

# LIGHTHOUSE FAMILY TRUST

England & Wales · Charity number 803069

## Details

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**Other names** LIGHTHOUSE CENTRE, ASSURE

**Status** Registered

**Legal form** Other

**Registered** 1990-04-04

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

## Contact

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**Address** 32 Wharf Road  
Chelmsford  
Essex  
CM2 6LU

**Phone** 01245 494838

**Email** [office@assure-chelmsford.org.uk](mailto:office@assure-chelmsford.org.uk)

**Website** [www.assure-chelmsford.org.uk](http://www.assure-chelmsford.org.uk)

## Activities

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**Objects:** THE RELIEF OF PEOPLE WITHIN THE COUNTY OF ESSEX AND ELSEWHERE WHO ARE IN CONDITIONS OF NEED, HARDSHIP, DISTRESS OF SICKNESS ARISING FROM PREGNANCY, ABORTION, PHYSICAL OR SEXUAL ABUSE, THE BREAKDOWN OF FAMILY LIFE AND PERSONAL RELATIONSHIPS AND THE ADVANCEMENT OF THE EDUCATION OF THE PUBLIC WITHIN THE SAID COUNTY ON MATTERS RELATING TO SUCH CONDITIONS.

**Activities:** The trust provides counselling for those who are pregnant and worried, who have post abortion problems or distress about a miscarriage. Free pregnancy testing is available. The counselling is for men as well as women

## Classification

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- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives
- **Who:** Other Defined Groups

## Geography

- **Area of benefit:** COUNTY OF ESSEX AND ELSEWHERE
- Essex

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-09-30	£44,773	£44,368	-	-
2023-09-30	£25,956	£36,967	-	-
2022-09-30	£33,080	£40,183	-	-
2021-09-30	£24,196	£25,783	-	-
2020-09-30	£50,400	£37,746	-	-

## Trustees

Name	Role	Appointed
LORNA JEAN CHESNEY	Chair	2016-01-11
KATHLEEN IRIS PLAYLE		2020-01-27
PAUL WITHAMS		2020-01-27
TIMOTHY KEITH PLATTS		2018-10-11

**LIGHTHOUSE FAMILY TRUST**

England & Wales - Charity number 803069

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# Accounts

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Charity Registration No: 803069

**LIGHTHOUSE FAMILY TRUST**

**ANNUAL ACCOUNTS**

**FOR THE YEAR ENDED**

**30th SEPTEMBER 2024**

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2024

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**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2024

**LEGAL AND ADMINISTRATIVE INFORMATION**

CHARITY NAME	Lighthouse Family Trust
WORKING NAME	Assure
REGISTERED NUMBER	803069
TRUSTEES	Lorna Chesney (Chair) Timothy Platts Fiona Thomas (resigned 28 February 2024) Paul Withams Kathleen Playle
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 2024

### **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 2024.

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 Trust Deed dated 31 October 1989.

### **OBJECTIVES AND ACTIVITIES**

#### **Policies and objectives**

The Trust'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 Trust 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 2023-2024, 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 Trust 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 2024

**REPORT OF THE TRUSTEES**

**FINANCIAL REVIEW**

**Principle funding**

The principal funding source is that of grants and donations.

**Reserves policy**

The Trust'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 Trust has adequate resources to continue in operational existence for the foreseeable future. The use of reserves has continued to be necessary in the current year in managing operational cash flow, 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 was established under a Trust Deed dated 31 October 1989. The charity is registered with The Charity Commission as a Registered Charitable Trust under the number 803069.

**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.

**Charitable Incorporated Organisation (CIO)**

In 2023 the charity trustees resolved to change the legal formation of the charity and successfully registered a CIO with The Charity Commission on 18 April 2024 (no.1207909). All assets of the existing Trust were transferred to the CIO on 1 January 2025.

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2024

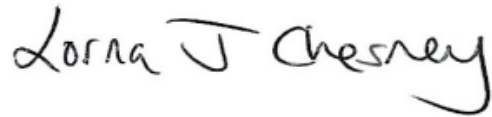
**REPORT OF THE TRUSTEES**

**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 trust deed. 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:**



LORNA CHESNEY  
*Chair*

Date: 21/07/2025

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2024

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

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30 September 2024.

