

Charity registration number: 1163280  
Company registration number 09366208 (England and Wales)

# **LIGHT FOR LIFE SEFTON LIMITED**

**ANNUAL REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2025**

# **LIGHT FOR LIFE SEFTON LIMITED**

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# **LIGHT FOR LIFE SEFTON LIMITED**

## **LEGAL AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 31 MARCH 2025**

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**Registered charity name:** Light For Life Sefton Limited

**Trustees:** Mr Mo Kundi  
Mr Andrew Winrow  
Dr Raj Patel  
Mrs Sue Boocock  
Mr N Cummins  
Ms F Shepley  
Mr Michael Allen

**Chair** Ms F Shepley

### **Key Management Personnel**

**Chief Executive Officer** G Fenney

**Charity registration number:** 1163280

**Company number** 09366208

**Principal Address & Registered office** 68 Eastbank Street  
Southport  
Merseyside  
PR8 1ES

**Independent Examiners** J A Fell & Company  
Chartered Accountants  
40 Hoghton Street  
Southport  
PR9 0PQ

**Bankers:** Lloyds TSB Plc  
13 Hardshaw Street  
St Helens  
WA10 1QZ

# LIGHT FOR LIFE SEFTON LIMITED

## TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

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The Trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charitable Company's Memorandum and Articles of Association, the Companies Act 2006 and "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 2019).

### Objectives and activities

The objects of the charity are the relief and prevention of homelessness by working with landlords in both Social Housing and Private Rented Sector to provide appropriate and accessible accommodation of a good standard, as well as training, advice and support. The Memorandum and Articles of Association were reviewed in the light of the organisation's incorporation in December 2014. These were agreed at a full meeting of the Trustees and adopted at the AGM in March 2015. The charity continues to enable and empower individuals and families as well as to develop its services in response to client's needs. The charity undertakes continuous monitoring and evaluation of its work and seeks to involve its clients in this process. The central values of Light for Life enshrine equality and diversity.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when considering the organisation's aims and objectives and in considering future activities and believe that they have complied with the guidance as described below.

### Key delivery objectives

Light for Life provides a diverse range of services across the Merseyside area:

**Housing Advice and Support** - supporting people to remain in their existing home where appropriate, funded by Sefton MBC Housing

**Rough Sleeper Services** - providing outreach services in the community to support rough sleepers and working with a range of partners to access temporary accommodation, funded by Sefton MBC Housing.

**Intensive Support Services** - funded by Sefton MBC Housing.

**Health Services** - funded by the National Lottery, Sefton MBC Housing and smaller scale donations.

### Achievements and performance

The year 2024-25 has been a developmental one with an emphasis on strengthening our core services and developing new strands of work to support them and most importantly the people for whom they are designed. Our Impact Statement draws our attention to the data from some of that work.

Our core work includes the HUB (formerly known as the Housing Centre). Funded by Sefton Council, the HUB provides a range of advice services around evictions, property disrepair, landlord disputes, benefit entitlement and is a safe space for presentations for people experiencing homelessness, rough sleeping, domestic abuse and mental health crisis. Our team at the HUB includes a Complex Case worker who takes on intensive work with people presenting with additional and complex needs to progress their cases. A major part of the HUB's work includes applications for social housing. Despite the overwhelmingly long waiting lists for properties, an application and appropriate banding is a pathway which has to be explored for most people.

# **LIGHT FOR LIFE SEFTON LIMITED**

## **TRUSTEES' ANNUAL REPORT (continued) FOR THE YEAR ENDED 31 MARCH 2025**

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### ***Achievements and performance (continued)***

The HUB plays host to Probation Officers and co-working to address some of the issues relating to housing and accommodation and Health Inclusion which will be covered later in the report. Welfare Rights attend the HUB along with our Solicitor link with James Murray – a longstanding arrangement which continues to provide a great legal pathway for individuals with issues around landlords/tenancy rights.

