

# LYDIA HOUSE TRUST

England & Wales · Charity number 328675

## Details

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**Status** Registered

**Legal form** Trust

**Registered** 1990-06-15

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Unit 6  
Hardy Close  
Nelson Business Court  
Ashton on Ribble  
Preston  
PR2 2XP

**Phone** 07737146710

**Email** [JBMCV1@YAHOO.CO.UK](mailto:JBMCV1@YAHOO.CO.UK)

## Activities

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**Objects:** THE FURTHERANCE OF THE CHRISTIAN RELIGION AND THE REHABILITATION OF AND PROVISION OF ACCOMMODATION AND ASSOCIATED AMENITIES FOR EX PRISONERS.

**Activities:** WE REACH OUT AROUND THE WORLD, TO EDUCATE, TRAIN, SUPPORT AND MENTOR PEOPLE TO GROW SPIRITUALLY AND PHYSICALLY, SHOWING COMPASSION AND PASTORAL CARE. FINANCIAL GIFTS WILL BE GIVEN WHERE APPROPRIATE. OUR BUILDING IN THE UK WILL BE USED FOR OTHER CHARITIES WHO SHARE OUR BELIEF SYSTEM. THE BUILDING IS ALSO USED FOR COUNSELLING AND MENTORING. ALL OF THIS IS DONE TO FURTHER THE CHRISTIAN RELIGION.

## Classification

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- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Education/training, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** The General Public/mankind

## Geography

- Throughout England And Wales

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£34,190	£38,965	-	-
2024-06-30	£28,452	£31,485	-	-
2023-06-30	£18,800	£17,190	-	-
2022-06-30	£6,923	£9,909	-	-
2021-06-30	£8,477	£9,398	-	-

## Trustees

Name	Role	Appointed
SUSAN ANN MCVICAR	Chair	
Dr CHARLES ADRIAN ROBINSON		

**LYDIA HOUSE TRUST**

England & Wales - Charity number 328675

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# Accounts

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Charity registration number: 328675

# Lydia House Trust

Annual Report and Financial Statements

for the Year Ended 30 June 2025

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## Lydia House Trust

### Contents (continued)

Reference and Administrative Details	1
Trustees' Report	2 to 4
Statement of Trustees' Responsibilities	5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Financial Statements	9 to 13

## Lydia House Trust

### Reference and Administrative Details

<b>Trustees</b>	Dr C A Robinson Mrs SA McVicar
<b>Charity Registration Number</b>	328675
<b>Principal Office</b>	Benaiah Barn Drumacre Lane East Longton Preston Lancashire PR4 4SD
<b>Independent Examiner</b>	Martin Garry BA(Hons), FCA McDade Roberts Accountants Limited Chartered Accountants 316 Blackpool Road Fulwood Preston, Lancashire PR2 3AE

## **Lydia House Trust**

### **Trustees' Report**

The trustees present the annual report together with the financial statements of the charity for the year ended 30 June 2025.

#### **Objectives and activities**

##### ***Objects and aims***

The Lydia House Trust operates to provide help to vulnerable or disadvantaged men and women.

##### ***Objectives, strategies and activities***

A very productive year in many ways. In October Jack and Sue McVicar visited India to continue our mentoring and pastoral work in Chennai. This involved working with people and leaders who are facing significant issues. The charity has many connections in India and the need is huge for experienced leaders to be given insight and encouragement. They also connected and mentored with many individuals who have significant needs. We also gave £1000 to an orphanage we partner with in Chennai. It is a privilege to help in these situations.

The long term connections we continue to work with are Jesus Calls Ministries, Ruah Ministries and many others. These connections have been held for many years.

In March they visited the U.A.E. to mentor and speak to leaders in Dubai. They also attended a leadership conference while they were there. Many connections were made from around the world.

On a local front the Trust has mentored many individuals from difficult and hurting backgrounds using our building. This can be difficult but often rewarding work. We praise God for every life impacted.

The charity also continues to give access to our building on a free of charge basis to Luv Preston and Freedom Centre charities.

