

Annual Report


31 December 2020



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✉ admin@lighthouseforwomen.com

Message from the Chair



'I' is for Impact. The theme for this year has been to strengthen the power and rights of single women. Despite feeling inferior of their single parent status, we focused on the power of one!

Through enriching support sessions over zoom, and physical assistance through the difficult Covid crisis, our women were motivated to keep the positivity going, and not dwell on their vulnerable situation. Single mothers suffered incredibly during Covid. Specifically during lockdown, when they had no spouse to divide the childcare through these looong weeks of having the kids home. Many had to leave work due to this, thus increasing the financial stress.

Thanks to our generous partners, we introduced many new services to alleviate the hardships, and keep our women out of debt.

Now as we enter the Covid recovery stage, we will add the element of recovery, to remove the enormous burden these women have been carrying throughout the difficult year, without support. This means we will run new respite and leisure activities to allow the overwhelmed single mothers to reconnect with each other in therapeutic and rejuvenating activities. We will also be running lots of mentoring and therapy sessions to deal with the specific challenges and problems that have arisen, working through them when they are still fresh.

These measures will help us reach our goal for the coming year: that no Single Woman should be left with long term emotional damage due to the Covid crisis.

With hopes and prayers for a year filled with Good Health and, Emotional and Financial Stability, and Happy Family times for our users, funders and all of mankind!

Hillary Regal
Chair

Lighthouse Vision

Remove women from their state of vulnerability and trauma to reach a place of safety and resilience.

Lighthouse Mission Statement

Lighthouse will not rest for a minute until each lone raft is confident in the water and can navigate through to the light. We are committed to providing support, stability and community for single women every day:

- 1) Essentials and Food parcels**
- 2) Mental health support -empowering women with grit, healing and relationship skills**
- 3) Peer support to reduce loneliness and build community.**

Lighthouse Story

Lighthouse was founded in April 2010 to support the increasing number of divorced women and their children facing domestic abuse and hardship. Lighthouse aims to re-educate, re-integrate and re-inspire divorced women and their children, through health and parenting courses, vocational training, peer support, social welfare, group counselling, family respite breaks and regular family activities. Our aim is for these women to become self-sufficient and go on to build healthy relationships and stability in life.

Lighthouse was founded by divorcees themselves, who found themselves in this undesirable situation, and felt that something must be done to alleviate the stress of such families. Because all trustees and volunteers are from within the community, they fully understand the client needs. We are aware that there is no other organisation that serves our target audience, with their specific cultural and circumstantial need.

2020 Services

Stapling the void -with staples:

Essential food and personal care packs delivered monthly to recipients homes. Families that are missing the father, are lacking enough. There should be no excuse for families to miss out on basic nutrition or dignity due to not being able to afford personal hygiene basics. Living on a single income is tough, when this income was challenged by Covid-19, many of our users were enveloped in real food poverty. Women shared that they had to forgo their own meals to feed their kids. In one month, this project received more referrals than it had in its entire existence. We have delivered over 12,000 food parcels. If the food would be lined up it would cover a square mile. When signing up for this program over 80% of beneficiaries reported that they felt hungry more than 3 times a week. 1 year later, 95% of recipients felt hungry once a month or less.

Isolated together

Virtual Forum led by women for women is a safe virtual and casual space for women to share dilemmas, experiences, triumphs and issues with others who understand the ups and downs of single-family life.

Motional Victories

Individual and group therapy to help women heal from trauma of a failed or abusive relationship, deal with ongoing challenges, gain self-awareness, build resilience and new relationship skills and improve their ability to function.

Food Infusions

Hot nutritious family meals infuses families with energy and vitality, Ready cooked meals also provide single mothers a break from the kitchen to allow them to focus on family time and takes them through an acute crisis stage.

School Shoes and School supplies

Our children are able to begin their new year with shiny pair of shoes and brand new supplies. Motivation for a fresh start and reduces feelings of inferiority and deprivation.



2020 Services

Support Groups

Women to women support from people who understand!

Children Activities

Leisure activities to create fun childhood memories, as well as to bond with children in similar situations.

Toys and Games

Covid packages distributions to help keep children productively busy and help them feel remembered and cared for in difficult times.

Festival Packages

Vulnerable families find holiday times extremely challenging. It becomes an opportunity to dwell on their broken family dynamic, and removes the festive atmosphere. Our packages filled with treats for the whole family infuses feelings of celebration and creates lasting joyous family memories of happy times.