A new development introduced towards the end of the year are the HUB surgeries located at a range of locations including Change Grow Live (Southport and Bootle), DWP and Strand by Me. The surgeries have proven to be well used and we will be looking to extend the service going forward to meet the demand for support. We have also introduced Information Stations – for members of the public to find out more about homelessness services in Sefton and how to refer in for someone they are concerned about, or themselves. We have provided a range of presentations at churches, groups, Health and Social Care Forum, Merseyside Police and various other agencies across the year which have been well received.

Work with rough sleepers has increased and we approached the Council for additional funding during the year to support a second outreach worker. The Council has provided finance for one outreach worker since 2015 when rough sleeping in Sefton was very low indeed. Since then, numbers have increased but the support in the community for them remained the same. We intend to pursue more sustainable funding for outreach work going forward given the increase in numbers, risk and complexity of some of the people with whom they engage.

The Complex Lives MDT introduced by Mersey Care ICT has continued to operate across the Borough with the North Sefton panel starting during this financial year. We have found that there is a significant amount of duplication with other meeting formats already in existence and will be working with Mersey Care to look at how this group can thrive and make a difference. The MARAM and Strategy meeting processes in Sefton are robust and work well and in a timely way to address the needs of our most complex individuals.

Our Intensive Support (named Navigators in our SMBC contract) have been re-named to reflect the different areas of work which they cover. We are required to support 20 individuals at any one time, Housing work is met by an Complex Case Worker and a link worker to Probation which was negotiated towards the end of the financial year. Together there is an expectation that they will have 10 cases open at a time. A further 10 cases are open to the Health Inclusion Team who provide intensive healthcare co-ordination and support for some of our more complex individuals living in commissioned accommodation services. This work includes access to Counselling services for trauma.

The Health Inclusion Service is also funded by the Lottery and we are currently negotiating a potential contract with the ICB, Cheshire and Merseyside. The team provide hospital in-reach, ensuring that patients presenting as NFA are appropriately referred to Housing Options Services and that Light for Life advocates on their behalf for the most appropriate outcome, given the information we are privy to from working alongside clinicians at the hospital. Light for Life also provides support to those patients from accommodation services and those who have been rough sleeping who have been admitted for longer term treatment and co-ordinate community services in readiness for discharge. The team work with St Marks surgery in North Sefton and PC24 in Bootle to provide a seamless pathway into Primary Care for individuals who have previously had a negative experience of health care, have fears and have underlying complex health conditions which have been ignored/not prioritised for a significant amount of time. Practitioners work with the GP with appropriate information sharing agreements with patients to find the most suitable pathways for treatment including Secondary Care which is again supported by the team. The service received excellent feedback from our patients.

Light for Life commissions a Dental Bus from Dentaaid which visits Sefton four times each year for two days providing services for individuals accommodated in North and South Sefton with acute dental issues/pain who are not registered with a dentist. This service has been a phenomenal success and patients feedback has been positive.

# LIGHT FOR LIFE SEFTON LIMITED

## TRUSTEES' ANNUAL REPORT (continued) FOR THE YEAR ENDED 31 MARCH 2025

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### *Achievements and performance (continued)*

Light for Life was a runner up in the Northern Housing Awards during the year and members of the Health Inclusion Team attended an event at Old Trafford in Manchester alongside the Housing Options Team from Sefton Council who had also been nominated for an award. We were accompanied by our Chair of Trustees and colleagues from Southport Hospital's Accidents and Emergency Department and HALT.

Our Trustees welcomed Felicity Shepley and Neil Cummins to the Board during the year both bringing significant experience to the Directors table.

Attached is the Impact Statement for the year 2024-25 highlighting some of the data from our services at Light for Life.

### **Financial Review**

The results for the year and the state of the charity's affairs as at 31 March 2025 are set out in the financial statements on pages 6 to 16.

Our income for the year amounted to £504,740 (2024: £393,522) with expenditure of £422,052 (2024: £421,285), leaving a net income of £82,688 (2024: net deficit of £27,763). At 31 March 2025 our total funds stood at £213,405 (2024 - £130,717).

