

Lighthouse Community Church Carmarthen Bay



Annual Report and Accounts

For the Period 1 January 2024 to 31 December 2024

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for the Period 1 January 2024 to 31 December 2024

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Legal and Administrative Information

Charity Name: Lighthouse Community Church Carmarthen Bay

Working Name: Lighthouse Community Church

Charity Number: 1172124

Charity address: 57 Pencoed Road
Burry Port
Carmarthenshire
SA16 0PN

Trustees:	Mr Malcolm P Williams	(Chairman)
	Mr Ivan F Stewart	
	Mr William G Pettiford	
	Miss Patricia Kelly	(Appointed 24 th April 2024)

Leadership Team	Mr Malcolm P Williams	(Retired 31 st March 2025)
	Mrs Isis Y Williams	(Retired 31 st March 2025)
	Mr Andrew A James	
	Mrs Louise James	
	Mrs Louise Bowley	(Appointed 1 st April 2025)

Bankers: Lloyds Bank plc
21 Stepney Street
Llanelli
Carmarthenshire
SA15 3YD

Report of the Trustees

For the Period 1 January 2024 to 31 December 2024

The trustees present their report and financial statements for the period 1 January 2024 to 31 December 2024. The trustees who served during the period and up to the date of this report are set out on page 2.

The financial statements comply with the Charities Act 2011, the Charitable Incorporated Organisations (General) Regulations 2012 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 2015).

Objectives and Activities

The object of the charity is, for the public benefit, the advancement of the Christian faith in accordance with the Statement of Faith (Appendix A) in such ways as the charity trustees may from time to time decide.

The charity's activities include:

- Discipling the church and the wider community.
- Serving practically in the wider community.
- Holding weekly Christian worship services.
- Prayer meetings and worship events.
- Bible study groups and house groups.
- Sunday and weekday activities for children.
- Supporting 'Christian Unions' at local educational institutions for staff and pupils to learn about the Christian faith.
- Running youth group activities.

The trustees, along with the leadership team, have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charitable aims and objectives and in planning future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

Achievements and Performance

The church seeks to be a family of God in Burry Port, modelling Christian community and demonstrating God's acceptance of and committed transforming love for all people, especially the poor and the disadvantaged.

Activities that took place during the year included:

- Christian worship services held weekly in the Memorial Hall, Burry Port.
- Sunday activities held for youth and children.
- Two house groups held each week for the purposes of Bible study and mutual support.
- Christian Union meetings held regularly in Glan-y-Mor School, Sir Gar College and Gower College in cooperation with staff.
- Members of the church continue to serve with Pembrey & Burry Port Community Shop.
- Completing teaching series on Ephesians, Revelation 1-7, Encounters with Jesus.
- The teaching and worship teams continue to develop.
- The youth work continues to develop, including youth Alpha courses and joint activities with other Christian youth groups in the Carmarthenshire area.

As a church, we have continued to work with Burry Port Council to help meet the physical and spiritual needs of the community. Examples of this are our assistance at the Pembrey & Burry Port Community Shop, litter picking, providing a Nativity Scene in the Memorial Garden and leading the outdoor carols in Burry Port.

Plans for Future Periods

The church is committed to a programme of development through a mixture of online and face-to-face activities. During 2025 the church will:

- Continue to hold worship services each week.
- Continue to hold Sunday activities for the children attending.
- Run at least three weekly house groups – including one for youth.
- Continue holding regular Christian Union meetings in the local high school and colleges.
- Aspire to initiate other projects to bless the local area, both alone and in cooperation with other churches.
- Work with Burry Port Council in promoting such activities as are agreed.
- Support, foster and develop links with those engaged in Christian work abroad in a wide variety of contexts and locations.
- Seek to employ somebody part-time as a youth and pastoral/community worker.
- Seek to recruit, develop and expand the leadership team.
- Seek to develop and expand ministries, including the teaching and youth ministries.
- Seek to develop a planning process for the following year starting in the summer.
- Seek to strengthen the structure and community of the church.
- Strengthen the church as a disciple-making body.
- Strengthen relations with other churches in the area.
- Pursue a relationship with the Apostolic Church Denomination.
- Plan and hold an AGM.

As a church charity based in Carmarthenshire we are committed to this part of Wales, but we are also keen to understand our place in God's Kingdom worldwide.

Structure, Governance and Management

Governing Document

The church is a Charitable Incorporated Organisation (CIO), incorporated at the Charity Commission (England and Wales) on 17th March 2017. The CIO's governing document is its 'Constitution of a Charitable Incorporated Organisation whose only voting members are its Charity Trustees' established under the Charitable Incorporated Organisation's (General) Regulations 2012.