This Woman Can - inspired by 'this girl can' there is nothing a woman can't do

We support women to gain independence domestically, through workshops training women to use basic DIY skills tools to repair and maintain their homes, from changing lightbulbs, hanging pictures and shelves, replacing hinges and door knobs, trouble shooting issues with washing machines etc. Financial independence through debt management referrals and financial literacy workshops

Paperwork confidence workshops: from paying bills, basic banking applying for benefits, understanding court paperwork e.t.c





Our Impact

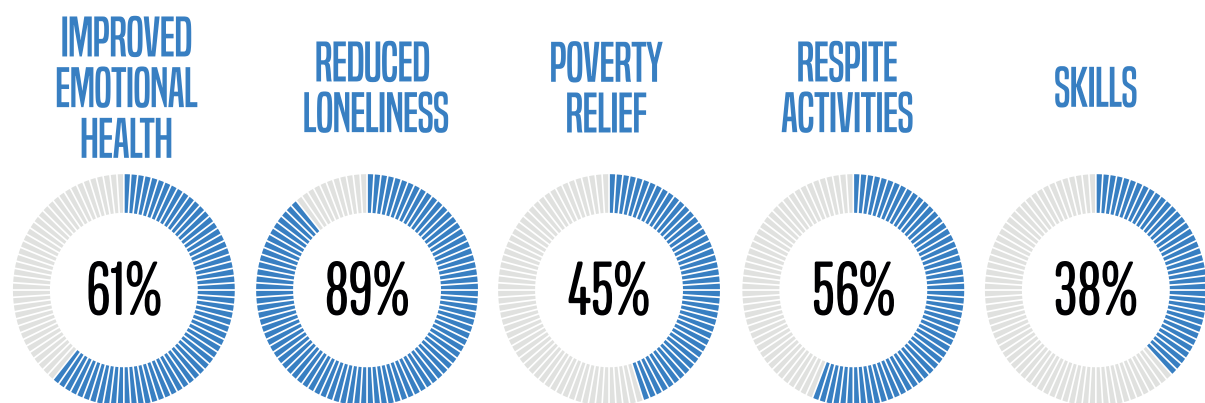
Before I joined lighthouse, I didn't have a physical support network of women who share similar experiences of being a single mum, having been through abuse, and the divorce process. I did much of my healing and coping work on my own, surrounded by good kind people who wanted to listen, but who could just not relate to my personal experiences. Laughing, crying, sharing wins and challenges face to face in a support group environment helped me feel a sense of belonging that was missing from my parenting and healing journey. Lighthouse has provided a sense of belonging for me and a sense of purpose for my children. "

Meira, Cohen, ambassador lighthouse user

Facts & Figures



Hear from our users



(Percentage of users who benefitted in these areas. Based on our 'She Shares' Survey Nov 2020)

Trustees' report For the Year Ended 31 December 2020

The Trustees present their annual report together with the financial statements of Lighthouse - Supporting Women Through Stormy Times for the 1 January 2020 to 31 December 2020.

Objectives and activities

a. Policies and objectives

The objects of the charity are:

- to relieve financial hardship
- to relieve the mental and physical sickness of women undergoing domestic hardship by the provision of counselling and support of such persons
- to advance in life and relieve the needs of young people from single parent families through (a) the provision of recreational and leisure time activities provided in the interest of social welfare, designed to improve their conditions of life; (b) providing support and activities which develop their skills, capacities and capabilities to enable them to participate in society as mature and responsible individuals
- such other purposes as are charitable according English law.

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)'.

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity 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. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Reserves policy

The trustees do not seek to maintain reserves, other than to ensure that they can continue the activities of the charity.

Structure, governance and management

a. Constitution

Lighthouse - Supporting Women Through Stormy Times is a registered charity, number 1135433, and is constituted under a Trust deed.

b. Methods of appointment or election of Trustees

The management of the Charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

Structure, governance and management (continued)

c. Financial risk management

The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity, and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and 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.

Approved by order of the members of the board of Trustees on 27 August 2021 and signed on their behalf by:

DocuSigned by:

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Hillary Regal
Trustee

**Independent examiner's report
For the Year Ended 31 December 2020**

Independent examiner's report to the Trustees of Lighthouse - Supporting Women Through Stormy Times ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 December 2020.

Responsibilities and basis of report

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the Charity has prepared the accounts in accordance with 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) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. 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 an Independent examiner's 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 or for this report.

Signed:

Dated: 27 August 2021

F Lazega

FCCA

Accshire Accountancy LLP
123 Clapton Common
London E5 9AB

**Statement of financial activities
For the Year Ended 31 December 2020**

	Note	Restricted funds 2020 £	Unrestricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
Income from:					
Donations and legacies	3	43,549	41	43,590	1,880
Total income		43,549	41	43,590	1,880
Expenditure on:					
Raising funds	4	-	243	243	46
Charitable activities	6	20,635	-	20,635	7,984
Total expenditure		20,635	243	20,878	8,030
Net movement in funds		22,914	(202)	22,712	(6,150)
Reconciliation of funds:					
Total funds brought forward		1,200	822	2,022	8,172
Net movement in funds		22,914	(202)	22,712	(6,150)
Total funds carried forward		24,114	620	24,734	2,022

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 8 to 13 form part of these financial statements.