The charity is dependent upon several unpaid volunteers and the Trustees who serve on the management committee and assist with publicity and funding. The charity is extremely grateful for all they have done.

The trustees have examined the charity's requirements for reserves in the light of the main risks to the organisation. It is the policy of the charity to maintain funds at a level which equates to three months' operational expenditure, and the trustees consider that this now amounts to approximately £110,000. The trustees consider that a level of three months is sufficient to meet its expected commitments both with regard to its permanent staff and to its charitable expenditure. The level of unrestricted funds at 31st March 2025 was £188,169 , which is more than the stated policy. This policy is reviewed on an annual basis.

The trustees have assessed the major risks to which the Charitable Company is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

### **Structure, governance and management**

The Charitable Company is a company limited by guarantee governed by its Articles of Association dated 23rd December 2014. It is a registered charity with the Charity Commission. Membership is open to any person or organisation although the charity's trustees can reasonably refuse a request for membership which they do not consider to be in the interests of the charity.

The trustees, who are also the directors for the purpose of company law, and who served during the year were:

Mr Mo Kundi  
Mr Andrew Winrow  
Dr Raj Patel  
Mrs Sue Boocock  
Mr N Cummins  
Ms F Shepley  
Rev Dr Thomas Carpenter  
Mr John Fell

Appointed 6 September 2024  
Appointed 14 January 2025, Resigned 7 July 2025  
Resigned 14 May 2025

# LIGHT FOR LIFE SEFTON LIMITED

## TRUSTEES' ANNUAL REPORT (continued) FOR THE YEAR ENDED 31 MARCH 2025

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As set out in the company's Articles of Association, trustees must be individuals who are over 16 years of age. New trustees are appointed by ordinary resolution following recommendation from the existing trustees. When considering the appointment of trustees, the existing trustees have regard to the skills and experience required to effectively manage the charity.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Details of the company's organisational structure is detailed on the legal and administrative information page at the front of these accounts.

The trustees delegate the day to day management of the charity to the Chief Executive officer. The charity's work is divided into three main areas: adult housing advice/options support; young people's education; and justice. Each area is overseen by the managerial staff who report to the CEO. The charity has a full range of policies and procedures to ensure that work is conducted as agreed with the trustees.

When a new trustee is appointed a full induction process is carried out to ensure they are aware of their responsibilities and understand the work of the charity. The charity is a member of the National Council of Voluntary Organisations (NCVO) and uses their publication 'The Good Trustees Guide' to inform this process.

### Key personnel remuneration

The trustees consider the board of trustees and the charity's management team to be the key management personnel of the charity, responsible for directing and controlling the charity. No remuneration or expenses was paid to the trustees in the year. Remuneration of the CEO and the management team is determined by comparison with similar roles in the UK, it is reviewed annually and normally increased in accordance with the growth in average earnings.

### Statement of Trustees' responsibilities

The Trustees, who are also the directors of Light for Life Sefton Limited for the purpose of company law, 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).

Company Law 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 Charitable Company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the Charitable Company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charitable Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees' report was approved by the Board of Trustees on 19 November 2025.

**Ms Felicity Shepley**  
Trustee



# LIGHT FOR LIFE SEFTON LIMITED

## INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF LIGHT FOR LIFE SEFTON LIMITED FOR THE YEAR ENDED 31 MARCH 2025

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I report to the trustees on my examination of the financial statements of Light For Life Sefton Limited ('the charity') for the year ended 31 March 2025 which are set out on pages 9 to 19.

### Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the financial statements of the company 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 financial statements as 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.

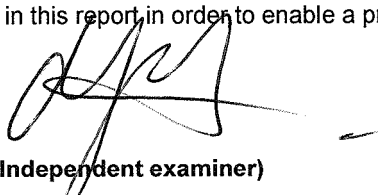
### Independent examiner's statement

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 qualified member of The Institute of Chartered Accountants in England and Wales, 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 that, in any material respect:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements 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 financial statements 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).

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.



