Centre to enable clients to find their way around. This practical input really does ensure that clients can feel very comfortable in the Centre. We ensure that actions are acted upon or else explained as to why they can't take place.

Our skilled Centre Triage team ensure that women are seen as quickly as possible dependent on their need, and that clients are welcomed into the service from the start. This is a key role in keeping women safe and for them to feel that they are able to come forward to us with their story.

Assessing risk is a vital part of the Centre's work. We use the Domestic Abuse Stalking and Harassment (DASH) tool to ascertain the level of risk and ensure that women get the help that they need to keep them safe, as well as exploring where Honour Based Violence may be an issue. We continue to put high risk referrals through to the MARAC conference, and meetings are held for all areas of Suffolk.

We continually look at gaps in the service, women that we have not been able to reach. We have run a campaign on older aged victims to support them to come forward, and we have seen an increase in older women coming to us, often as a result of their families being more aware of what domestic abuse looks like.

Developing victim confidence is key and victim rehabilitation and our programmes, particularly the Freedom Programme and Power to Change, are at the core of what we do. We have been keen to ensure that the courses are able to be accessed by all our clients and we, therefore, have a wide range of programmes that have been very popular and a real help to women and children going through a difficult time. This together with the specialist work by the advice teams, an established multi-agency approach and access to practical support enable women and children to feel safer and on the road to rebuilding their lives.

d. Investment policy and performance

The Trustees agreed that because of the continued economic uncertainty and the ongoing threat of high inflation LWA would continue to adopt a low-risk investment policy. As such funds have been kept in interest bearing deposit accounts and seek to achieve a rate on deposit which matches or exceeds inflation as measured by the retail prices index.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

a. Review of performance during the year

Funding from grant making bodies has proved harder than ever to access due to differing priorities and intense competition. Prudent economic management by Lighthouse over the last 10 years has, however, enabled our Charity to build up sufficient reserves to weather this economic downturn and continue our important work and delivering vital services to the constant number of Domestic Abuse victims seeking help. Against this background the Trustees decided that the strategy to continue the full range of service and support for clients be maintained in 2025-26 subject to review in Sept 2026. Our fund-raising team concentrated on raising the profile of LWA to local businesses through free Domestic Abuse training programmes, information videos and talks.

Contribution from funding organisations remained largely flat or fell further from the already low 2023-24 levels. Efforts to maintain and grow receipts from community fundraising will remain a key financial strategy to broaden and diversify funding sources and the team are continually looking for and pursuing a wide range of fundraising initiatives. It is likely to take some time, however, and the financing of demand growth for services in the short term will require continuing the designation of some funds from our reserves. To continue the necessary support for the Women's Centre and associated community projects the Trustees have agreed that the designated fund be renewed and put in place for 2025-2026

In addition to pressures on income the unrelenting demand growth for Domestic Abuse support and fuelled by the cost-of-living crisis and war in the Ukraine has continued to drive up costs. Although LWA is experiencing some short-term pain the Charity is financially robust and will successfully see through the current challenges.

Lighthouse Women's Aid cost base in 2024/25 remained in line with the Charity's strategy to grow and develop a countywide sustainable organisation capable of meeting the growing demands for Domestic Abuse services.

At the end of the year the total funds of the charity were £1,008,301, of which £6,299 relates to restricted funds and £684,192 to designated funds. Of the £1,002,002 unrestricted funds, £684,192 relates to the value of buildings on which we have a mortgage of £162,165. In compliance with Charity Commission recommendations Lighthouse Women's Aid have a policy to maintain unrestricted reserves equating to 3 months expenditure that in 2025 is £202,603.

b. Going concern

The trustees and management have prepared detailed financial forecasts that indicate that the Charity will be able to continue to meet its liabilities as they fall due and will continue to operate for the foreseeable future, being at least 12 months from the date of approval of these financial statements. Accordingly, these financial statements are prepared on the going concern basis.

LIGHTHOUSE WOMEN'S AID LIMITED

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

c. Principal funding

The principal funding sources for the year were as follows:

- Suffolk County Council – provides funding for support services to Women in Refuge and those moving to independent living.
- Children In Need – part finance children services both within Refuge and Community Support.
- Ipswich Borough Council – provides funding for premises and premises maintenance.
- The Police and Crime Commissioner provide funding Community Service and Crisis Support.
- The Rope Trust – provides funding in support for the Crisis Support.
- Suffolk Building Society – provided help with setting up Triage Service
- Garfield Weston - provides funding for the Community Service
- Suffolk Community Foundation – provided smaller funding grants in support of specific victim support projects and programmes.
- Other services are funding through smaller funding grants from a variety of sources and community funding initiatives.