**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 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.

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:

*22 July 2025*

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2024

**STATEMENT OF FINANCIAL ACTIVITIES**

	2023/24			Total Funds	22/23
	General Funds	Restricted Funds	Designated Funds		Total Funds
<b>Receipts</b>					
Grants	-	31,700	3,000	34,700	17,760
Donations	9,060	-	-	9,060	7,287
Gift aid	764	-	-	764	765
Other	249	-	-	249	144
<b>Total receipts</b>	<b>10,073</b>	<b>31,700</b>	<b>3,000</b>	<b>44,773</b>	<b>25,956</b>
<b>Payments</b>					
<b>Premises costs</b>					
Rent	600	13,800	-	14,400	14,400
Service charge	-	1,732	-	1,732	1,437
Utilities	844	749	-	1,593	1,130
Office insurance	326	-	-	326	368
Parking	438	-	-	438	475
Furniture & equipment	465	-	-	465	-
Repairs & maintenance	-	-	-	-	312
<b>Team costs</b>					
Salaries	7,415	12,531	373	20,319	15,189
Supervision	535	-	-	535	530
Team Development	-	-	-	-	-
Training	352	412	606	1,370	888
<b>Administration</b>					
Professional insurance	395	-	-	395	321
Telephone & computer	680	-	-	680	541
Subscriptions	284	-	-	284	180
Publicity & advertising	-	-	-	-	-
Donations	600	-	-	600	600
Printing & stationery	66	-	-	66	116
Postage	158	-	-	158	56
Food & beverages	46	-	-	46	15
Charges	26	-	-	26	16
Miscellaneous	935	-	-	935	393
<b>Total payments</b>	<b>14,165</b>	<b>29,224</b>	<b>979</b>	<b>44,368</b>	<b>36,967</b>
<b>Surplus/(deficit)</b>	<b>(4,092)</b>	<b>2,476</b>	<b>2,021</b>	<b>405</b>	<b>(11,011)</b>
<b>Opening Balance at 1st October</b>	15,912	5,367	373	21,652	32,663
<b>Transfer of funds</b>				-	-
<b>Closing balance</b>	<b>11,820</b>	<b>7,843</b>	<b>2,394</b>	<b>22,057</b>	<b>21,652</b>

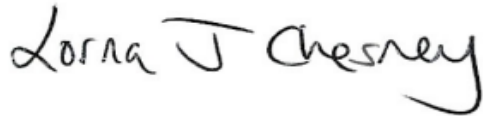
**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2024

**STATEMENT OF CASH FUNDS**

	<b>2023/24</b>				<b>22/23</b>
	<b>General Funds</b>	<b>Restricted Funds</b>	<b>Designated Funds</b>	<b>Total Funds</b>	<b>Total Funds</b>
<b>Cash funds</b>					
Bank current accounts	8,807	-	-	8,807	2,652
Bank deposit accounts	3,013	7,843	2,394	13,250	19,000
Cash in hand	-	-	-	-	-
<b>TOTAL CASH FUNDS</b>	<b>11,820</b>	<b>7,843</b>	<b>2,394</b>	<b>22,057</b>	<b>21,652</b>

The financial statements were approved by the Trustees on 21 July 2025.

**Approved by:**



LORNA CHESNEY  
*Chair*

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2024

**NOTES TO THE FINANCIAL STATEMENTS**

**1 ACCOUNTING POLICIES**

**1.1 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.

**1.2 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.

**1.3 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.

**1.4 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.

**1.5 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.

**2 INDEPENDENT EXAMINER'S REMUNERATION**

The independent examiner's remuneration amounts to a fee of NIL (2023: NIL).

**3 TRUSTEES' REMUNERATION AND EXPENSES**

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

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2024

**NOTES TO THE FINANCIAL STATEMENTS**

**4 STATEMENT OF FUNDS**

	<b>2024</b>	<b>2023</b>
Balance at 1st October	21,652	32,663
Receipts	44,773	25,956
Payments	(44,368)	(36,967)
	22,057	21,652
	22,057	21,652

**5 INVESTMENT RETURN**

	<b>2024</b>	<b>2023</b>
Barclays Current Account	249	144
	249	144
	249	144

**6 GRANTS RECEIVED**

	<b>2024</b>	<b>2023</b>
<b>RESTRICTED</b>		
Core funds*	28,700	9,100
Rent	3,000	4,500
Salaries	-	-
Training	-	1,300
	31,700	14,900
Total Grants received	31,700	14,900