**O J Grills FCA (Independent examiner)**

for and on behalf of J A Fell & Company Chartered Accountants  
40 Hoghton Street, Southport, PR9 0PQ

**Dated:** 20 November 2025



# LIGHT FOR LIFE SEFTON LIMITED

## STATEMENT OF FINANCIAL ACTIVITIES (including income and expenditure account) FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
<b>Income from:</b>							
Donations and legacies	2	21,992	-	21,992	9,935	-	9,935
Charitable activities	3	79,229	403,519	482,748	68,598	314,962	383,560
Investment income	4	-	-	-	27	-	27
<b>Total income</b>		<b>101,221</b>	<b>403,519</b>	<b>504,740</b>	<b>78,560</b>	<b>314,962</b>	<b>393,522</b>
<b>Expenditure on:</b>							
Raising funds	5	4,434	-	4,434	3,571	-	3,571
<u>Charitable activities</u>							
Relief of homelessness and associated activities	6	43,930	373,688	417,618	-	417,714	417,714
<b>Total expenditure</b>		<b>48,364</b>	<b>373,688</b>	<b>422,052</b>	<b>3,571</b>	<b>417,714</b>	<b>421,285</b>
<b>Net income/(expenditure) for the year</b>		<b>52,857</b>	<b>29,831</b>	<b>82,688</b>	<b>74,989</b>	<b>(102,752)</b>	<b>(27,763)</b>
Gross transfers between funds		4,595	(4,595)	-	(90,002)	90,002	-
<b>Net movement in funds</b>		<b>57,452</b>	<b>25,236</b>	<b>82,688</b>	<b>(15,013)</b>	<b>(12,750)</b>	<b>(27,763)</b>
Total funds brought forward		130,717	-	130,717	145,730	12,750	158,480
<b>Total funds carried forward</b>		<b>188,169</b>	<b>25,236</b>	<b>213,405</b>	<b>130,717</b>	<b>-</b>	<b>130,717</b>

The Statement of Financial Activities includes gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The Statement of Financial Activities also complies with the requirements for an Income and Expenditure account under the Companies Act 2006.

The notes on pages 10 - 17 form part of these financial statements.

# LIGHT FOR LIFE SEFTON LIMITED

## BALANCE SHEET AS AT 31 DECEMBER 2025

	Note	2025 £	2024 £
<b>Fixed assets</b>	<b>14</b>	3,447	-
<b>Current assets</b>			
Debtors	11	11,370	10,049
Cash at bank and in hand		204,225	124,043
		<u>215,595</u>	<u>134,092</u>
<b>Creditors: amounts falling due within one year</b>	<b>12</b>	5,336	3,268
<b>Net current assets</b>		<u>210,259</u>	<u>130,824</u>
<b>Provisions for liabilities</b>			
Defined benefit pension liability	13	301	107
<b>Net assets</b>		<u>213,405</u>	<u>130,717</u>
<b>Reserves</b>			
Restricted funds	15	25,236	-
Unrestricted funds		188,169	130,717
<b>Total funds</b>		<u>213,405</u>	<u>130,717</u>


For the year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;

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

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

These financial statements were approved by the board of trustees and authorised for issue on 19 November 2025, and are signed on behalf of the board by:

  
**Ms Felicity Shepley**  
 Trustee

Company registration number 09366208 (England and Wales)

# LIGHT FOR LIFE SEFTON LIMITED

## STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2025

		2025	2024
	Note	£	£
<b>Cash flows from operating activities</b>			
Cash absorbed by operations	17	84,777	(39,492)
<b>Investing Activities</b>			
Purchase of fixed assets	(4,595)	-	
Interest received	-	27	
<b>Net cash absorbed by investing activities</b>		(4,595)	27
<b>Net cash used in financing activities</b>		-	-
<b>Net decrease in cash and cash equivalents</b>		80,182	(39,465)
Cash and cash equivalents at beginning of year		124,043	163,508
Cash and cash equivalents at end of year		204,225	124,043

# LIGHT FOR LIFE SEFTON LIMITED

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

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### 1 Accounting Policies

#### 1.1 Charity information

Light for Life Sefton Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is 68 Eastbank Street, Southport, Merseyside, PR8 1ES.