In this sometimes chaotic world we have found that the need for our charity has been ever increasing and demanding and we thank everyone who supports and contributes towards our work. We also thank God for His faithfulness to us.

##### ***Public benefit***

The Lydia House Trust operates to provide help to vulnerable or disadvantaged men and women.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

## **Lydia House Trust**

### **Trustees' Report (continued)**

#### **Financial review**

##### ***Policy on reserves***

The trustees aim to maintain sufficient reserves to ensure the continuity of the charity's activities and to provide a financial buffer against unexpected reductions in income or increases in expenditure.

Given the nature of the charity's activities and its relatively low level of ongoing commitments, the trustees consider it appropriate to hold a prudent level of reserves.

At 30 June 2025, the charity held unrestricted reserves of £154,754, of which £146,936 is represented by fixed assets not readily realisable. The level of free reserves is therefore limited, and the trustees are satisfied that the current level of reserves is appropriate to meet the charity's needs.

The trustees review the reserves policy on an annual basis.

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

##### **Financial instruments**

##### ***Objectives and policies***

The trustees have considered the major risks to which the charity is exposed and have reviewed systems and procedures to manage those risks and mitigate their impact where possible. This review is undertaken on a regular basis.

The principal risks identified include:

Health and wellbeing of beneficiaries and participants – The charity works with individuals who may be vulnerable or experiencing difficult circumstances. The trustees seek to ensure that appropriate safeguarding practices are followed, that activities are delivered in a safe environment, and that appropriate support and boundaries are in place for those involved.

Overseas activities – The charity undertakes activities and provides support internationally. This exposes the charity to risks including travel disruption, local regulatory requirements, safeguarding considerations, and the monitoring of funds used overseas. The trustees seek to mitigate these risks by working with trusted partners, maintaining oversight of activities, and ensuring that funds are applied in line with the charity's objectives.

Financial risk – The charity is dependent on voluntary donations. The trustees monitor income and expenditure levels regularly to ensure that sufficient funds are available to meet ongoing commitments.

The trustees are satisfied that appropriate systems are in place to manage these risks and that no significant unmanaged risks have been identified.

**Lydia House Trust**

**Trustees' Report (continued)**

The annual report was approved by the trustees of the charity on 17 April 2026 and signed on its behalf by:



.....  
Mrs SA McVicar  
Trustee

## Lydia House Trust

### Statement of Trustees' Responsibilities

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

The law applicable to charities 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 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 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 business.

The trustees are responsible for keeping proper 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 Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 17 April 2026 and signed on its behalf by:



Mrs SA McVicar  
Trustee

## Lydia House Trust

### Independent Examiner's Report to the trustees of Lydia House Trust

I report to the trustees on my examination of the accounts of Lydia House Trust for the year ended 30 June 2025.

#### Responsibilities and basis of report

As the charity trustees of Lydia House Trust 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 Lydia House Trust'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.

#### Independent examiner's statement

I have completed my examination. I confirm that no material 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 Lydia House Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting 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.



.....  
Martin Garry BA(Hons), FCA

McDade Roberts Accountants Limited  
Chartered Accountants  
316 Blackpool Road  
Fulwood  
Preston, Lancashire  
PR2 3AE

