

Charity Registration No: 1207909

LIGHTHOUSE FAMILY TRUST

ANNUAL ACCOUNTS

FOR THE YEAR ENDED

30th SEPTEMBER 2025

LIGHTHOUSE FAMILY TRUST
Accounts for the Year ended 30th September 2025

CONTENTS

	Page
Legal and administrative information	1
Report of the Trustees	2 - 4
Independent examiners report	5
Statement of financial activities	6
Statement of cash funds	7
Notes to the financial statements	8 - 12

LIGHTHOUSE FAMILY TRUST
Accounts for the Year ended 30th September 2025

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NAME	Lighthouse Family Trust
WORKING NAME	Assure
REGISTERED NUMBER	1207909
TRUSTEES	Lorna Chesney (Chair) Timothy Platts Paul Withams Kathleen Playle Sheila Salmon (appointed 1 Jan 2025)
TREASURER	Yvette Frost
REGISTERED ADDRESS	32 Wharf Road Chelmsford Essex CM2 6LU
BANKERS	Barclays Bank PLC High Street Chelmsford Essex CM1 1DS
INDEPENDENT EXAMINER	Andrew Chuter CIPFA 1 Lichfield Close Chelmsford Essex CM1 2XW

LIGHTHOUSE FAMILY TRUST
Accounts for the Year ended 30th September 2025

REPORT OF THE TRUSTEES

The trustees have pleasure in submitting their annual report and the accounts of the charity for the year ended 30 September 2025.

In planning our activities for the year, the trustees have given due consideration to the general guidance published by the Charity Commission on public benefit.

The accounts have been prepared in accordance with the accounting policies set out in Note 1 and comply with the Charity's Constitution dated 4 January 2024.

OBJECTIVES AND ACTIVITIES

Policies and objectives

The charity's main activities are that of support and counselling.

In planning our activities for the year, the trustees have given due consideration to the general guidance published by the Charity Commission on public benefit.

Activities undertaken to achieve objectives

The charity provides free, confidential support for pregnancy loss, post-termination distress and unplanned pregnancy.

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

Contributions by volunteers

During the financial year 2024-2025, an average of 10% per month of our support services was provided on a voluntary basis.

ACHIEVEMENT AND PERFORMANCE

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

Feedback from clients and referring agencies continued to show how greatly valued our service is, enabling those who are grieving to find a way forward and cope with life again.

LIGHTHOUSE FAMILY TRUST
Accounts for the Year ended 30th September 2025

REPORT OF THE TRUSTEES

FINANCIAL REVIEW

Principle funding

The principal funding source is that of grants and donations.

Reserves policy

The charity's reserves policy is to be able to sustain the charity for at least 3 months in the event of a financial crisis.

Currently this is equivalent to a minimum reserves level in the order of £11,500.

During the last quarter of the year the use of reserves was required in order to temporarily aid in ordinary operational cash flow. This was for a period of no longer than one month and reserves were fully restored by the end of the financial year.

Going concern

After making appropriate enquiries and considerations, the Trustees are confident that the charity has adequate resources to continue in operational existence for the foreseeable future. The use of reserves was necessary in managing operational cash flow in the year to 30 September 2025, and has continued to be necessary, often due to the somewhat erratic timing of receipts. However, the Trustees are actively pursuing both historic and new funders and are optimistic that the current reserves policy will continue to prove adequate. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution

The charity is a Charitable Incorporated Organisation ("CIO"), no. 1207909, and is constituted under the foundation model.

The charity was originally established under a Trust Deed ("Trust"), no. 803069, dated 31 October 1989. In 2023 the charity trustees resolved to change the legal formation to a CIO, the application of which was granted on 18 April 2024 followed by a formal transfer of assets on 1 January 2025.

Methods of appointment or election of Trustees

Applications from potential trustees are sought from the local church community. There is an interview process and references are obtained including from their church leader.

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

LIGHTHOUSE FAMILY TRUST
Accounts for the Year ended 30th September 2025

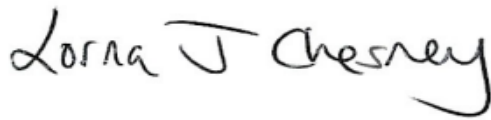
REPORT OF THE TRUSTEES

STATEMENT OF TRUSTEES RESPONSIBILITY

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

The Trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the constitution. They are also responsible for safeguarding the charity's assets and hence for taking reasonable steps to prevent and detect fraud and other irregularities.

Signed:

A handwritten signature in black ink that reads "Lorna J Chesney". The signature is written in a cursive style with a large initial 'L' and a distinct 'J'.