Structure, governance and management

a. Constitution

Lighthouse Women's Aid Limited is registered as a charitable company limited by guarantee and was set up by Memorandum of Association on 17 March 1998.

The Company is constituted under a Trust Deed dated 17 March 1998 and is registered charity, number 1069296.

b. Methods of appointment or election of Trustees

The Trustees may at any time appoint any individual who is qualified to be appointed as a Trustee to fill a vacancy in their number or as an additional Trustee.

c. Policies adopted for the induction and training of Trustees

New Trustees undergo three months' probation and are appointed a mentor. During this time the new trustee receives instruction on their obligations under charity and company law, the Charity Commission guidance on public benefits, governance obligations, the committee and decision making processes, the business plan and recent financial performances of the charity. During induction the new trustee will attend appropriate external training events on both Trusteeship and on Domestic Abuse where these will facilitate the undertaking of their role.

d. Pay policy for key management personnel

All Trustees give of their freely and no Trustee received remuneration in the year. Details of Trustee expenses are disclosed in note 9 to the financial statements.

The pay of senior staff is reviewed annually and if affordable, increased in accordance with average earnings. In view of the nature of the Charity, the Directors benchmark against pay levels in other specialised victim service provision organisation of a similar size run on a voluntary basis.

LIGHTHOUSE WOMEN'S AID LIMITED

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Structure, governance and management (continued)

e. Organisational structure and decision making

The Directors consider the Board of Directors, who are the Charity's Trustees, and the senior management team comprise the key management personnel of the Charity. The Board of Directors have responsibility of the strategic direction of the Organisation and its operation within Charity Commission Guidance, company law and Memorandum of Association. The senior management team, reporting to the Board of Directors is in charge of directing and controlling, running and operating the Charity on a day to day basis in accordance with the policies rules and strategic directions as set out by the Board of Directors.

Reserves

Unrestricted Reserves

It is the policy of the Charity to maintain unrestricted funds, which are free reserves of the Charity, at a level which equates to approximately three months unrestricted expenditure to protect against a decline or interruption of future sources of income. Three months being deemed suitable to enable the business of the Charity in respect of funding allocations, continuity in provision of service and responsibilities to staff to be fulfilled.

Designated Funds

The Trustees provide funds to be designated for a specific project. The amount of any funds held will be appropriate to the purpose or use for which they have been designated. The precise purpose of designating funds will be stated in the notes to the accounts.

Restricted Funds

It is our policy to spend restricted funds within a reasonable time of receipt. Each restricted fund is treated separately (see note 18).

LIGHTHOUSE WOMEN'S AID LIMITED

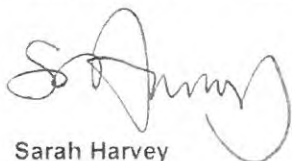
TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

Structure, governance and management (continued)

Plans for sustaining and meeting future needs

- Continue to develop the Women's Centre services, roll out programmes countywide and seek continuation funding for future years.
- Ensure that we continue to deliver on the successful funding contract with Public Health and retain our position as an eminent provider of supportive refuge accommodation for women and children.
- Continue to develop Domestic Abuse training programmes delivered to Young People, Professionals and Businesses.
- Raise the profile of Lighthouse Women's Aid by raising awareness, through public presentations, group talks and educational sessions, on the effects of domestic violence and abuse.
- Develop a fund-raising strategy to diversify and improve our ability to secure funding for the long term sustainability of the Charity.

Approved by order of the members of the board of Trustees on
and signed on their behalf by:



Sarah Harvey
Chair

26/03/26

LIGHTHOUSE WOMEN'S AID LIMITED

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2025

Independent Examiner's Report to the Trustees of Lighthouse Women's Aid Limited ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2025.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed

Responsibilities and Basis of Report

As the Trustees of the Charity (and 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 accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for 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

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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:

1. accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 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
4. the accounts 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 accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

LIGHTHOUSE WOMEN'S AID LIMITED

INDEPENDENT EXAMINER'S REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

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: 