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2024

**NOTES TO THE FINANCIAL STATEMENTS**

**7 RESTRICTED FUNDS**

	<b>2024</b>	<b>2023</b>
Balance brought forward	5,367	5,409
Grant Income	31,700	14,900
Other	-	-
	37,067	20,309
Core funds*	(25,812)	(9,100)
Rent	(3,000)	(4,500)
Salaries	-	(454)
Operations	-	-
Furniture	-	-
Development	-	-
Rebranding	-	-
Training	(412)	(888)
	7,843	5,367
	7,843	5,367
 <i>Split as follows :-</i>		
Core funds*	2,888	-
Salaries	-	-
Development	4,855	4,855
Rebranding	100	100
Training	-	412
	7,843	5,367
	7,843	5,367

*\*Core funds are unspecified running costs which could include, but are not limited to, rent, utilities and salaries.*

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2024

**NOTES TO THE FINANCIAL STATEMENTS**

**8 DEBTORS**

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

	<b>2024</b>	<b>2023</b>
Gift Aid claimable	457	273
Lease payments in advance	3,517	3,517
Service charge in advance	778	511
	<hr/>	<hr/>
	4,752	4,301
	<hr/> <hr/>	<hr/> <hr/>

On the service charge paid in advance, a credit of £337 is expected in line with the end of the property lease in December 2024 (see note 10).

**9 CREDITORS**

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

	<b>2024</b>	<b>2023</b>
PAYE	336	186
Pension payable	-	-
Music licence	-	99
Service charge	-	-
	<hr/>	<hr/>
	336	285
	<hr/> <hr/>	<hr/> <hr/>

**10 PROPERTY LEASE**

Although not reflected in the accounts, the Trust 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 2024.

The total amount still to be paid on the lease is £276 (2023: £14,676).

**LIGHTHOUSE FAMILY TRUST**

England & Wales - Charity number 803069

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# Accounts

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Charity Registration No: 803069

**LIGHTHOUSE FAMILY TRUST**

**ANNUAL ACCOUNTS**

**FOR THE YEAR ENDED**

**30th SEPTEMBER 2023**

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2023

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**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2023

**LEGAL AND ADMINISTRATIVE INFORMATION**

CHARITY NAME	Lighthouse Family Trust
WORKING NAME	Assure
REGISTERED NUMBER	803069
TRUSTEES	Lorna Chesney (Chair) Timothy Platts Fiona Thomas Paul Withams Kathleen Playle
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 2023

**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 2023.

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 Trust Deed dated 31 October 1989.

**OBJECTIVES AND ACTIVITIES**

**Policies and objectives**

The Trust'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 Trust 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 2022-2023, an average of 38% per month of our support services (including counselling and administrative support) 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 Trust 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.

**FINANCIAL REVIEW**

**Principle funding**

The principal funding source is that of grants and donations.

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2023

**REPORT OF THE TRUSTEES**

**FINANCIAL REVIEW - continued**

**Reserves policy**

The Trust'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.

**Going concern**

After making appropriate enquiries and considerations, the Trustees have a reasonable expectation that the Trust has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Constitution**

The charity was established under a Trust Deed dated 31 October 1989. The charity is registered with The Charity Commission as a Registered Charitable Trust under the number 803069.

**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.

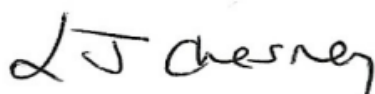
Any appointment is subject to approval by the Trustees and is recorded in the minutes at a Trustees' Meeting.

**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 trust deed. 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:



LORNA CHESNEY  
*Chair*

Date:

09/07/2024

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2023

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

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30 September 2023.

**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 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.

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:

*9th July 2024*

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2023

**STATEMENT OF FINANCIAL ACTIVITIES**

	2022/23			Total Funds	21/22
	General Funds	Restricted Funds	Designated Funds		Total Funds
<b>Receipts</b>					
Grants	2,860	14,900	-	17,760	18,100
Donations	7,287	-	-	7,287	13,988
Gift aid	765	-	-	765	981
Other	144	-	-	144	11
<b>Total receipts</b>	<b>11,056</b>	<b>14,900</b>	<b>-</b>	<b>25,956</b>	<b>33,080</b>
<b>Payments</b>					
<b>Premises costs</b>					
Rent	5,200	9,200	-	14,400	14,400
Service charge	1,437	-	-	1,437	1,388
Office insurance	368	-	-	368	326
Utilities	1,130	-	-	1,130	556
Parking	475	-	-	475	377
Furniture & equipment	-	-	-	-	-
Repairs & maintenance	312	-	-	312	66
<b>Team costs</b>					
Salaries	4,061	4,854	6,274	15,189	18,332
Supervision	530	-	-	530	245
Team Development	-	-	-	-	-
Training	-	888	-	888	1,395
<b>Administration</b>					
Professional insurance	321	-	-	321	368
Telephone & computer	541	-	-	541	605
Printing & stationery	116	-	-	116	33
Publicity & advertising	-	-	-	-	132
Rebranding	-	-	-	-	500
Subscriptions	180	-	-	180	511
Food & beverages	15	-	-	15	19
Postage	56	-	-	56	74
Donations	600	-	-	600	600
Charges	16	-	-	16	17
Miscellaneous	393	-	-	393	239
<b>Total payments</b>	<b>15,751</b>	<b>14,942</b>	<b>6,274</b>	<b>36,967</b>	<b>40,183</b>
<b>Surplus/(deficit)</b>	<b>(4,695)</b>	<b>(42)</b>	<b>(6,274)</b>	<b>(11,011)</b>	<b>(7,103)</b>
<b>Opening Balance at 1st October</b>	17,369	5,409	9,885	32,663	39,766
<b>Transfer of funds</b>	3,238		<b>(3,238)</b>	-	-
<b>Closing balance</b>	<b>15,912</b>	<b>5,367</b>	<b>373</b>	<b>21,652</b>	<b>32,663</b>

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2023

**STATEMENT OF CASH FUNDS**

	2022/23			Total Funds	21/22
	General Funds	Restricted Funds	Designated Funds		Total Funds
<b>Cash funds</b>					
Bank current accounts	2,652	-	-	2,652	7,246
Bank deposit accounts	13,260	5,367	373	19,000	25,000
Cash in hand	-	-	-	-	417
<b>TOTAL CASH FUNDS</b>	<u>15,912</u>	<u>5,367</u>	<u>373</u>	<u>21,652</u>	<u>32,663</u>

The financial statements were approved by the Trustees on 9th July 2024.

**Approved by:**



LORNA CHESNEY  
*Chair*

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2023

**NOTES TO THE FINANCIAL STATEMENTS**

**1 ACCOUNTING POLICIES**

**1.1 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.

**1.2 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.

**1.3 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.

**1.4 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.

**1.5 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.

**2 INDEPENDENT EXAMINER'S REMUNERATION**

The independent examiner's remuneration amounts to a fee of NIL (2022: NIL).

**3 TRUSTEES' REMUNERATION AND EXPENSES**

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

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2023

**NOTES TO THE FINANCIAL STATEMENTS**

**4 STATEMENT OF FUNDS**

	<b>2023</b>	<b>2022</b>
Balance at 1st October	32,663	39,766
Receipts	25,956	33,080
Payments	(36,967)	(40,183)
	21,652	32,663
	21,652	32,663

**5 INVESTMENT RETURN**

	<b>2023</b>	<b>2022</b>
Barclays Current Account	144	11
	144	11
	144	11

**6 GRANTS RECEIVED**

	<b>2023</b>	<b>2022</b>
<b>RESTRICTED</b>		
Core funds*	9,100	5,600
Rent	4,500	4,500
Salaries	-	8,000
Training	1,300	-
	14,900	18,100
Total Grants received	14,900	18,100

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2023

**NOTES TO THE FINANCIAL STATEMENTS**

**7 RESTRICTED FUNDS**

	<b>2023</b>	<b>2022</b>
Balance brought forward	5,409	6,482
Grant Income	14,900	18,100
Other	-	-
	20,309	24,582
Core funds*	(9,100)	(6,367)
Rent	(4,500)	(4,500)
Salaries	(454)	(7,546)
Operations	-	(3,773)
Furniture	-	(1,082)
Development	-	4,855
Rebranding	-	(500)
Training	(888)	(260)
	5,367	5,409
	5,367	5,409
 <i>Split as follows :-</i>		
Core funds*	-	-
Salaries	-	454
Development	4,855	4,855
Rebranding	100	100
Training	412	-
	5,367	5,409
	5,367	5,409

*\*Core funds are unspecified running costs which could include, but are not limited to, rent, utilities and salaries.*

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2023

**NOTES TO THE FINANCIAL STATEMENTS**

**8 DEBTORS**

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

	<b>2023</b>	<b>2022</b>
Gift Aid claimable	273	203
Lease payments in advance	3,517	3,514
Service charge in advance	511	415
	<hr/>	<hr/>
	4,301	4,132
	<hr/> <hr/>	<hr/> <hr/>

**9 CREDITORS**

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

	<b>2023</b>	<b>2022</b>
PAYE	186	448
Pension payable	-	51
Music licence	99	-
Service charge	-	415
	<hr/>	<hr/>
	285	914
	<hr/> <hr/>	<hr/> <hr/>

**# PROPERTY LEASE**

Although not reflected in the accounts, the Trust 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 2024.