#### 1.2 Accounting convention

The financial statements have been prepared in accordance with the Charitable Company's [governing document], the Companies Act 2006, FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' ("FRS 102") and the Charities SORP "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 2019). The Charitable Company is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charitable company. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

#### 1.3 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the Charitable Company has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.4 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

#### 1.4 Incoming resources

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

#### Government grants

Government grants are recognised at the fair value of the asset received or receivable when there is reasonable assurance that the grant conditions will be met and the grants will be received.

A grant that specifies performance conditions is recognised in income when the performance conditions are met. Where a grant does not specify performance conditions it is recognised in income when the proceeds are received or receivable. A grant received before the recognition criteria are satisfied is recognised as a liability.

# LIGHT FOR LIFE SEFTON LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 MARCH 2025

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### **1 Accounting Policies (continued)**

#### **1.5 Resources expended**

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 are allocated on the portion of the asset's use.

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resources. Premises and other overheads have been allocated according to the level of activity undertaken throughout the year.

Fund-raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at head office. Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

#### **1.6 Tangible fixed assets**

Individual assets acquired at a cost of more than £1000 are capitalised. Assets acquired at a cost of less than £1000 are charged as an expense in the period in which they are acquired. Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Motor vehicles	25% straight line
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

#### **1.7 Retirement benefits**

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

The charity also participates in a multi-employer defined benefit scheme in the UK. It is not possible for the charity to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme, therefore it accounts for the scheme as a defined contribution scheme.

The scheme is classified as a 'last man standing arrangement'. Therefore the charity is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

# LIGHT FOR LIFE SEFTON LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 MARCH 2025

### 1 Accounting Policies (continued)

A full actuarial valuation of the scheme was carried out at 30th September 2023. This valuation showed assets of £514.9m, liabilities of £531m and a deficit of £16.1m. To eliminate this funding shortfall the Trustee has asked participating employers to pay additional contributions to the scheme. The charity recognises the liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit.

### 2 Donations and legacies

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
Donations and gifts	21,992	-	21,992	9,935	-	9,935

### 3 Charitable activities

	2025 £	2024 £
<b>Relief of homelessness</b>		
Services provided under contract	468,228	364,962
Charitable rental income	14,520	18,598
	<u>482,748</u>	<u>383,560</u>
<b>Analysis by fund</b>		
Unrestricted funds	79,229	68,598
Restricted funds	403,519	314,962
	<u>482,748</u>	<u>383,560</u>

### 4 Investments

	Unrestricted Funds 2025 £	Unrestricted Funds 2024 £
Interest receivable	-	27

### 5 Raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
<b>Fundraising and publicity</b>		
Fundraising expenses	1,015	-
Fundraising staff costs	3,419	3,571
	<u>4,434</u>	<u>3,571</u>

# LIGHT FOR LIFE SEFTON LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 MARCH 2025

### 6 Charitable activities

	Total 2025 £	Total 2024 £
<b>Relief of homelessness</b>		
Staff costs	313,805	302,030
Travelling and subsistence	7,254	5,147
Equipment and repairs	3,343	4,001
Beneficiary activities	6,736	21,551
Rent and utilities	14,314	23,725
Insurance	1,276	1,173
	<u>346,728</u>	<u>357,627</u>
Share of support costs (see note 8)	70,890	60,087
	<u><b>417,618</b></u>	<u><b>417,714</b></u>
<b>Analysis by fund</b>		
Unrestricted funds	43,930	-
Restricted funds	<u>373,688</u>	<u>417,714</u>
	<u><b>417,618</b></u>	<u><b>417,714</b></u>

### 7 Description of charitable activities

#### Relief of homelessness and associated activities

The charity undertakes its charitable activities using its funds to provide temporary accommodation for homeless people, as well as offering advice and support.