Dated: 27/03/2026

Ben Cussons FCA

Scrutton Bland Limited
Fitzroy House
Crown Street
Ipswich
IP1 3LG

LIGHTHOUSE WOMEN'S AID LIMITED

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations and legacies	3	113,816	45,078	158,894	137,993
Charitable activities	4	340,884	215,237	556,121	586,522
Investments	5	5,079	-	5,079	4,118
Total income		459,779	260,315	720,094	728,633
Expenditure on:					
Raising funds	6	7,077	300	7,377	4,823
Charitable activities	7	555,344	247,692	803,036	824,561
Total expenditure		562,421	247,992	810,413	829,384
Net (expenditure)/income		(102,642)	12,323	(90,319)	(100,751)
Transfers between funds	15	14,836	(14,836)	-	-
Net movement in funds		(87,806)	(2,513)	(90,319)	(100,751)
Reconciliation of funds:					
Total funds brought forward		1,089,808	8,812	1,098,620	1,199,371
Net movement in funds		(87,806)	(2,513)	(90,319)	(100,751)
Total funds carried forward		1,002,002	6,299	1,008,301	1,098,620

The Statement of Financial Activities includes all gains and losses recognised in the current and prior years.

The notes on pages 17 to 31 form part of these financial statements.

LIGHTHOUSE WOMEN'S AID LIMITED
REGISTERED NUMBER: 03532428

BALANCE SHEET
AS AT 31 MARCH 2025

	Notes	2025 £	2024 £
Fixed assets			
Tangible assets	10	909,024	912,239
		<u>909,024</u>	<u>912,239</u>
Current assets			
Debtors	11	39,486	35,649
Investments	12	164,732	161,782
Cash at bank and in hand		152,318	240,736
		<u>356,536</u>	<u>438,167</u>
Creditors: amounts falling due within one year	13	(106,660)	(89,170)
Net current assets		<u>249,876</u>	<u>348,997</u>
Total assets less current liabilities		<u>1,158,900</u>	<u>1,261,236</u>
Creditors: amounts falling due after more than one year	14	(150,599)	(162,616)
Total net assets		<u><u>1,008,301</u></u>	<u><u>1,098,620</u></u>
Charity funds			
Restricted funds	15	6,299	8,812
Unrestricted funds	15	1,002,002	1,089,808
Total funds		<u><u>1,008,301</u></u>	<u><u>1,098,620</u></u>

LIGHTHOUSE WOMEN'S AID LIMITED

BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2025

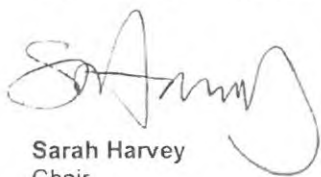
The Company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

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

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

The financial statements were approved and authorised for issue by the Trustees on and signed on their behalf by:



Sarah Harvey
Chair

26/03/26

LIGHTHOUSE WOMEN'S AID LIMITED

**STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2025**

	2025 £	2024 £
Cash flows from operating activities		
Net cash used in operating activities	(50,339)	(97,954)
Cash flows from investing activities		
Dividends, interests and rents from investments	8,029	4,118
Proceeds from the sale of tangible fixed assets	-	286,393
Purchase of tangible fixed assets	(26,908)	(43,690)
Net cash (used in)/provided by investing activities	(18,879)	246,821
Cash flows from financing activities		
Repayments of borrowing	(16,250)	(10,894)
Net cash used in financing activities	(16,250)	(10,894)
Change in cash and cash equivalents in the year	(85,468)	137,973
Cash and cash equivalents at the beginning of the year	402,518	264,545
Cash and cash equivalents at the end of the year	317,050	402,518

The notes on pages 17 to 31 form part of these financial statements

LIGHTHOUSE WOMEN'S AID LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1. General information

Lighthouse Women's Aid Limited (the "Company") is a Company limited by guarantee. The members of the Company are the Trustees named on page 1. In the event of the Company being wound up, the liability in respect of the guarantee is limited to £1 per member of the Company.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102), 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Lighthouse Women's Aid Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The presentational currency is British Pounds, rounded to the nearest £1.

2.2 Going concern

The Trustees and management have prepared detailed financial forecasts that indicate that the Charity will be able to continue to meet its liabilities as they fall due and will continue to operate for the foreseeable future, being at least 12 months from the date of approval of these financial statements. Accordingly, these financial statements are prepared on the going concern basis.

2.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

No amounts are included in the financial statements for services donated by volunteers.

Other income is recognised in the period in which it is receivable and when it is earned.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

2. Accounting policies (continued)

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated to the applicable expenditure headings.

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the bank.