The total amount still to be paid on the lease is £14,676 (2022: £29,050).

**LIGHTHOUSE FAMILY TRUST**

England & Wales - Charity number 803069

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# Accounts

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Charity Registration No: 803069

**LIGHTHOUSE FAMILY TRUST**

**ANNUAL ACCOUNTS**

**FOR THE YEAR ENDED**

**30th SEPTEMBER 2022**

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2022

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## LIGHTHOUSE FAMILY TRUST

Accounts for the Year ended 30th September 2022

### LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NAME	Lighthouse Family Trust
WORKING NAME	Lighthouse Centre (to May 2022) Assure (from May 2022)
REGISTERED NUMBER	803069
TRUSTEES	Lorna Chesney (Chair) Timothy Platts Fiona Thomas Paul Withams Kathleen Playle
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 2022

**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 2022.

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 Trust Deed dated 31 October 1989.

**OBJECTIVES AND ACTIVITIES**

**Policies and objectives**

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

On 1st March 2022 we were delighted to re-open our Centre with face-to-face counselling, after such a long period of restrictions caused by the Covid-19 pandemic. During restrictions clients were able to be supported solely by telephone and online counselling services.

We were also pleased to re-brand in April 2022, with a fresh new website, and our operational name has become Assure. The charity name remains Lighthouse Family Trust.

**Contributions by volunteers**

During this financial year, approximately 40% of support was provided on a voluntary basis.

**ACHIEVEMENT AND PERFORMANCE**

The majority of referrals come from the NHS including the mental health service. The support the Trust provides is unique in our area as the NHS provides no such support. Our services have been over-subscribed for years and the waiting list grew during the Covid-19 pandemic. 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.

**FINANCIAL REVIEW**

**Principle funding**

The principal funding source is that of grants and donations.

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2022

**REPORT OF THE TRUSTEES**

**FINANCIAL REVIEW - continued**

**Reserves policy**

The Trust'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.

**Going concern**

After making appropriate enquiries and considering the possible effects on the charity of the prolonged restrictions following the global pandemic caused by Covid-19, the Trustees have a reasonable expectation that the Trust has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Constitution**

The charity was established under a Trust Deed dated 31 October 1989. The charity is registered with The Charity Commission as a Registered Charitable Trust under the number 803069.

**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 minuted at a Trustees' Meeting.

**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 trust deed. 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.

**Signed:**



LORNA CHESNEY  
*Chair*

Date: 5th July 2023

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2022

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

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30 September 2022.

**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 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.

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:



ANDREW CHUTER CIPFA

Date: 11th July 2023

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2022

**STATEMENT OF FINANCIAL ACTIVITIES**

	2021/22			Total Funds	20/21
	General Funds	Restricted Funds	Designated Funds		Total Funds
<b>Receipts</b>					
Grants	-	18,100	-	18,100	15,105
Donations	13,988	-	-	13,988	8,000
Gift aid	981	-	-	981	1,089
Other	11	-	-	11	2
<b>Total receipts</b>	<b>14,980</b>	<b>18,100</b>	<b>-</b>	<b>33,080</b>	<b>24,196</b>
<b>Payments</b>					
<b>Premises costs</b>					
Rent	7,200	7,200	-	14,400	14,400
Service charge	858	530	-	1,388	561
Office insurance	326	-	-	326	320
Utilities	556	-	-	556	269
Parking	377	-	-	377	190
Furniture & equipment	-	-	-	-	-
Repairs & maintenance	66	-	-	66	-
<b>Team costs</b>					
Salaries	6,396	10,683	1,253	18,332	7,425
Supervision	245	-	-	245	-
Team Development	-	-	-	-	-
Training	1,135	260	-	1,395	770
<b>Administration</b>					
Professional insurance	368	-	-	368	279
Telephone & computer	605	-	-	605	363
Printing & stationery	33	-	-	33	6
Publicity & advertising	132	-	-	132	-
Rebranding	-	500	-	500	400
Subscriptions	511	-	-	511	129
Food & beverages	19	-	-	19	-
Postage	74	-	-	74	4
Donations	600	-	-	600	390
Charges	17	-	-	17	9
Miscellaneous	239	-	-	239	268
<b>Total payments</b>	<b>19,757</b>	<b>19,173</b>	<b>1,253</b>	<b>40,183</b>	<b>25,783</b>
<b>Surplus/(deficit)</b>	<b>(4,777)</b>	<b>(1,073)</b>	<b>(1,253)</b>	<b>(7,103)</b>	<b>(1,587)</b>
<b>Opening Balance at 1st October</b>	17,146	6,482	16,138	39,766	41,353
<b>Transfer of funds</b>	5,000	-	(5,000)	-	-
<b>Closing balance</b>	<b>17,369</b>	<b>5,409</b>	<b>9,885</b>	<b>32,663</b>	<b>39,766</b>