17 April 2026

## Lydia House Trust

### Statement of Financial Activities for the Year Ended 30 June 2025

	Note	Unrestricted funds £	Total 2025 £
<b>Income and Endowments from:</b>			
Donations and legacies		34,096	34,096
Investment income		94	94
Total income		<u>34,190</u>	<u>34,190</u>
<b>Expenditure on:</b>			
Charitable activities		(20,722)	(20,722)
Support costs		(16,821)	(16,821)
Governance costs		(1,422)	(1,422)
Total expenditure		<u>(38,965)</u>	<u>(38,965)</u>
Net expenditure		<u>(4,775)</u>	<u>(4,775)</u>
Net movement in funds		(4,775)	(4,775)
<b>Reconciliation of funds</b>			
Total funds brought forward		<u>159,529</u>	<u>159,529</u>
Total funds carried forward	9	<u>154,754</u>	<u>154,754</u>
		Unrestricted funds £	Total 2024 £
<b>Income and Endowments from:</b>			
Donations and legacies		28,218	28,218
Investment income		234	234
Total income		<u>28,452</u>	<u>28,452</u>
<b>Expenditure on:</b>			
Charitable activities		(18,571)	(18,571)
Support costs		(11,706)	(11,706)
Governance costs		(1,208)	(1,208)
Total expenditure		<u>(31,485)</u>	<u>(31,485)</u>
Net expenditure		<u>(3,033)</u>	<u>(3,033)</u>
Net movement in funds		(3,033)	(3,033)
<b>Reconciliation of funds</b>			
Total funds brought forward		<u>162,562</u>	<u>162,562</u>
Total funds carried forward	9	<u>159,529</u>	<u>159,529</u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 9.

The notes on pages 9 to 13 form an integral part of these financial statements.

## Lydia House Trust

(Registration number: 328675)  
Balance Sheet as at 30 June 2025

	Note	2025 £	2024 £
<b>Fixed assets</b>			
Tangible assets	5	146,936	150,701
<b>Current assets</b>			
Debtors	6	1,131	1,915
Cash at bank and in hand	7	<u>7,687</u>	<u>7,912</u>
		8,818	9,827
<b>Creditors: Amounts falling due within one year</b>	8	<u>(1,000)</u>	<u>(999)</u>
<b>Net current assets</b>		<u>7,818</u>	<u>8,828</u>
<b>Net assets</b>		<u>154,754</u>	<u>159,529</u>
<b>Funds of the charity:</b>			
<b>Unrestricted income funds</b>			
Unrestricted funds		<u>154,754</u>	<u>159,529</u>
<b>Total funds</b>	9	<u>154,754</u>	<u>159,529</u>

The financial statements on pages 7 to 13 were approved by the trustees, and authorised for issue on 17 April 2026 and signed on their behalf by:



Mrs SA McVicar  
Trustee

## Lydia House Trust

### Notes to the Financial Statements for the Year Ended 30 June 2025

#### 1 Accounting policies

##### **Statement of compliance**

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

##### **Basis of preparation**

Lydia House Trust meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

##### **Income and endowments**

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

##### **Donations and legacies**

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

##### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

##### **Charitable activities**

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

##### **Taxation**

The charity is exempt from tax on its charitable activities.

##### **Depreciation and amortisation**

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

## Lydia House Trust

### Notes to the Financial Statements for the Year Ended 30 June 2025 (continued)

#### 1 Accounting policies (continued)

<b>Asset class</b>	<b>Depreciation method and rate</b>
Freehold property	2% Straight line
Fixture & fittings	5% Straight line

#### **Fund structure**

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted funds can only be used for particular restricted purposes within the objectives of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

#### 2 Income from donations and legacies

	<b>Unrestricted funds General £</b>	<b>Total funds £</b>
Donations and legacies;		
Donations from individuals	28,560	28,560
Gift aid reclaimed	5,536	5,536
<b>Total for 2025</b>	<b>34,096</b>	<b>34,096</b>
<b>Total for 2024</b>	<b>28,218</b>	<b>28,218</b>

#### 3 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year ended 30 June 2025 nor the year ended 30 June 2024.

#### **Trustees' expenses**

During the course of the year the trustees have been reimbursed for expenses incurred whilst performing duties for the charity.

#### 4 Taxation

The charity is a registered charity and is therefore exempt from taxation.

## Lydia House Trust

### Notes to the Financial Statements for the Year Ended 30 June 2025 (continued)

#### 5 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Total £
<b>Cost</b>			
At 1 July 2024	180,936	2,916	183,852
At 30 June 2025	180,936	2,916	183,852
<b>Depreciation</b>			
At 1 July 2024	32,568	583	33,151
Charge for the year	3,619	146	3,765
At 30 June 2025	36,187	729	36,916
<b>Net book value</b>			
At 30 June 2025	144,749	2,187	146,936
At 30 June 2024	148,368	2,333	150,701