2.6 Tangible fixed assets and depreciation

Tangible fixed assets costing more than £500 are capitalised, along with any incidental expenses of acquisition.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is not charged on freehold land.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful life on the following bases:

Depreciation is provided on the following bases:

Freehold property	- 2% or 5% straight line cost
Fixtures and fittings	- 25% reducing balance
Computer equipment	- 25% reducing balance

2.7 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of Financial Activities.

2.8 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

2. Accounting policies (continued)

2.9 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.10 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

2.11 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.12 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

2.13 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

2.14 Current asset investments

Current asset investments are included at the lower of cost and net realisable value.

LIGHTHOUSE WOMEN'S AID LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

2. Accounting policies (continued)

2.15 Taxation

Lighthouse Women's Aid Limited is a Charity within the meaning of the Charities Acts 1993 and 2006 and as such is a Charity within the meaning of Part 11, Corporation Tax Act 2010. Accordingly Lighthouse Women's Aid Limited is potentially exempt from taxation in respect of income or gains received within categories covered by Part 11, Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that such income or gains are applied exclusively to its charitable purposes.

2.16 Operating leases

Rentals under operating leases are charged to the Statement of Financial Activities on a straight line basis over the lease term.

3. Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Donations	113,816	45,078	158,894	137,993

In 2024, of the total income from donations & legacies, £75,616 was to unrestricted funds and £62,377 was to restricted funds.

4. Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Grants receivable	-	215,237	215,237	250,735
Accommodation based services and rent	291,710	-	291,710	286,610
Non-accommodation based services	46,404	-	46,404	46,404
Sundry residents income	2,770	-	2,770	2,773
Total 2025	340,884	215,237	556,121	586,522

In 2024, of the total income from charitable activities, £342,080 was to unrestricted funds and £244,442 was to restricted funds.

LIGHTHOUSE WOMEN'S AID LIMITED

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

5. Investment income

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Bank interest receivable	5,079	5,079	4,118

In 2024, of the total income from investments, £4,118 was to unrestricted funds and £nil was to restricted funds.

6. Expenditure on raising funds**Costs of raising voluntary income**

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Fundraising and publicity	7,077	300	7,377	4,823

In 2024, of the total expenditure from raising voluntary income, £3,463 was to unrestricted funds and £1,360 was to restricted funds.

LIGHTHOUSE WOMEN'S AID LIMITED

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

7. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
Staff costs	417,491	193,284	610,775	636,150
Depreciation	20,038	9,867	29,905	22,624
Women's centre running costs	5,506	10,573	16,079	26,476
Building running costs	53,574	16,025	69,599	77,004
Support costs	35,706	13,375	49,081	35,935
Communications	16,263	-	16,263	15,609
General expenses	6,766	4,568	11,334	10,763
Total 2025	555,344	247,692	803,036	824,561
Total 2024	475,876	348,685	824,561	

8. Staff costs

	2025 £	2024 £
Wages and salaries	549,863	575,618
Social security costs	31,445	34,367
Contribution to defined contribution pension schemes	29,467	26,165
	610,775	636,150

The average number of persons employed by the Charity during the year was as follows:

	2025 No.	2024 No.
Charitable activities	23	25
Governance and administration of the Charity	5	5
	28	30

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

8. Staff costs (continued)

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2025 No.	2024 No.
In the band £60,001 - £70,000	1	1

9. Trustees' remuneration and expenses

During the year, none of the Trustees received any remuneration for their qualifying services to the Charity or other benefits (2024 - £NIL).

During the year ended 31 March 2025, no Trustee expenses were incurred (2024 - £NIL).

LIGHTHOUSE WOMEN'S AID LIMITED

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

10. Tangible fixed assets

	Freehold land and property £	Fixtures and fittings £	Computer equipment £	Total £
Cost or valuation				
At 1 April 2024	1,020,169	140,069	63,811	1,224,049
Additions	-	18,078	8,830	26,908
Disposals	-	(699)	(6,426)	(7,125)
At 31 March 2025	1,020,169	157,448	66,215	1,243,832
Depreciation				
At 1 April 2024	153,251	121,061	37,498	311,810
Charge for the year	20,546	5,721	3,636	29,903
On disposals	-	(654)	(6,251)	(6,905)
At 31 March 2025	173,797	126,128	34,883	334,808
Net book value				
At 31 March 2025	846,372	31,320	31,332	909,024
At 31 March 2024	866,918	19,008	26,313	912,239

The Charitable Company's freehold properties were revalued in 2017. At the point of transition to FRS 102, Trustees elected to adopt the transitional arrangements contained within FRS 102 to treat the valuation as deemed cost. The historical depreciated cost of the freehold property is £101,565 (2024: £102,455).