Recruitment and Appointment of the Board of Trustees

The first trustees of the church are the subscribers to the constitution and their terms of office are set out in the governing document. Future trustees are appointed for an initial term of three years by existing trustees and must subscribe and adhere to, in belief and lifestyle, the Statement of Faith (Appendix A). Care is taken to ensure that the board of trustees has the appropriate skills, knowledge and experience needed for the effective administration of the CIO.

Induction and Training of Trustees

New trustees, if they do not already participate in the activities of the church, are introduced to the work of the church by the existing trustees and leadership team. Trustees are kept informed through regular internal reports (including financial reports) and are strongly encouraged to participate in the activities of the church. On appointment trustees are informed of their obligations in law as a trustee of a charity and are encouraged to acquaint themselves with the publications and guidance available from the Charity Commission.

Organisational Structure

The trustees hold at least four meetings each calendar year and oversee finances, the present work and the future development of the charity. At these meetings the trustees make full and proper regard to the Spiritual Leadership of the church provided always that they shall not act outside their powers as conferred by the constitution or by general law.

Structure, Governance and Management (Continued)

Risk Management

The trustees recognise that they have overall responsibility for ensuring that they implement an appropriate system for the management of risks, whether financial or otherwise, to which the charity may be exposed. For this reason, the trustees have charged the leadership team with the task of ensuring that internal controls and the exposure to risk is reviewed on a regular basis. Risk reviews are conducted regularly, and the trustees consider that there are no major risks to the charity's continued operations in the foreseeable future.

Financial Review

Net outgoing resources for the period amounted to £2,434 (2023: £1,379 outgoing). Total funds held at the end of the period were £34,587 (2023: £37,021) of which £200 (2023: £345) were held as restricted funds and £34,387 (2023: £36,676) were held as unrestricted funds. The trustees have also set aside £3,729 (2023: £6,846) of the unrestricted funds for designated purposes (see note 9).

Reserves Policy

The trustees consider a sum equivalent to three months expenditure to be sufficient to hold in reserve. Based on this policy a reserve of £4,743 (2023: £4,910) would be required. The current level of reserves, not including funds set aside by the trustees for designated purposes, is £30,194 (2023: £29,023).

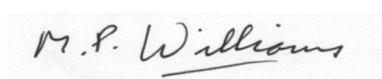
Responsibilities of the Trustees

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial period which give a true and fair view of the charity and of the incoming resources and application of resources of the charity 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 in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 proper accounting records which 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 and the Charity (Accounts and Reports) Regulations 2008. 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 the trustees on 15th June 2025 and signed on their behalf by:



Malcolm P Williams
Trustee



William G Pettiford
Trustee

Statement of Financial Activities For the Period 1 January 2024 to 31 December 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Income from:					
Donations and legacies	2	15,406	-	15,406	18,259
Charitable Activities	3	1,131	-	1,131	-
Total income		<u>16,537</u>	<u>-</u>	<u>16,537</u>	<u>18,259</u>
Expenditure on:					
Charitable activities	4	18,826	145	18,971	19,638
Total expenditure		<u>18,826</u>	<u>145</u>	<u>18,971</u>	<u>19,638</u>
Net movement in funds		(2,289)	(145)	(2,434)	(1,379)
Reconciliation of funds					
Total funds brought forward		36,676	345	37,021	38,400
Total funds carried forward	9,10	<u><u>34,387</u></u>	<u><u>200</u></u>	<u><u>34,587</u></u>	<u><u>37,021</u></u>

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

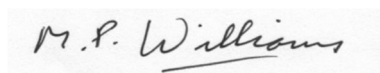
All the above amounts relate to continuing activities.

The notes on pages 8 to 15 form part of these financial statements.

Balance Sheet at 31 December 2024

	Notes	2024 £	2023 £
Fixed assets			
Tangible assets	6	464	807
Total fixed assets		<u>464</u>	<u>807</u>
Current assets			
Lloyds Bank current account		34,276	37,349
Debtors	7	362	81
		<u>34,638</u>	<u>37,430</u>
Creditors: Amounts falling due within one year	8	(515)	(1,216)
Net current assets		<u>34,123</u>	<u>36,214</u>
Net assets	11	<u><u>34,587</u></u>	<u><u>37,021</u></u>
Represented by:			
Unrestricted funds	9	34,387	36,676
Restricted funds	10	200	345
Total funds		<u><u>34,587</u></u>	<u><u>37,021</u></u>

These financial statements were approved by the trustees on 15th June 2025 and signed on their behalf by:



Malcolm P Williams
Trustee



William G Pettiford
Trustee

Notes to the Accounts for the period 1 January 2024 to 31 December 2024

1. Church information

Lighthouse Community Church is a Christian church which regularly meets publicly on Sundays in The Memorial Hall, Parc-Y-Minos, Burry Port, Carmarthenshire SA16 0BN. The registered church office address is 57 Pencoed Road, Burry Port, Carmarthenshire SA16 0PN.