Balance sheet
As at 31 December 2020

	Note	2020 £	2019 £
Fixed assets		-	-
Current assets			
Cash at bank and in hand	24,734	2,022	
	<u>24,734</u>	<u>2,022</u>	
Net current assets		24,734	2,022
Total assets less current liabilities		24,734	2,022
Net assets excluding pension asset		24,734	2,022
Total net assets		<u>24,734</u>	<u>2,022</u>
Charity funds			
Restricted funds		24,114	1,200
Unrestricted funds		620	822
Total funds		<u>24,734</u>	<u>2,022</u>

The financial statements were approved and authorised for issue by the Trustees on 27 August 2021 and signed on their behalf by:

DocuSigned by:

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Hillary Regal
Trustee

The notes on pages 9 to 14 form part of these financial statements.

Notes to the financial statements
For the Year Ended 31 December 2020

1. General information

Lighthouse - Supporting Women Through Stormy Times is a registered charity and is governed by a Trust Deed dated 19 February 2009.

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) (effective 1 January 2015), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Lighthouse - Supporting Women Through Stormy Times 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.

2.2 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.

2.3 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 is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

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.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2. Accounting policies (continued)

2.4 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.

2.5 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.

2.6 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.

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.

3. Income from donations and legacies

	Restricted funds 2020 £	Unrestricted funds 2020 £	Total funds 2020 £
Donations	-	41	41
Grants	43,549	-	43,549
	<u>43,549</u>	<u>41</u>	<u>43,590</u>

	<i>Restricted funds 2019 £</i>	<i>Total funds 2019 £</i>
Grants	<u>1,880</u>	<u>1,880</u>

4. Expenditure on raising funds

Costs of raising voluntary income

	Unrestricted funds 2020 £	Total funds 2020 £
Costs of raising voluntary income	243	243

	<i>Unrestricted funds 2019 £</i>	<i>Total funds 2019 £</i>
Costs of raising voluntary income	46	46

5. Analysis of grants

	Grants to Individuals 2020 £	Total funds 2020 £
Grants to individuals	425	425

	<i>Grants to Individuals 2019 £</i>	<i>Total funds 2019 £</i>
Grants to individuals	1,880	1,880

6. Analysis of expenditure on charitable activities

Summary by fund type

	Restricted funds 2020 £	Total funds 2020 £
Charitable activities	20,210	20,210
Grants to individuals	425	425
	<u>20,635</u>	<u>20,635</u>
	<i>Restricted funds 2019 £</i>	<i>Total funds 2019 £</i>
Charitable activities	6,104	6,104
Grants to individuals	1,880	1,880
	<u>7,984</u>	<u>7,984</u>

7. Analysis of expenditure by activities

	Activities undertaken directly 2020 £	Grant funding of activities 2020 £	Total funds 2020 £
Charitable activities	20,210	-	20,210
Grants to individuals	-	425	425
	<u>20,210</u>	<u>425</u>	<u>20,635</u>

7. Analysis of expenditure by activities (continued)

	<i>Activities undertaken directly 2019 £</i>	<i>Grant funding of activities 2019 £</i>	<i>Total funds 2019 £</i>
Charitable activities	6,104	-	6,104
Grants to individuals	-	1,880	1,880
	<u>6,104</u>	<u>1,880</u>	<u>7,984</u>

Analysis of direct costs

	Activities 2020 £	Total funds 2020 £
Food, household and kids packages	20,080	20,080
Programmes and events	130	130
	<u>20,210</u>	<u>20,210</u>

	<i>Activities 2019 £</i>	<i>Total funds 2019 £</i>
Respite and trips	3,087	3,087
Food, household and kids packages	647	647
Programmes and events	2,370	2,370
	<u>6,104</u>	<u>6,104</u>

Analysis of support costs

8. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2019 - £NIL).

During the year ended 31 December 2020, no Trustee expenses have been incurred (2019 - £NIL).

9. Summary of funds

Summary of funds - current year

	Balance at 1 January 2020 £	Income £	Expenditure £	Balance at 31 December 2020 £
General funds	822	41	(243)	620
Restricted funds	1,200	43,549	(20,635)	24,114
	<u>2,022</u>	<u>43,590</u>	<u>(20,878)</u>	<u>24,734</u>

	Balance at 1 January 2019 £	Income £	Expenditure £	Balance at 31 December 2019 £
General funds	868	-	(46)	822
Restricted funds	7,304	1,880	(7,984)	1,200
	<u>8,172</u>	<u>1,880</u>	<u>(8,030)</u>	<u>2,022</u>

Our Partners



Shoresh
Charitable
Trust

THE UK FUND FOR
WOMEN AND GIRLS



HM Government

In partnership with

THE NATIONAL LOTTERY
COMMUNITY FUND



The London
Community
Foundation

**Trustees**

Hillary Regal
Laurence Freeman
Ita Cymerman MBE

**Charity registered
number**

1135433

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