Included in freehold land and property is freehold land amounting to £95,273 (2024: £95,273) which is not depreciated.

LIGHTHOUSE WOMEN'S AID LIMITED

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

11. Debtors

	2025 £	2024 £
Due within one year		
Trade debtors	29,236	24,133
Prepayments	10,250	11,516
	<u>39,486</u>	<u>35,649</u>

Included within debtors is accrued income of £23,853 (2024: £18,750).

12. Current asset investments

	2025 £	2024 £
Deposit bank account (less than 3 months notice)	<u>164,732</u>	<u>161,782</u>

13. Creditors: Amounts falling due within one year

	2025 £	2024 £
Bank loan	11,566	11,226
Trade creditors	12,267	12,650
Other taxation and social security	8,359	8,931
Accruals	11,965	12,310
Deferred income	62,503	44,053
	<u>106,660</u>	<u>89,170</u>

The bank loan of £11,566 (2024: £11,226) shown within creditors falling due within one year is secured by a charge on the freehold property.

LIGHTHOUSE WOMEN'S AID LIMITED

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

14. Creditors: Amounts falling due after more than one year

	2025 £	2024 £
Bank loans	150,599	162,616

Included within the above are amounts falling due as follows:

	2025 £	2024 £
Between one and two years		
Bank loan	11,082	11,596
Between two and five years		
Bank loan	34,857	33,789
Over five years		
Bank loan	104,660	117,231

Amounts falling due after more than one year comprises of a bank loan which is secured by a charge on the freehold property. It is repayable by 300 monthly instalments at an interest rate of 2.9% until 30 November 2026 when the interest rate increases to 5.24%.

15. Statement of funds

Statement of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Unrestricted funds					
Designated funds					
Designated Funds - all funds	693,910	-	-	(9,718)	684,192
	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
General funds					
General Funds - all funds	395,898	459,779	(562,421)	24,554	317,810
Total Unrestricted funds	1,089,808	459,779	(562,421)	14,836	1,002,002

LIGHTHOUSE WOMEN'S AID LIMITED

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

15. Statement of funds (continued)

Restricted funds

Refuge-National Lottery & other funding	3,353	20,000	(20,063)	-	3,290
SCF Breakthrough fund & High Sheriff	-	7,501	(5,951)	(577)	973
Play equipment	-	1,628	(1,603)	-	25
SFC - Play equipment	2,501	2,250	(2,162)	-	2,589
Womens Aid Victims Support	-	11,145	(10,822)	-	323
Suffolk Giving Hardship	-	4,250	(4,250)	-	-
Suffolk Community Foundation	1,274	9,003	(9,003)	-	1,274
Community service donations	(2,408)	14,407	(11,999)	-	-
SCC - Housing Support & clinical supervision	-	4,394	(4,387)	-	7
Rope Trust Emergency Fund	617	560	(984)	-	193
Women & Girls Fund	542	-	(1,253)	-	(711)
Locality Budget - computer purchases	2,933	5,665	-	(8,598)	-
Donations - refuge services	-	11,018	(5,487)	(5,361)	170
Children in Need	-	39,836	(39,836)	-	-
Ipswich Borough Council	-	17,000	(17,000)	-	-
PCC - Women's Centre	-	75,000	(75,000)	-	-
Rope Trust	-	15,000	(15,000)	-	-
Garfield Weston	-	16,667	(16,667)	-	-
Children's services & educational support	-	2,402	(3,347)	-	(945)
SCF Hardship fund	-	2,589	(3,178)	(300)	(889)
	<u>8,812</u>	<u>260,315</u>	<u>(247,992)</u>	<u>(14,836)</u>	<u>6,299</u>
Total of funds	<u><u>1,098,620</u></u>	<u><u>720,094</u></u>	<u><u>(810,413)</u></u>	<u><u>-</u></u>	<u><u>1,008,301</u></u>

LIGHTHOUSE WOMEN'S AID LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

15. Statement of funds (continued)

The National Lottery and other funds represented the net book value of the Refuge. The fund balances are reduced by depreciation charged on the facility.

The play equipment fund represents the funds received to purchase a new sun shelter at Refuge 1, along with other equipment for children at the refuge.

Women's Centre donations represents funds donated by members of the public in respect of the Women's Centre which have not yet been spent.