1.1 Basis of preparation of financial statements

The financial statements have been prepared 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 (FRS102) (effective January 2015) – (Charities SORP (FRS102)).

Lighthouse Community Church meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

The trustees continue to pursue strategies to increase the number of grants and donations needed to fund the work, and hence these accounts have been prepared on a Going Concern basis.

The financial statements are prepared in sterling (£) and rounded to the nearest pound.

1.2 Income

All income is included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Donations are accounted for gross when received. The charity utilises the services of Stewardship Services (UKET) Ltd for administering Gift-Aid receipts, who recover the tax on relevant donations and transfer the gross amount, less a small administration charge, to the charity in the form of a grant.

1.3 Expenditure

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

1.4 Fund accounting

Unrestricted general funds - these are funds which can be used in accordance with the charity's objectives, at the discretion of the trustees.

Unrestricted designated funds – these are unrestricted general funds that have been set aside at the discretion of the trustees for specific purposes.

Restricted funds - these are funds that can only be used for restricted purposes within the governing document of the charity. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

Notes to the Accounts for the period 1 January 2024 to 31 December 2024

1.4 Pension costs

The charity does not operate its own scheme. Contributions are made to a group personal pension scheme provided by NEST. The amount charged to the Statement of Financial Activities represents the contributions payable to such schemes in respect of the accounting period and amounted to £Nil (2023: £58).

1.6 Fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Fixtures fittings and equipment - 20% straight line

1.5 Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in the statement of financial activities.

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Notes to the Accounts for the period 1 January 2024 to 31 December 2024

2 Donations and legacies

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Regular giving	4,501	-	4,501	5,290
Sunday offerings	4,255	-	4,255	5,927
Ad-hoc donations	6,650	-	6,650	7,042
	<u>15,406</u>	<u>-</u>	<u>15,406</u>	<u>18,259</u>

3 Income from charitable activities

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Residential events	1,131	-	1,131	-
	<u>1,131</u>	<u>-</u>	<u>1,131</u>	<u>-</u>

4 Cost of charitable activities

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Residential events	2,182	-	2,182	-
Salaries	-	-	-	4,074
Venue costs	4,300	-	4,300	3,042
Equipment depreciation	343	-	343	343
Equipment purchase	-	-	-	80
Hospitality	175	-	175	213
Administration and governance	2,058	-	2,058	1,930
Insurance	362	-	362	362
Publicity	-	-	-	30
Resources	499	-	499	243
Youth work	-	-	-	367
Outreach	1,806	-	1,806	1,419
Ministry	784	-	784	483
Safeguarding	215	-	215	170
Bank charges	4	-	4	18
Other costs	-	-	-	250
Grants – Outreach	4,223	-	4,223	2,550
Grants – Social	1,875	-	1,875	4,064
Grants to other charities	-	145	145	-
	<u>18,826</u>	<u>145</u>	<u>18,971</u>	<u>19,638</u>

Notes to the Accounts for the period 1 January 2024 to 31 December 2024

5 Staff numbers and cost

Employment costs

	2024	2023 £
Wages and salaries	-	4,016
Social security costs	-	-
Employers pension contributions	-	58
	<u>-</u>	<u>4,074</u>
	<u>-</u>	<u>4,074</u>

No staff were employed during the year (2023: one part-time staff member was paid a total of £4,074). No pension contributions were paid during the year (2023: £58).

The full-time equivalent number of staff during the year was nil (2023: 0.16).

No staff member was paid more than £60,000 during this accounting period.

The total employment benefits, including employer pension contributions, of the key management personnel of the charity were £Nil (2023: £Nil).

No trustee received any remuneration or payment of expenses during the year.

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Notes to the Accounts for the period 1 January 2024 to 31 December 2024

6 Fixed assets - Tangible

	2024	2023
	Equipment	Equipment
	£	£
Cost		
At 1 January	1,716	1,716
Additions	-	-
At 31 December	<u>1,716</u>	<u>1,716</u>
Depreciation		
At 1 January	909	566
Charge for the year	343	343
At 31 December	<u>1,252</u>	<u>909</u>
Net Book Value		
At 31 December	<u>464</u>	<u>807</u>

7 Debtors

	Unrestricted	Restricted	2024	2023
	Funds	Funds	Total	Total
	£	£	Funds	Funds
Prepayments – Venue Costs	362	-	362	81
	<u>362</u>	<u>-</u>	<u>362</u>	<u>81</u>

8 Creditors: Amounts falling due within one year

	Unrestricted	Restricted	2024	2023
	Funds	Funds	Total	Total
	£	£	Funds	Funds
Trade creditors – Bookkeeping	-	-	-	240
Accruals – Venue costs	-	-	-	26
Accruals – Bookkeeping	435	-	435	370
Sundry creditors	80	-	80	580
	<u>515</u>	<u>-</u>	<u>515</u>	<u>1,216</u>