#### 6 Debtors

	2025 £	2024 £
Prepayments	803	1,235
Other debtors	328	680
	1,131	1,915

#### 7 Cash and cash equivalents

	2025 £	2024 £
Short-term deposits	7,687	7,912

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

	2025 £	2024 £
Trade creditors	-	(1)
Accruals	1,000	1,000
	1,000	999

## Lydia House Trust

### Notes to the Financial Statements for the Year Ended 30 June 2025 (continued)

#### 9 Funds

	Balance at 1 July 2024 £	Incoming resources £	Resources expended £	Balance at 30 June 2025 £
<b>Unrestricted funds</b>				
General	159,529	34,190	(38,965)	154,754
	<u>159,529</u>	<u>34,190</u>	<u>(38,965)</u>	<u>154,754</u>
	<b>Balance at 1 July 2023 £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Balance at 30 June 2024 £</b>
<b>Unrestricted funds</b>				
General	162,562	28,452	(31,485)	159,529
	<u>162,562</u>	<u>28,452</u>	<u>(31,485)</u>	<u>159,529</u>

#### 10 Analysis of net assets between funds

	<b>Unrestricted funds General £</b>	<b>Total funds at 30 June 2025 £</b>
Tangible fixed assets	146,936	146,936
Current assets	8,818	8,818
Current liabilities	(1,000)	(1,000)
Total net assets	<u>154,754</u>	<u>154,754</u>
	<b>Unrestricted funds General £</b>	<b>Total funds at 30 June 2024 £</b>
Tangible fixed assets	150,701	150,701
Current assets	9,827	9,827
Current liabilities	(999)	(999)
Total net assets	<u>159,529</u>	<u>159,529</u>

## Lydia House Trust

### Notes to the Financial Statements for the Year Ended 30 June 2025 (continued)

#### 11 Related party transactions

During the year the charity made the following related party transactions:

During the year, the charity received donations from related parties as follows:

Donations of £4,000 (2024: £nil) were received from a charity of which one of the trustees is also a trustee.  
Donations of £2,850 (2024: £1,405) were received from the trustees and their spouses.

All donations were received in the normal course of the charity's activities and on an unrestricted basis.

In addition, as noted in the Trustees' Report, the charity permits the use of its property by other charities free of charge.

These charities have common trustees. No rent was charged in the year (2024: £nil), and no balances were outstanding at the year end.

## Lydia House Trust

### Statement of Financial Activities by fund for the Year Ended 30 June 2025

	<b>Total Unrestricted Funds 2025 £</b>	<b>Total Unrestricted Funds 2024 £</b>
<b>Income and Endowments from:</b>		
Donations and legacies	34,096	28,218
Investment income	94	234
Total income	34,190	28,452
<b>Expenditure on:</b>		
Charitable activities	(20,722)	(18,571)
Support costs	(16,821)	(11,706)
Governance costs	(1,422)	(1,208)
Total expenditure	(38,965)	(31,485)
Net expenditure	(4,775)	(3,033)
Net movement in funds	(4,775)	(3,033)
<b>Reconciliation of funds</b>		
Total funds brought forward	159,529	162,562
Total funds carried forward	154,754	159,529

## Lydia House Trust

### Detailed Statement of Financial Activities for the Year Ended 30 June 2025

	<b>Total 2025 £</b>	<b>Total 2024 £</b>
<b>Income and Endowments from:</b>		
Donations and legacies (analysed below)	34,096	28,218
Investment income (analysed below)	94	234
Total income	<u>34,190</u>	<u>28,452</u>
<b>Expenditure on:</b>		
Charitable activities (analysed below)	(20,722)	(18,571)
Support costs (analysed below)	(16,821)	(11,706)
Governance costs (analysed below)	(1,422)	(1,208)
Total expenditure	<u>(38,965)</u>	<u>(31,485)</u>
Net expenditure	<u>(4,775)</u>	<u>(3,033)</u>
Net movement in funds	(4,775)	(3,033)
<b>Reconciliation of funds</b>		
Total funds brought forward	<u>159,529</u>	<u>162,562</u>
Total funds carried forward	<u>154,754</u>	<u>159,529</u>