LORNA CHESNEY
Chair

Date: 20 July 2026

LIGHTHOUSE FAMILY TRUST
Accounts for the Year ended 30th September 2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE LIGHTHOUSE FAMILY TRUST

I report to the trustees on my examination of the accounts of Lighthouse Family Trust (the "charity") for the year ended 30 September 2025.

RESPONSIBILITIES AND BASIS OF REPORT

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

The charity's trustees consider that an audit is not required under section 144 of the Act and that an independent examination is needed. An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. Therefore I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

INDEPENDENT EXAMINERS STATEMENT

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

A. Chuter

ANDREW CHUTER CIPFA

Date:

24th July 2026

LIGHTHOUSE FAMILY TRUST
Accounts for the Year ended 30th September 2025

STATEMENT OF FINANCIAL ACTIVITIES

	2024/25				23/24
	General Funds	Restricted Funds	Designated Funds	Total Funds	Total Funds
Receipts					
Grants	2,125	25,200	-	27,325	34,700
Donations	9,804	-	-	9,804	9,060
Gift aid	591	-	-	591	764
Other	470	-	-	470	249
Total receipts	12,990	25,200	-	38,190	44,773
Payments					
Premises costs					
Rent	3,600	10,800	-	14,400	14,400
Service charge	1,546	-	-	1,546	1,732
Utilities	845	634	-	1,479	1,593
Parking	594	-	-	594	438
Furniture & equipment	-	-	-	-	465
Repairs & maintenance	-	-	-	-	-
Team costs					
Salaries	11,814	10,911	-	22,725	20,319
Supervision	650	-	-	650	535
Team Development	-	-	-	-	-
Training	-	-	990	990	1,370
Administration					
Combined insurance	704	-	-	704	721
Telephone & computer	809	-	-	809	680
Subscriptions	206	-	-	206	284
Publicity & advertising	275	427	-	702	-
Donations	600	-	-	600	600
Printing & stationery	135	-	-	135	66
Postage	187	-	-	187	158
Food & beverages	37	-	-	37	46
Charges	16	-	-	16	26
Miscellaneous	788	63	-	851	935
Total payments	22,806	22,835	990	46,631	44,368
Surplus/(deficit)	(9,816)	2,365	(990)	(8,441)	405
Opening Balance at 1st October	11,820	7,843	2,394	22,057	21,652
Transfer of funds	5,815	(4,465)	(1,350)	-	-
Closing balance	7,819	5,743	54	13,616	22,057

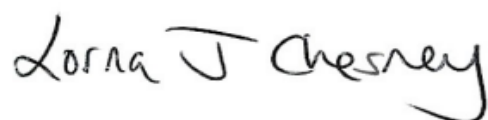
LIGHTHOUSE FAMILY TRUST
Accounts for the Year ended 30th September 2025

STATEMENT OF CASH FUNDS

	2024/25				23/24
	General Funds	Restricted Funds	Designated Funds	Total Funds	Total Funds
Cash funds					
Bank current accounts	7,819	5,743	54	13,616	8,807
Bank deposit accounts	-	-	-	-	13,250
Cash in hand	-	-	-	-	-
TOTAL CASH FUNDS	7,819	5,743	54	13,616	22,057

The financial statements were approved by the Trustees on 20 July 2026.

Approved by:



LORNA CHESNEY
Chair

LIGHTHOUSE FAMILY TRUST
Accounts for the Year ended 30th September 2025

NOTES TO THE FINANCIAL STATEMENTS

1 GENERAL INFORMATION

The charity was registered on 18 April 2024 as a CIO with the Charity Commission under charity number 1207909.

2 ACCOUNTING POLICIES

2.1 Basis of preparation

The accounts are prepared on a receipts and payments basis in accordance with section 133 of the Charities Act 2011, taking into account only transactions falling within the year, and as such contain no accruals or prepayments.

The annual report and financial statements comply with the provision 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 (FRS 102) effective 1 January 2019.

2.2 Merger accounting

The charity has made use of merger accounting as permitted by section 27 of Charities SORP (FRS 102) in connection with the transfer of assets from the unincorporated charity (no. 803069) to the newly incorporated CIO (no. 12017909) on 1 January 2025, as explained in the Trustees report, in order to fully represent the charity's activity during the transitional period as well as providing comparatives.

2.3 Changes to accounting policies

The accounting policies have been applied consistently throughout the year as in the previous year and no changes have occurred in the reporting period. No material prior year errors have been identified in the reporting period.

2.4 Receipts

Voluntary receipts are received by way of grants, donations and gifts, and are included in the statement of financial activities when received.