Notes to the Accounts for the period 1 January 2024 to 31 December 2024

9 Unrestricted funds

	Balance at 31 Dec 2023 £	Income £	Expenditure £	Transfers £	Balance at 31 Dec 2024 £
General funds	29,830	16,537	(12,728)	(2,981)	30,658
Designated funds – Outreach	4,971	-	(4,223)	1,491	2,239
Designated funds – Social	1,875	-	(1,875)	1,490	1,490
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Designated funds	6,846	-	(6,098)	2,981	3,729
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	36,676	16,537	(18,826)	-	34,387
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Outreach fund

A fund established to support efforts to communicate the message of Jesus Christ to those who are currently outside the Kingdom of God, in the United Kingdom and beyond.

Social fund

A fund established to support efforts to meet the practical needs of those outside the Kingdom of God, in the United Kingdom and beyond.

10 Restricted funds

	Balance at 31 Dec 2023 £	Incoming resources £	Outgoing resources £	Transfers £	Balance at 31 Dec 2024 £
Syria fund	145	-	(145)	-	-
Ukraine refugee fund	200	-	-	-	200
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	345	-	(145)	-	200
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Syria fund

A fund established to help meet the needs of Syrian refugees currently in the United Kingdom, particularly those in the immediate vicinity of Burry Port and Llanelli.

Ukraine refugee fund

A fund established to help meet the needs of Ukrainian refugees currently in the United Kingdom, particularly those in the immediate vicinity of Burry Port and Llanelli.

Notes to the Accounts for the period 1 January 2024 to 31 December 2024

11 Analysis of net assets between funds

	Unrestricted Funds £	Restricted funds £	Total funds £
Fund balances at 31 December 2024 as represented by:			
Tangible Assets	464	-	464
Current assets	34,438	200	34,638
Current liabilities	(515)	-	(515)
	<hr/> 34,387 <hr/>	<hr/> 200 <hr/>	<hr/> 34,587 <hr/>

12 Taxation

As a charity, Lighthouse Community Church is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

13 Related parties

Mrs Isis Y Williams was a member of the leadership team of the church and is the wife of Mr Malcolm P Williams, who was also a member of the leadership team and is still a member of the board of trustees. Care was taken to ensure that Isis did not have undue influence over the decisions made by the board of trustees. Both Malcolm and Isis retired from the leadership team on 31st March 2025.

14 Controlling parties

In the opinion of the trustees there is no single ultimate controlling party of the charity.

Notes to the Accounts for the period 1 January 2024 to 31 December 2024

15

Statement of Financial Activities
For the period 1 January 2023 to 31 December 2023

	Unrestricted funds £	Restricted funds £	2023 Total £
Income from:			
Donations and legacies	18,259	-	18,259
Total income	<u>18,259</u>	<u>-</u>	<u>18,259</u>
Expenditure on:			
Charitable activities	19,638	-	19,638
Total expenditure	<u>19,638</u>	<u>-</u>	<u>19,638</u>
Net movement in funds	(1,379)	-	(1,379)
Reconciliation of funds			
Total funds brought forward	38,055	345	38,400
Total funds carried forward	<u><u>36,676</u></u>	<u><u>345</u></u>	<u><u>37,021</u></u>

Appendix A

Statement of Faith

We believe in...

1. The one true God who lives eternally in three persons—the Father, the Son and the Holy Spirit.
2. The love, grace and sovereignty of God in creating, sustaining, ruling, redeeming and judging the world.
3. The divine inspiration and supreme authority of the Old and New Testament Scriptures, which are the written Word of God—fully trustworthy for faith and conduct.
4. The dignity of all people, made male and female in God's image to love, be holy and care for creation, yet corrupted by sin, which incurs divine wrath and judgement.
5. The incarnation of God's eternal Son, the Lord Jesus Christ—born of the virgin Mary; truly divine and truly human, yet without sin.
6. The atoning sacrifice of Christ on the cross: dying in our place, paying the price of sin and defeating evil, so reconciling us with God.
7. The bodily resurrection of Christ, the first fruits of our resurrection; his ascension to the Father, and his reign and mediation as the only Saviour of the world.
8. The justification of sinners solely by the grace of God through faith in Christ.
9. The ministry of God the Holy Spirit, who leads us to repentance, unites us with Christ through new birth, empowers our discipleship and enables our witness.
10. The Church, the body of Christ both local and universal, the priesthood of all believers—given life by the Spirit and endowed with the Spirit's gifts to worship God and proclaim the gospel, promoting justice and love.
11. The personal and visible return of Jesus Christ to fulfil the purposes of God, who will raise all people to judgement, bring eternal life to the redeemed and eternal condemnation to the lost, and establish a new heaven and new earth.