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2022

**STATEMENT OF CASH FUNDS**

	2021/22			Total Funds	20/21 Total Funds
	General Funds	Restricted Funds	Designated Funds		
<b>Cash funds</b>					
Bank current accounts	5,452	1,794	-	7,246	14,766
Bank deposit accounts	11,500	3,615	9,885	25,000	25,000
Cash in hand	417	-	-	417	-
<b>TOTAL CASH FUNDS</b>	<b>17,369</b>	<b>5,409</b>	<b>9,885</b>	<b>32,663</b>	<b>39,766</b>

The financial statements were approved by the Trustees on 5th July 2023.

**Approved by:**



LORNA CHESNEY  
*Chair*

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2022

**NOTES TO THE FINANCIAL STATEMENTS**

**1 ACCOUNTING POLICIES**

**1.1 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.

**1.2 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.

**1.3 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.

**1.4 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.

**1.5 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.

**2 INDEPENDENT EXAMINER'S REMUNERATION**

The independent examiner's remuneration amounts to a fee of NIL (2021: NIL).

**3 TRUSTEES' REMUNERATION AND EXPENSES**

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

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2022

**NOTES TO THE FINANCIAL STATEMENTS**

**4 STATEMENT OF FUNDS**

	<b>2022</b>	<b>2021</b>
Balance at 1st October	39,766	41,353
Receipts	33,080	24,196
Payments	(40,183)	(25,783)
	32,663	39,766
	32,663	39,766

**5 INVESTMENT RETURN**

	<b>2022</b>	<b>2021</b>
Barclays Current Account	11	2
	11	2
	11	2

**6 GRANTS RECEIVED**

	<b>2022</b>	<b>2021</b>
<b>RESTRICTED</b>		
Core funds*	5,600	13,600
Rent	4,500	-
Salaries	8,000	-
Rebranding	-	1,000
PCN training	-	505
	18,100	15,105
	18,100	15,105

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2022

**NOTES TO THE FINANCIAL STATEMENTS**

**7 RESTRICTED FUNDS**

	<b>2022</b>	<b>2021</b>
Balance brought forward	6,482	5,405
Grant Income	18,100	15,105
Other	-	-
	24,582	20,510
Core funds*	(6,367)	(13,133)
Rent	(4,500)	-
Salaries	(7,546)	(250)
Operations	(3,773)	2,074
Furniture	(1,082)	(2,074)
Development	4,855	-
Rebranding	(500)	(400)
PCN training	(260)	(245)
	5,409	6,482
	5,409	6,482
 <i>Split as follows :-</i>		
Core funds*	-	767
Salaries	454	-
Operations	-	3,773
Furniture	-	1,082
Development	4,855	-
Rebranding	100	600
PCN training	-	260
	5,409	6,482
	5,409	6,482

*\*Core funds are unspecified running costs which could include, but are not limited to, rent, utilities and salaries.*

On review of the funds remaining within 'Operations' and 'Furniture', the Trustees decided it was acceptable to transfer all monies to a new 'Development' fund which will be used in the next stage of planning for the centre.

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2022

**NOTES TO THE FINANCIAL STATEMENTS**

**8 DEBTORS**

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

	<b>2022</b>	<b>2021</b>
Gift Aid claimable	203	211
Overpaid expenses	-	43
Lease payments in advance	3,514	3,517
Service charge in advance	415	-
	<hr/>	<hr/>
	4,132	3,771
	<hr/> <hr/>	<hr/> <hr/>

**9 CREDITORS**

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

	<b>2022</b>	<b>2021</b>
PAYE	448	258
Pension payable	51	-
Service charge	415	-
	<hr/>	<hr/>
	914	258
	<hr/> <hr/>	<hr/> <hr/>

**10 PROPERTY LEASE**

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

The lease is for a total of 5 years, ending in June 2024.

