

Charity registration number: 328675

Lydia House Trust

Annual Report and Financial Statements

for the Year Ended 30 June 2025

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

Trustees	Dr C A Robinson Mrs SA McVicar
Charity Registration Number	328675
Principal Office	Benaiah Barn Drumacre Lane East Longton Preston Lancashire PR4 4SD
Independent Examiner	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:

A handwritten signature in black ink, appearing to read 'Mrs SA McVicar', written over a dotted line.

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 £
Income and Endowments from:			
Donations and legacies		34,096	34,096
Investment income		94	94
Total income		<u>34,190</u>	<u>34,190</u>
Expenditure on:			
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)
Reconciliation of funds			
Total funds brought forward		159,529	159,529
Total funds carried forward	9	<u>154,754</u>	<u>154,754</u>
	Note	Unrestricted funds £	Total 2024 £
Income and Endowments from:			
Donations and legacies		28,218	28,218
Investment income		234	234
Total income		<u>28,452</u>	<u>28,452</u>
Expenditure on:			
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)
Reconciliation of funds			
Total funds brought forward		162,562	162,562
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 £
Fixed assets			
Tangible assets	5	146,936	150,701
Current assets			
Debtors	6	1,131	1,915
Cash at bank and in hand	7	7,687	7,912
		8,818	9,827
Creditors: Amounts falling due within one year	8	(1,000)	(999)
Net current assets		7,818	8,828
Net assets		154,754	159,529
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		154,754	159,529
Total funds	9	154,754	159,529

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)

Asset class	Depreciation method and rate
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

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

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 £
Cost			
At 1 July 2024	180,936	2,916	183,852
At 30 June 2025	180,936	2,916	183,852
Depreciation			
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
Net book value			
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 £
Unrestricted funds				
General	159,529	34,190	(38,965)	154,754
	Balance at 1 July 2023 £	Incoming resources £	Resources expended £	Balance at 30 June 2024 £
Unrestricted funds				
General	162,562	28,452	(31,485)	159,529

10 Analysis of net assets between funds

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

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

	Total Unrestricted Funds 2025 £	Total Unrestricted Funds 2024 £
Income and Endowments from:		
Donations and legacies	34,096	28,218
Investment income	94	234
Total income	<u>34,190</u>	<u>28,452</u>
Expenditure on:		
Charitable activities	(20,722)	(18,571)
Support costs	(16,821)	(11,706)
Governance costs	(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)
Reconciliation of funds		
Total funds brought forward	<u>159,529</u>	<u>162,562</u>
Total funds carried forward	<u><u>154,754</u></u>	<u><u>159,529</u></u>

Lydia House Trust

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

	Total 2025 £	Total 2024 £
Income and Endowments from:		
Donations and legacies (analysed below)	34,096	28,218
Investment income (analysed below)	94	234
Total income	34,190	28,452
Expenditure on:		
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	(38,965)	(31,485)
Net expenditure	(4,775)	(3,033)
Net movement in funds	(4,775)	(3,033)
Reconciliation of funds		
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 (continued)

	Total 2025 £	Total 2024 £
<i>Donations and legacies</i>		
Appeals and donations	28,560	22,962
Gift Aid refunds	5,536	5,256
	<u>34,096</u>	<u>28,218</u>
<i>Investment income</i>		
Deposit account interest	94	234
	<u>94</u>	<u>234</u>
<i>Charitable activities</i>		
Missions	(19,722)	(17,573)
Charitable donations	(1,000)	(998)
	<u>(20,722)</u>	<u>(18,571)</u>
<i>Support costs</i>		
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)
	<u>(16,821)</u>	<u>(11,706)</u>
<i>Governance costs</i>		
Accountancy fees	(1,422)	(1,208)
	<u>(1,422)</u>	<u>(1,208)</u>