The Big Lottery Fund Grant has been awarded in order to run a Women and Children's Wellbeing Centre in Ipswich.

Community Service donations represent donations made to run training programmes and crisis worker support and advise workshops.

Crisis Worker Support funds are received to pay for salaries for the crisis worker positions and the associated admin support.

The Rope Trust grant has been awarded to help victims needing immediate and urgent help.

The SCC (Suffolk County Council) grant has been awarded to support victims that have no recourse to public funds.

The Children In Need grant has been awarded in order to fund two Children and Young People's Transitional Workers.

Children & Young People Donors help to meet the cost of running the Children and Young People Support Services in Refuge following the grant withdrawal from Suffolk County Council.

Locality Budget is a grant from Labour Party Councillors at Suffolk County Council for the purchase of new computers.

Donations-Refuge Service provides community support for victims at refuge and looking for help to move on.

Suffolk Foundation-crisis worker represents a grant to help meet the cost of expanding the crisis support service necessary to meet the growing demand from victims in urgent need of safety from further abuse risk.

The PCC (Police & Crime commissioner) Women's Centre grant has been awarded to support the charity with support staff costs.

The Garfield Weston grant was awarded to support core cost for the Women's Centre.

Transfers from restricted funds to unrestricted funds arise where grants are given either to purchase fixed assets or to cover a proportion of administration expenses.

The designated funds represent money designated regarding resources held in property.

LIGHTHOUSE WOMEN'S AID LIMITED

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

16. Summary of funds

Summary of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Designated funds	693,910	-	-	(9,718)	684,192
General funds	395,898	459,779	(562,421)	24,554	317,810
Restricted funds	8,812	260,315	(247,992)	(14,836)	6,299
	<u>1,098,620</u>	<u>720,094</u>	<u>(810,413)</u>	<u>-</u>	<u>1,008,301</u>

17. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Tangible fixed assets	906,369	2,655	909,024
Current assets	352,892	3,644	356,536
Creditors due within one year	(106,660)	-	(106,660)
Creditors due in more than one year	(150,599)	-	(150,599)
Total	<u>1,002,002</u>	<u>6,299</u>	<u>1,008,301</u>

Analysis of net assets between funds - prior year

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	908,886	3,353	912,239
Current assets	432,708	5,459	438,167
Creditors due within one year	(89,170)	-	(89,170)
Creditors due in more than one year	(162,616)	-	(162,616)
Total	<u>1,089,808</u>	<u>8,812</u>	<u>1,098,620</u>

LIGHTHOUSE WOMEN'S AID LIMITED

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

18. Reconciliation of net movement in funds to net cash flow from operating activities

	2025 £	2024 £
Net expenditure for the year (as per Statement of Financial Activities)	(90,319)	(100,751)
Adjustments for:		
Depreciation charges	29,903	22,623
Loss on disposal of fixed assets	220	-
Bank interest receivable	(5,079)	(4,118)
Bank interest payable	4,674	-
Increase in investments	(2,950)	-
(Increase)/decrease in debtors	(3,837)	28,591
Increase/(decrease) in creditors	17,050	(44,299)
Net cash used in operating activities	(50,338)	(97,954)

19. Analysis of cash and cash equivalents

	2025 £	2024 £
Cash at bank and in hand	152,318	240,736
Notice deposits (less than 3 months)	164,732	161,782
Total cash and cash equivalents	317,050	402,518

20. Analysis of changes in net debt

	At 1 April 2024 £	Cash flows £	At 31 March 2025 £
Cash at bank and in hand	240,736	(88,418)	152,318
Debt due within 1 year	(11,226)	(340)	(11,566)
Debt due after 1 year	(162,616)	12,017	(150,599)
Liquid investments	161,782	2,950	164,732
	228,676	(73,791)	154,885

LIGHTHOUSE WOMEN'S AID LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

21. Pension commitments

The Charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £26,721 (2024 - £26,165). Contributions totalling £Nil (2024 - £Nil) were payable to the fund at the balance sheet date.

22. Operating lease commitments

At 31 March 2025 the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2025 £	2024 £
Not later than 1 year	1,130	1,130
Later than 1 year and not later than 5 years	2,806	3,936
	<u>3,936</u>	<u>5,066</u>

23. Related party transactions

The key management personnel of the Charity received remuneration amounting to £140,673 (2024: £139,838).

There were no other related party transactions in either year.

24. Controlling party

The Charity is a limited liability company Limited by guarantee. There is no ultimate controlling party.