## Lydia House Trust

### Detailed Statement of Financial Activities for the Year Ended 30 June 2025 (continued)

	<b>Total 2025 £</b>	<b>Total 2024 £</b>
<b><i>Donations and legacies</i></b>		
Appeals and donations	28,560	22,962
Gift Aid refunds	5,536	5,256
	34,096	28,218
<b><i>Investment income</i></b>		
Deposit account interest	94	234
	94	234
<b><i>Charitable activities</i></b>		
Missions	(19,722)	(17,573)
Charitable donations	(1,000)	(998)
	(20,722)	(18,571)
<b><i>Support costs</i></b>		
Rates and water	(1,894)	(2,241)
Light, heat and power	(2,256)	(1,755)
Insurance	(201)	(218)
Property repairs	(4,204)	(1,440)
Sundry expenses	(1,959)	(125)
Cleaning	-	(303)
Property management fees	(2,542)	(1,860)
Depreciation of freehold property	(3,619)	(3,618)
Depreciation of fixtures and fittings	(146)	(146)
	(16,821)	(11,706)
<b><i>Governance costs</i></b>		
Accountancy fees	(1,422)	(1,208)
	(1,422)	(1,208)

**LYDIA HOUSE TRUST**

England & Wales - Charity number 328675

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# Accounts

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**Report of the Trustees and**  
**Unaudited Financial Statements**  
**for the Year Ended 30 June 2024**  
**for**  
**Lydia House Trust**

McDade Roberts Accountants Limited  
Chartered Accountants  
316 Blackpool Road  
Fulwood  
Preston  
Lancashire  
PR2 3AE

**Lydia House Trust**

**Contents of the Financial Statements  
for the Year Ended 30 June 2024**

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	<b>Page</b>
<b>Report of the Trustees</b>	1 to 2
<b>Independent Examiner's Report</b>	3
<b>Statement of Financial Activities</b>	4
<b>Statement of Financial Position</b>	5
<b>Notes to the Financial Statements</b>	6 to 9
<b>Detailed Statement of Financial Activities</b>	10

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## **Lydia House Trust**

### **Report of the Trustees for the Year Ended 30 June 2024**

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The trustees present their report with the financial statements of the charity for the year ended 30 June 2024. The trustees have adopted the provisions of 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**

##### **Objectives and aims**

The Lydia House Trust operates to provide help to vulnerable or disadvantaged men and women.

##### **Significant activities**

This year has been a good year mentoring people both in this country (U.K.) and abroad, particularly in India. We have many reports of lives having changed and families brought back together as a result of mentoring and visits. We have connected and helped many vulnerable and disadvantaged people.

We are continuing supporting Jack and Sue McVicar (Trustee) as they teach/mentor/pastor in other nations on behalf of the trust. This has been an increasing work. During the year they visited in October 2023 India and went to Delhi, Lucknow and Hyderabad where they taught for a few days at a Bible College and also Chennai where we again worked with Ruah Ministries and Jesus Calls Ministries. They also mentored many people too during their visit.

In January 2024 they visited Kuala Lumpur to mentor and teach working with Trinity Community Centre and Jesus Calls Ministries again many individuals and families were taught and mentored.

Our income and expenditure during the year has increased due to further giving and travelling and we have also continued to give access to our building free of charge to two other charities, namely Freedom Centre and Luv Preston.

We give thanks to God for His faithfulness and continued support of His people.

##### **Volunteers**

The trustees also give thanks to our donors and volunteers who have been faithful in their support.

#### **FINANCIAL REVIEW**

##### **Financial position**

The trustees are satisfied with the closing financial position. The building value would be worth more than the net book value and there are no significant liabilities or creditors to be settled.

##### **Principal funding sources**

Generous donations and regular giving from individuals.