### 8 Support and governance costs

	Total 2025 £	Total 2024 £
<b>Support costs</b>		
Support staff costs	36,247	35,596
General insurance	10,739	5,813
Subscriptions and sundries	4,707	2,893
Bank charges and interest	36	125
Post, stationary and printing	1,391	758
Telephone	6,556	5,217
Professional fees	2,613	1,255
Depreciation	1,148	-
Computer equipment	<u>4,483</u>	<u>5,550</u>
	<u>67,920</u>	<u>57,207</u>
<b>Governance costs</b>		
Accounting and Independent examination	2,970	2,880
	<u>70,890</u>	<u>60,087</u>
Allocated to Charitable activities (see note 6)	<u><u>70,890</u></u>	<u><u>60,087</u></u>

# LIGHT FOR LIFE SEFTON LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 MARCH 2025

### 9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the Charitable Company during the year (2024 - none).

### 10 Employees

	2025 Number	2024 Number
The average monthly number of employees during the year were:		
Direct charitable work	12	11
Administrative staff	2	2
Total	<u>14</u>	<u>13</u>
<b>Employment Costs</b>	<b>2025</b>	<b>2024</b>
	£	£
Wages and salaries	325,486	311,734
Social security costs	20,264	20,513
Pension costs	8,736	8,950
	<u>354,486</u>	<u>341,197</u>

There were no employees whose annual remuneration was more than £60,000.

### 11 Debtors

	2025 £	2024 £
<b>Amounts falling due within one year:</b>		
Trade debtors	-	2,480
Prepayments and accrued income	11,370	7,569
	<u>11,370</u>	<u>10,049</u>

### 12 Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals	<u>5,336</u>	<u>3,268</u>

### 13 Retirement benefit schemes

#### Defined contribution schemes

The Charitable Company operates a defined contribution pension scheme for certain employees. The assets of the scheme are held separately from those of the Charitable Company in an independently administered fund.



# LIGHT FOR LIFE SEFTON LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 MARCH 2025

### 13 Retirement benefit schemes (continued)

#### Defined benefit schemes

The company participates in a multi-employer defined benefit scheme which is in deficit. The liability recognised in the accounts is the net present value of the obligation to pay contributions to the scheme. The expense recognised in the accounts is current annual service costs of the scheme.

Amounts recognised in the profit and loss account:

	2025	2024
	£	£
Net interest on defined benefit liability	3	10
Other costs and income	300	-
Total costs	<u>303</u>	<u>10</u>

The amounts included in the balance sheet arising from the Charitable Company's obligations in respect of defined benefit plans are as follows:

	2025	2024
	£	£
Present value of defined benefit obligations	301	107
Total liability recognised	<u>301</u>	<u>107</u>

The liability recognised in the balance sheet is the net present value of the deficit reduction contributions payable. The discount rate used to calculate the liability is 4.84 % (2024 5.31 %).

### 14 Fixed assets

	Motor Vehicles £	Total £
<b>Cost</b>		
At 1 April 2024	-	-
Additions	4,595	4,595
Disposals	-	-
At 31 March 2025	<u>4,595</u>	<u>4,595</u>
<b>Depreciation</b>		
At 1 April 2024	-	-
Charge for the year	1,148	1,148
On disposals	-	-
At 31 March 2025	<u>1,148</u>	<u>1,148</u>
<b>Net book value</b>		
At 31 March 2025	<u>3,447</u>	<u>3,447</u>
At 1 April 2024	-	-