The total amount still to be paid on the lease is £21,850 (2021: £36,253).

**LIGHTHOUSE FAMILY TRUST**

England & Wales - Charity number 803069

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# Accounts

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Charity Registration No: 803069

**LIGHTHOUSE FAMILY TRUST**

**ANNUAL ACCOUNTS**

**FOR THE YEAR ENDED**

**30th SEPTEMBER 2020**

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2020

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**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2020

**LEGAL AND ADMINISTRATIVE INFORMATION**

CHARITY NAME	Lighthouse Family Trust
WORKING NAME	Lighthouse Centre
REGISTERED NUMBER	803069
TRUSTEES	Lorna Chesney (Chair) Timothy Platts Fiona Thomas Paul Withams (from January 2020) Kathleen Playle (from January 2020)
TREASURER	Yvette Frost
REGISTERED ADDRESS	32 Wharf Road Chelmsford Essex CM2 6LU
BANKERS	Barclays Bank PLC High Street Chelmsford Essex CM1 1DS
INDEPENDENT EXAMINER	Michael J Ventham FCA 22 St Stephens Road Cold Norton Chelmsford Essex CM3 6JE

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2020

**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 2020.

The accounts have been prepared in accordance with the accounting policies set out in Note 1 and comply with the Charity's Trust Deed dated 31 October 1989.

**OBJECTIVES AND ACTIVITIES**

**Policies and objectives**

The Trust's main activities are that of advice 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 Trust provides counselling for those who are pregnant and worried, and those who have post abortion problems or distress about a baby loss.

Prior to the Covid-19 lockdown in March 2020 all counselling was face to face. Due to restrictions from March until July 2020 no face to face counselling took place and clients were supported by telephone care calls. From the Autumn clients were able to be supported by telephone and online counselling services.

**Contributions by volunteers**

All practitioners work on a voluntary basis.

**ACHEIVEMENT AND PERFORMANCE**

The majority of referrals come from the NHS including the mental health service. The support the Trust provides is unique in our area as the NHS provides no such support. Our services have been over-subscribed for years and the waiting list grew during the Covid-19 pandemic.

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

**FINANCIAL REVIEW**

**Principle funding**

The principal funding source is that of grants and donations.

**Reserves policy**

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

Total reserves currently held are £10,000.

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2020

**REPORT OF THE TRUSTEES**

**FINANCIAL REVIEW - continued**

**Going concern**

After making appropriate enquiries and considering the possible effects on the charity of the global pandemic caused by Covid-19, the Trustees have a reasonable expectation that the Trust has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Constitution**

The charity was established under a Trust Deed dated 31 October 1989. The charity is registered with The Charity Commission as a Registered Charitable Trust under the number 803069.

**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 minuted at a Trustees' Meeting.

**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 trust deed. 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.

**Signed:**



LORNA CHESNEY

*Chair*

Date:

27/05/2021

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2020

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

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30 September 2020.

**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 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.

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:**



**MICHAEL J VENTHAM FCA**

**Date:**

1/6/2021

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2020

**STATEMENT OF FINANCIAL ACTIVITIES**

	2019/20			Total Funds	18/19 Total Funds
	General Funds	Restricted Funds	Designated Funds		
<b>Income</b>					
Grants	10,000	26,428	-	36,428	5,000
Donations	12,416	-	-	12,416	13,515
Gift aid	1,268	-	-	1,268	2,472
Other	96	192	-	288	380
<b>Total income</b>	<b>23,780</b>	<b>26,620</b>	<b>-</b>	<b>50,400</b>	<b>21,367</b>
<b>Expenditure</b>					
<b>Premises costs</b>					
Rent	9,747	4,000	-	13,747	8,000
Service charge	416	-	-	416	-
Office insurance	267	-	-	267	210
Utilities	428	-	-	428	-
Parking	111	-	-	111	-
Furniture & equipment	-	9,685	-	9,685	-
Repairs & maintenance	89	331	-	420	-
Fees	-	1,635	-	1,635	500
<b>Staff &amp; training</b>					
Staff salaries	2,492	5,722	-	8,214	9,012
Team Development	97	-	-	97	-
Training	933	-	-	933	914
<b>Administration</b>					
Professional insurance	264	-	-	264	264
Telephone & computer	513	-	-	513	653
Printing & Stationery	108	-	-	108	108
Publicity & advertising	-	-	-	-	207
Subscriptions	351	-	-	351	130
Food & beverages	7	-	-	7	282
Postage	43	-	-	43	111
Donations	240	-	-	240	240
Miscellaneous	267	-	-	267	216
<b>Total expenditure</b>	<b>16,373</b>	<b>21,373</b>	<b>-</b>	<b>37,746</b>	<b>20,848</b>
<b>Surplus/(deficit)</b>	<b>7,407</b>	<b>5,247</b>	<b>-</b>	<b>12,654</b>	<b>519</b>
<b>Opening Balance at 1st October</b>	28,403	158	138	28,699	28,180
<b>Transfer of funds</b>	-	23,000	-	23,000	-
<b>Closing balance</b>	<b>12,810</b>	<b>5,405</b>	<b>23,138</b>	<b>41,353</b>	<b>28,699</b>