Investment receipts are included when received.

2.5 Payments

All costs are allocated between the payment categories on the statement of financial activities on a basis designed to reflect the use of the resource.

There were no employees who received pay over £60,000.

2.6 Fund accounting

Funds are held as either general, designated or restricted.

General funds are unrestricted and available for general use at the Trustees' discretion.

Designated funds are unrestricted but set aside for a particular use as decided by the Trustees. These funds can be reallocated to general funds at the Trustees' discretion.

Restricted funds are used wholly for the purpose of which they were received.

LIGHTHOUSE FAMILY TRUST
Accounts for the Year ended 30th September 2025

NOTES TO THE FINANCIAL STATEMENTS

3 INDEPENDENT EXAMINER'S REMUNERATION

The independent examiner's remuneration amounts to a fee of NIL (2024: NIL).

4 TRUSTEES' REMUNERATION AND EXPENSES

None of the Trustees received any remuneration or expenses reimbursements during the year or prior year.

5 STATEMENT OF FUNDS

	2025	2024
Balance at 1st October	22,057	21,652
Receipts	38,190	44,773
Payments	(46,631)	(44,368)
Balance at 30th September	13,616	22,057

The year to 30 September 2025 is split between the original Trust (no. 803069) and the new CIO (no.1207909) as follows:

	period to 31/12/2024	period from 01/01/2025	Total 2025
Balance at 1st October			22,057
Unincorporated "Trust" (no. 803069)			
Receipts	5,470	163	5,633
Payments	(7,238)	(6,192)	(13,430)
Incorporated "CIO" (no. 1207909)			
Receipts	9,000	23,557	32,557
Payments	(4,304)	(28,897)	(33,201)
Balance at 30th September			13,616

On 4 November 2024, it was agreed by the Trustees to transfer £1,000 in unrestricted funds to the CIO to cover any costs arising. Following that, a further £17,329 was transferred during the formal asset transfer on 1 January 2025, of which £4,797 was restricted. A total of £1,960 in restricted funds were left in the Trust as agreement from the funder to transfer the funds to the CIO was not obtained.

LIGHTHOUSE FAMILY TRUST
Accounts for the Year ended 30th September 2025

NOTES TO THE FINANCIAL STATEMENTS

6 INVESTMENT RETURN

	2025	2024
Barclays Current Account	72	249

7 GRANTS RECEIVED

	2025			2024
	Trust	CIO	Combined	
	no. 803069	no. 1207909	Total	
RESTRICTED				
Core funds (1)	-	6,200	6,200	28,700
Rent	-	9,000	9,000	3,000
Salaries	3,000	7,000	10,000	-
Training	-	-	-	-
Total Grants received	3,000	22,200	25,200	31,700

LIGHTHOUSE FAMILY TRUST
Accounts for the Year ended 30th September 2025

NOTES TO THE FINANCIAL STATEMENTS

8 RESTRICTED FUNDS

	2025	2024
Balance brought forward	7,843	5,367
Grant Income	25,200	31,700
Other	-	-
	33,043	37,067
Core funds (1)	(9,088)	(25,812)
Rent	(9,000)	(3,000)
Salaries	(4,257)	-
Operations (2)	(4,855)	-
Furniture	-	-
Development	-	-
Rebranding	(100)	-
Training	-	(412)
Balance carried forward	5,743	7,843
<i>Split as follows :-</i>		
Core funds (1)	-	2,888
Salaries	5,743	-
Development	-	4,855
Rebranding	-	100
Training	-	-
	5,743	7,843

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

(2) It was resolved that £4,465 of unused operations fund would be transferred to general funds in order to support core costs.

LIGHTHOUSE FAMILY TRUST
Accounts for the Year ended 30th September 2025

NOTES TO THE FINANCIAL STATEMENTS

9 DEBTORS

Due to preparation on a receipts and payments basis, the following debtors were not reflected in the accounts but outstanding at year end:

	2025	2024
Gift Aid claimable	604	457
Lease payments in advance	3,517	3,517
Service charge in advance	843	778
	4,964	4,752

10 CREDITORS

Due to preparation on a receipts and payments basis, the following creditors were not reflected in the accounts but outstanding at year end:

	2025	2024
PAYE	329	336
Pension payable	-	-
Service charge	-	-
	329	336

11 PROPERTY LEASE

Although not reflected in the accounts, the CIO currently holds a long term property lease at its premises in Wharf Road.

The lease is for a total of 5 years, ending in December 2029.

The total amount still to be paid on the lease is £57,600 (2024: £276).