Charity registration number: SC043298

Life Church Arbroath

Receipts and Payments

for the Year Ended 31 December 2025

Life Church Arbroath

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Life Church Arbroath

Reference and Administrative Details

Trustees

Mr K McLaren

Mr Robert Strachan

Mr Martins Ugbe

Mr Graham Dear

Principal Office-bearers

Mr Kenneth McLaren

Mr Martins Ugbe

Charity Registration Number

SC043298

Principal Office

27 - 29 James Street
Arbroath
DD11 1JP

Independent Examiner

Walker Dunnett & Co
Chartered Accountants
29 Commercial Street
Dundee
DD1 3DG

Bankers

Bank of Scotland
Brothock Bridge
Arbroath
DD11 1NH

Life Church Arbroath

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2025.

Objectives and activities

Objects and aims

The charitable objectives of Life Church Arbroath, set out in the Charity's Deed of Constitution can be summarised as: to promote the teaching of our Lord Jesus Christ and the truth contained in the entire word of God to assist in preaching and spreading the gospel, both at home and abroad, to impart godly instruction and give educational services to children and adults of all ages, the organisation shall be carried on without purpose of gain for its members and any profit or other gain to the organisation shall be used in promoting its objectives.

These objectives are met through holding regular fellowship meetings, preaching, teachings, seminars, outdoor activities and community evangelism.

Achievements and performance

During 2025, Life Church Arbroath continued to execute her vision of teaching, instructing and training of members to love and support each other and the wider community as part of their service to God. The church continued to hold weekly activities via both in-person as well as on the zoom platform, With the cost of living and general economic outlook continuing to be less and less favourable, focus was placed on supporting our congregants through social, material and financial assistance, as much as it was possible, in addition to drawing strength from the established sense of belonging and wellbeing through the regular in-person fellowship meetings. Our teachings, which focused on followership and fellowship with one another, helped stir up love and needed positive interactions, which increased joy and hope in both members and visitors of Life Church Arbroath.

The use of digital and internet technology helped us in maintaining our online presence and continued interaction with followers that join our meetings virtually from distant locations. In addition, our use of social media showed a positive impact as noticed in the number of visitors and online followership. Our supported charity work “The Arbroath Clothes Bank” continued to serve the needs of families and people around the Tayside region, bringing hope to many people who faced significant hardship. Throughout the year, our facilities were made available to serve several community initiatives, including bi-weekly soup kitchens, wellness clubs and of course, the clothes bank store and office accommodation. This gives more than 200 users weekly access to our property for safe gatherings and/or other activities as needed.

Finally, Life Church Arbroath provided some financial assistance to support families and people in need in the UK, Europe and West Africa.

Financial review

Policy on reserves

It is the Trustee's policy to build substantial reserves that help accomplish further people, facilities, community and international goals. At the year end, the Church held unrestricted funds of £19,546.

Investment policy and objectives

It is the intention of the trustees to grow the funds in order to make charitable distributions. The trustees have the fullest powers available in relation to investments. The trustees have assessed the major risks to which the charity is exposed in particular in relation to the operations and finances of the charity and are satisfied that systems are in place to mitigate exposure to major risks.

Structure, governance and management

Nature of governing document

The Church is administered in accordance with the terms of the Deed of Constitution.

Recruitment and appointment of trustees

Members of the board of trustees are appointed by the senior pastor who heads the Board. Each candidate is first invited for an interview, on the basis of some qualifying/criteria, to assess and confirm their willingness and availability to serve the board. All board members and the senior pastor are appointed for a period of one year, with reappointment a possibility at the end of that term for another term.

The annual report was approved by the trustees of the charity on 24 September 2026 and signed on its behalf by:

.....
Mr Martins Ugbe
Trustee

Life Church Arbroath

Independent Examiner's Report to the trustees of Life Church Arbroath

I report to the trustees on my examination of the accounts of Life Church Arbroath for the year ended 31 December 2025.

Responsibilities and basis of report

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44 (1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all evidence that would be required in an audit and, consequently, I do not express an audit opinion on the accounts.

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. to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
2. to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations

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.

AW Walker CA
Walker Dunnett & Co
Chartered Accountants
29 Commercial Street
Dundee
DD1 3DG

24 September 2026

Life Church Arbroath

Statement of Receipts and Payments for the Year Ended 31 December 2025

	Note	Unrestricted £	Restricted £	Total 2025 £	Total 2024 £
Receipts					
Appeals and donations		20,758	-	20,758	20,409
Gift Aid tax reclaimed		-	-	-	4,167
Investment income		52	-	52	46
Total income		20,810	-	20,810	24,622
Expenditure on:					
Charitable activities	2	(25,718)	-	(25,718)	(19,958)
Governance costs	2	(756)	-	(756)	(708)
Mortgage payments		(335)	-	(335)	(373)
Total expenditure		(26,809)	-	(26,809)	(21,039)
Surplus / (deficit) for year		(5,999)	-	(5,999)	3,583

The notes on pages 7 to 8 form an integral part of these financial statements.

Life Church Arbroath

Statement of Balances as at 31 December 2025

	Unrestricted Funds	Restricted Funds	Total	Total
	2024	2024	2024	2023
Cash Funds	£	£	£	£
Cash and bank balances at start of year	15,963	-	15,963	17,820
Surplus / (deficit) shows on receipts and payments account	3,583	-	3,583	(1,857)
Cash and bank balances at end of year	19,546	-	19,546	15,963

	Fund to which asset belongs	Cost	2024	2023
Other assets		£	£	£
Church 27 - 29 James Street	Unrestricted	60,643	60,643	60,643

	Note	Fund to which liability relates	Amount Due	2024	2023
Liabilities			£	£	£
Loan	6	Unrestricted	1,730	1,730	1,943
Independent examiners fee		Unrestricted	744	744	720
Estimate of outstanding bills		Unrestricted	623	623	769
			3,097	3,097	3,432

The financial statements on pages 5 to 8 were approved by the trustees, and authorised for issue on 24 September 2026 and signed on their behalf by:

.....
Mr K McLaren
Trustee

.....
Mr Martins Ugbe
Trustee

Life Church Arbroath

Notes to the Financial Statements for the Year Ended 31 December 2025

1 Nature and purpose of funds

All of the funds held are unrestricted. The balance in hand at 31 December 2024 is £19,546.

2 Analysis of Payments

	Unrestricted Funds	Restricted Funds	Total	Total
	2024	2024	2024	2023
Charitable Activities	£	£	£	£
Repairs and maintenance	1,101	-	1,101	812
Heat and light	6,072	-	6,072	5,858
Telephone	698	-	698	677
Travel	-	-	-	-
Events	466	-	466	802
Honoraria	1,050	-	1,050	2,700
Insurance	1,276	-	1,276	1,206
Donations	8,094	-	8,094	6,400
Other expenses	1,201	-	1,201	627
	19,958	-	19,958	19,082
Governance Costs				
Independent Examiners Fee	708	-	708	678

3 Analysis of Loan

	Unrestricted Funds	Restricted Funds	Total	Total
	2024	2024	2024	2023
	£	£	£	£
Balance due < 1 year	340	-	340	345
Balance due > 1 year	1,390	-	1,390	1,598
	1,730	-	1,730	1,943

4 Trustee remuneration or expenses

No trustee received any remuneration or expense in the year.