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2020

**STATEMENT OF ASSETS AND LIABILITIES**

	2019/20			Total Funds	18/19 Total Funds
	General Funds	Restricted Funds	Designated Funds		
<b>Current Assets</b>					
Bank current accounts	2,794	5,405	8,138	16,337	3,677
Bank deposit accounts	10,000	-	15,000	25,000	25,000
Cash in hand	16	-	-	16	22
<b>TOTAL ASSETS</b>	<b>12,810</b>	<b>5,405</b>	<b>23,138</b>	<b>41,353</b>	<b>28,699</b>
<b>TOTAL LIABILITIES</b>	-	-	-	-	-
<b>NET ASSETS</b>	<b>12,810</b>	<b>5,405</b>	<b>23,138</b>	<b>41,353</b>	<b>28,699</b>

The financial statements were approved by the Trustees on 23 February 2021.

**Approved by:**



LORNA CHESNEY  
*Chair*

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2020

**NOTES TO THE FINANCIAL STATEMENTS**

**1 ACCOUNTING POLICIES**

**1.1 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.

**1.2 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.

**1.3 Income**

All income is recognised once the charity has entitlement to that income.

Voluntary income is received by way of grants, donations and gifts, and is included in the statement of financial activities when receivable. Gift Aid receivable is recognised at the time of donation.

Investment income is included when receivable.

**1.4 Expenditure**

All costs are allocated between the expenditure 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.

**1.5 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.

**2 INDEPENDENT EXAMINER'S REMUNERATION**

The independent examiner's remuneration amounts to a fee of NIL (2019: NIL).

**3 TRUSTEES' REMUNERATION AND EXPENSES**

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

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2020

**NOTES TO THE FINANCIAL STATEMENTS**

**4 STATEMENT OF FUNDS**

	<b>2020</b>	<b>2019</b>
Balance at 1st October	28,699	28,180
Income	50,400	21,367
Expenditure	- 37,746	- 20,848
	41,353	28,699
	41,353	28,699

**5 INVESTMENT RETURN**

	<b>2020</b>	<b>2019</b>
Barclays Current Account	31	50
	31	50
	31	50

**6 GRANTS RECEIVED**

	<b>2020</b>	<b>2019</b>
<b>a UNRESTRICTED</b>		
Business Support Grant	10,000	-
	10,000	-
	10,000	-
<b>b RESTRICTED</b>		
Operations Fund	13,300	-
Furniture	3,156	-
Rent	4,000	5,000
Salaries	5,000	-
Job Retention Scheme	972	-
	26,428	5,000
Total Grants received	26,428	5,000

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2020

**NOTES TO THE FINANCIAL STATEMENTS**

**7 RESTRICTED FUNDS**

	<b>2020</b>	<b>2019</b>
Balance brought forward	158	185
Grant Income	26,428	5,000
Other	192	-
	26,778	5,185
Operations	11,493	27
Furniture	158	-
Rent	4,000	5,000
Salaries	5,722	-
	5,405	158
	5,405	158
<i>Split as follows : -</i>		
Operations fund	1,999	-
Furniture	3,156	158
Salaries	250	-
	5,405	158
	5,405	158

**8 DEBTORS**

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

	<b>2020</b>	<b>2019</b>
Gift Aid claimable	474	340
Undeposited cash donations	-	245
Lease payments in advance	3,347	-
	3,821	585
	3,821	585

**LIGHTHOUSE FAMILY TRUST**  
Accounts for the Year ended 30th September 2020

**NOTES TO THE FINANCIAL STATEMENTS**

**9 PROPERTY LEASE**

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

The lease is for a total of 5 years, ending in June 2024.

The total amount still to be paid on the lease is £50,653 (2019: £62,400)