##### **Reserves policy**

It is intended that sufficient reserves are retained in order to enable the charity to undertake its financial commitments for a minimum of three months.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Registered Charity number**

328675

**Lydia House Trust**

**Report of the Trustees  
for the Year Ended 30 June 2024**

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**Principal address**

Unit 6, Hardy Close  
Nelson Court Business Centre  
Ashton on Ribble  
Preston  
Lancs  
PR2 2XP

**Trustees**

Mrs S A McVicar Trustee  
Dr C A Robinson Trustee  
M Porter Trustee (resigned 1/9/2023)

**Independent Examiner**

Martin Garry BA (Hons), FCA  
McDade Roberts Accountants Limited  
Chartered Accountants  
316 Blackpool Road  
Fulwood  
Preston  
Lancashire  
PR2 3AE

Approved by order of the board of trustees on 29 April 2025 and signed on its behalf by:



Mrs S A McVicar - Trustee

**Independent Examiner's Report to the Trustees of  
Lydia House Trust**

---

**Independent examiner's report to the trustees of Lydia House Trust**

I report to the charity trustees on my examination of the accounts of Lydia House Trust (the Trust) for the year ended 30 June 2024.

**Responsibilities and basis of report**

As the charity trustees of the Trust 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 Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material 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 Trust as required by Section 130 of the 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.

Martin Garry BA (Hons), FCA

McDade Roberts Accountants Limited  
Chartered Accountants  
316 Blackpool Road  
Fulwood  
Preston  
Lancashire  
PR2 3AE

24 April 2025

**Lydia House Trust**

**Statement of Financial Activities  
for the Year Ended 30 June 2024**

	Notes	Unrestricted fund £	Restricted funds £	30.6.24 Total funds £	30.6.23 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	28,218	-	28,218	18,783
Investment income	3	234	-	234	17
<b>Total</b>		<u>28,452</u>	<u>-</u>	<u>28,452</u>	<u>18,800</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Foreign missions		17,573	-	17,573	7,424
Donations made		998	-	998	210
Other		12,914	-	12,914	9,556
<b>Total</b>		<u>31,485</u>	<u>-</u>	<u>31,485</u>	<u>17,190</u>
<b>NET INCOME/(EXPENDITURE)</b>		(3,033)	-	(3,033)	1,610
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		162,562	-	162,562	160,952
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>159,529</u></u>	<u><u>-</u></u>	<u><u>159,529</u></u>	<u><u>162,562</u></u>

The notes form part of these financial statements

**Lydia House Trust**

**Statement of Financial Position  
30 June 2024**

	Notes	Unrestricted fund £	Restricted funds £	30.6.24 Total funds £	30.6.23 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	5	150,701	-	150,701	154,465
<b>CURRENT ASSETS</b>					
Debtors	6	1,916	-	1,916	2,637
Cash at bank		7,912	-	7,912	5,960
		9,828	-	9,828	8,597
<b>CREDITORS</b>					
Amounts falling due within one year	7	(1,000)	-	(1,000)	(500)
<b>NET CURRENT ASSETS</b>		8,828	-	8,828	8,097
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		159,529	-	159,529	162,562
<b>NET ASSETS</b>		159,529	-	159,529	162,562
<b>FUNDS</b>	8				
Unrestricted funds				159,529	162,562
<b>TOTAL FUNDS</b>				159,529	162,562

The financial statements were approved by the Board of Trustees and authorised for issue on 29 April 2025 and were signed on its behalf by:

S A McVicar - Trustee

The notes form part of these financial statements

**Notes to the Financial Statements  
for the Year Ended 30 June 2024**

## 1. ACCOUNTING POLICIES

### Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, 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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

### Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

### Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

### Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Fixtures and fittings	- 5% on cost

### Taxation

The charity is exempt from tax on its charitable activities.

### Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

## 2. DONATIONS AND LEGACIES

	30.6.24	30.6.23
	£	£
Donations	22,962	10,085
Gift aid refunds	5,256	8,698
	<u>28,218</u>	<u>18,783</u>

**Lydia House Trust**

**Notes to the Financial Statements - continued  
for the Year Ended 30 June 2024**

<b>3.</b>	<b>INVESTMENT INCOME</b>		
		30.6.24	30.6.23
		£	£
	Deposit account interest	234	17
		<u>234</u>	<u>17</u>
<b>4.</b>	<b>TRUSTEES' REMUNERATION AND BENEFITS</b>		
	There were no trustees' remuneration or other benefits for the year ended 30 June 2024 nor for the year ended 30 June 2023.		
	<b>Trustees' expenses</b>		
	During the course of the year the trustees have been reimbursed for expenses incurred whilst performing duties for the charity.		
<b>5.</b>	<b>TANGIBLE FIXED ASSETS</b>		
		Freehold property £	Fixtures and fittings £
			Totals £
	<b>COST</b>		
	At 1 July 2023 and 30 June 2024	180,936	183,852
	<b>DEPRECIATION</b>		
	At 1 July 2023	28,950	29,387
	Charge for year	3,618	3,764
	At 30 June 2024	32,568	33,151
	<b>NET BOOK VALUE</b>		
	At 30 June 2024	148,368	150,701
	At 30 June 2023	151,986	154,465
<b>6.</b>	<b>DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>		
		30.6.24	30.6.23
		£	£
	Gift Aid	680	2,419
	Prepayments	1,236	218
		<u>1,916</u>	<u>2,637</u>

Lydia House Trust

Notes to the Financial Statements - continued  
for the Year Ended 30 June 2024

<b>7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>		30.6.24	30.6.23
		£	£
Other creditors		1,000	500
		<u>          </u>	<u>          </u>

<b>8. MOVEMENT IN FUNDS</b>			Net movement in funds	At
	At 1.7.23		in funds	30.6.24
	£		£	£
<b>Unrestricted funds</b>				
General fund	162,562	(3,033)		159,529
	<u>          </u>	<u>          </u>		<u>          </u>
<b>TOTAL FUNDS</b>	<u>162,562</u>	<u>(3,033)</u>		<u>159,529</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	28,452	(31,485)	(3,033)
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>28,452</u>	<u>(31,485)</u>	<u>(3,033)</u>

Comparatives for movement in funds

		Net movement in funds	At
	At 1.7.22	in funds	30.6.23
	£	£	£
<b>Unrestricted funds</b>			
General fund	160,952	1,610	162,562
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>160,952</u>	<u>1,610</u>	<u>162,562</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	18,800	(17,190)	1,610
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>18,800</u>	<u>(17,190)</u>	<u>1,610</u>

**Lydia House Trust**

**Notes to the Financial Statements - continued  
for the Year Ended 30 June 2024**

**8. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.7.22 £	Net movement in funds £	At 30.6.24 £
<b>Unrestricted funds</b>			
General fund	160,952	(1,423)	159,529
<b>TOTAL FUNDS</b>	<u>160,952</u>	<u>(1,423)</u>	<u>159,529</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	47,252	(48,675)	(1,423)
<b>TOTAL FUNDS</b>	<u>47,252</u>	<u>(48,675)</u>	<u>(1,423)</u>

**9. RELATED PARTY DISCLOSURES**

As noted within the trustees report, the charity allows use of its freehold property to associated charities. The rent charged in the year was £nil (2023:£nil).

**Lydia House Trust**

**Detailed Statement of Financial Activities  
for the Year Ended 30 June 2024**

	30.6.24 £	30.6.23 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	22,962	10,085
Gift aid refunds	5,256	8,698
	28,218	18,783
<b>Investment income</b>		
Deposit account interest	234	17
	28,452	18,800
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Donations	998	210
Missions	17,573	7,424
	18,571	7,634
<b>Support costs</b>		
<b>Management</b>		
Rates and water	2,241	1,917
Insurance	218	-
Light and heat	1,754	1,853
Postage and stationery	-	41
Property management fees	1,860	1,260
Sundries	125	-
Cleaning	303	-
Property repairs	1,440	-
Freehold property	3,619	3,619
Fixtures and fittings	146	146
	11,706	8,836
<b>Governance costs</b>		
Accountancy and legal fees	1,208	720
	31,485	17,190
<b>Net (expenditure)/income</b>	<b>(3,033)</b>	<b>1,610</b>

This page does not form part of the statutory financial statements