# **LIGHT FOR LIFE SEFTON LIMITED**

## **NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 MARCH 2025**

### **15 Restricted funds**

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2023 £	Movement in funds			Balance at 1 April 2024 £	Movement in funds			Balance at 31 March 2025 £
		Incoming resources	Resources expended	Transfers		Incoming resources	Resources expended	Transfers	
Housing department	-	40,000	(130,002)	90,002	-	216,000	(199,334)	-	16,666
Turnaround Programme	-	35,000	(35,000)	-	-	35,000	(35,000)	-	-
Street Seen	6,250	12,500	(18,750)	-	-	60,000	(53,334)	-	6,666
Rough Sleeper Outreach	-	9,856	(9,856)	-	-	40,482	(40,482)	-	-
Winter Hardship	6,000	-	(6,000)	-	-	-	-	-	-
Hub Consortium	-	176,000	(176,000)	-	-	-	-	-	-
Community Foundation Counselling	-	-	-	-	-	5,650	(5,650)	-	-
SCVS Training	-	-	-	-	-	4,500	(4,266)	-	234
SCVS Winter Clothing	500	4,000	(4,500)	-	-	4,000	(2,330)	-	1,670
SMBC Hospitals in Reach	-	37,606	(37,606)	-	-	33,292	(33,292)	-	-
Help the homeless vehicle	-	-	-	-	-	4,595	-	(4,595)	-
Restricted Funds	12,750	314,962	(417,714)	90,002	-	403,519	(373,688)	(4,595)	25,236

# LIGHT FOR LIFE SEFTON LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 MARCH 2025

### 16 Analysis of net assets between funds

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
Fund balances at 31 December 2025 are represented by:						
Fixed assets	3,447		3,447	-		-
Current assets/liabilities	184,722	25,236	209,958	130,717	-	130,717
	<u>188,169</u>	<u>25,236</u>	<u>213,405</u>	<u>130,717</u>	<u>-</u>	<u>130,717</u>

### 17 Cash generated from operations

	2025 £	2024 £
Net income/(expenditure) for the year	82,688	(27,763)
Adjustments for		
Investment income recognised in statement of financial activities	-	(27)
Difference between pension charge and cash contributions	194	(121)
Depreciation of fixed assets	1,148	
Movements in working capital		
(Increase)/decrease in debtors	(1,321)	1,382
Increase/(decrease) in creditors	2,068	(202)
	<u>84,777</u>	<u>(26,731)</u>

### 18 Analysis of changes in net funds

The Charity had no debt during the year.



Light for Life Sefton Ltd.

## Providing Homelessness Services across the Sefton region for 35 years

Partnerships with Mersey West Lancs Teaching Hospital NHS Trust, Merseyside Police, National Probation Service, St. Marks Medical Centre, PC24, Change Grow Live, Faculty of Homelessness Health Inclusion, Complete Care Communities

# IMPACT AT A GLANCE 2024 - 2025

Working arrangements with Sefton Council (Housing/Adult Social Care/Children, Schools and Families), Mersey Care, Sefton CVS and a range of Voluntary, Community and Faith Groups across Sefton

410  
Family support

313  
Social housing applications

430  
Homeless/ At Risk of Homelessness  
Presentations

571  
Supported to Maintain a Tenancy

149  
Food Bank Referrals

307  
Statutory Homelessness Referrals

2024 – 2025  
Number of Support Contacts  
across all Light for Life Provision

# 8030

2025  
WINNER

**NORTHERN  
HOUSING AWARDS**

[www.northernhousingawards.co.uk](http://www.northernhousingawards.co.uk)

1 May 2025

For Best Initiative for Tackling  
Homelessness



Housing Advice and Homelessness Prevention  
Bond Scheme  
Access to Social Housing and PRS Accommodation  
Hospital In-reach Service  
Benefits/ Debt Advice and Assistance  
Housing related Legal Advice  
Tenancy Support  
Intensive Outreach Support  
Food, drink and essential items  
Laundry and showering facilities  
Access to emergency & specialist supported accommodation  
Women's Specialist Services  
Offender & Complex Needs Services  
Specialist Primary Care Clinic  
Fast-track GP/ Nurse practitioner/ Mental health Nurse  
Hospital in-patient accommodation assessments  
Counselling/ CBT Service  
Accompanied appointments  
Onward referrals to specialists/secondary health care services  
Addiction and Mental Health services  
Randomised Hep C testing

Light for Life Sefton Ltd.

68 Eastbank Street. Southport, Merseyside PR8 1ES

Registered Charity No. 1163280 Registered in England,  
Company Limited by Guarantee No. 9366208