

**CHARITY COMMISSION REGISTERED NUMBER: SC049972**

**LOVEBRIDGE COMMUNITY CHURCH [SCIO]**

**Report and Financial Statements**

**For the Year ended 31 March 2026**

**LOVEBRIDGE COMMUNITY CHURCH [SCIO]  
REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 March 2026**

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**LOVEBRIDGE COMMUNITY CHURCH [SCIO]  
REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 March 2026**

**LEGAL AND ADMINISTRATIVE INFORMATION**

**Officers and Professional advisers**

**TRUSTEES**

Patrick Igbinovia  
Ikhide Okhamafe  
Veronica Akioya

**REGISTERED OFFICE**

19 Cromar Gardens  
Kingswells  
Aberdeen  
AB15 8TF

**EXAMINER**

AACSL Accountants Limited (Rasheed Saliu)  
1st Floor  
North Westgate House  
Harlow  
Essex  
CM20 1YS

**CHARITY COMMISSION REGISTERED NUMBER**

SC049972

## **LOVEBRIDGE COMMUNITY CHURCH [SCIO]**

### **REPORT OF THE TRUSTEES**

**FOR THE YEAR ENDED 31 March 2026**

## **Governing Document**

The charity is Constituted as a "Trust" and governed by 'Trust Deed' dated 28th November, 2017.

## **Trustee Appointments, Training of New and Old Trustees**

Trustees are selected from Christians of any denomination and are appointed by the agreement of existing trustees. The Church has confidence in the experience and ability of the trustees to administer the activities of the charity. Induction and training will be considered on an ongoing basis, particularly in the event of a new Trustee being appointed.

## **Public Benefit Statement**

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for public benefit. Details of how the charity has achieved these are provided in this report.

## **Organisational Structure and Decision Making**

The Charity is organised so that the trustees meet regularly to manage its affairs. The spiritual aspect of the church is handled by the Parish Pastor and the day to day running of the charity is overseen by the Board of Trustees.

## **Risk Management**

The trustees have assessed the major risks to which the charity is exposed, in particular those relating to the specific operational areas of the charity and its finances. The trustees have established systems to mitigate these risks through monitoring of reserve levels; ensuring control exists over key financial systems and by examining the operational and business risks faced by the charity.

The day-to-day operations of Lovebridge Community Church [SCIO] are overseen by Pastor Edosa Akioya, with various teams in place to manage specific areas.

## **Objectives and Global Outreach**

### **Objectives and Activities**

#### Principal Activity

Our purpose as recorded in the constitution is to promote the Christian Faith and its values amongst the church members and the community at large throughout Scotland, relief of poverty, advancement of religion, advancement of citizenship or community development, provision of recreational facilities and promotion of religious or racial harmony. Over the last financial year, we have achieved this through weekly meetings and conducting programmes for alleviation of poverty, assisting the elderly, and ministering to the spiritual needs of all members of the church and society at large.

## **LOVEBRIDGE COMMUNITY CHURCH [SCIO]**

### **REPORT OF THE TRUSTEES (continued)**

#### **FOR THE YEAR ENDED 31 March 2026**

#### **ACCOUNTING POLICIES**

Scope and Basis of the financial statements:

The Trustees have adopted the provision of the Statement of Recommended Practice (SORP) Accounting and Reporting by charities issued in March 2005

The charity has taken advantage of the concession which allows it to publish only a statement of financial activities. The charity generated a total income of £ 0.00 during the year.

#### **STATEMENT OF TRUSTEES RESPONSIBILITIES IN RESPECT OF THE TRUSTEES' ANNUAL REPORT AND THE FINANCIAL STATEMENTS**

The trustees are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable in Scotland requires the trustees to prepare accounts 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 accounts, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgments 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 accounts;
- Prepare the accounts 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 accounts comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the provisions of the charity's constitution. 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

**LOVEBRIDGE COMMUNITY CHURCH [SCIO]**  
**REPORT OF THE TRUSTEES (continued)**  
**YEAR ENDED 31 March 2026**

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that its financial statements comply with the Charities Act 1993 as amended. They have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the charitable company and to prevent and detect fraud and other irregularities.

**DISCLOSURE OF INFORMATION TO EXAMINER**

The trustees who held office at the date of approval of this trustees' report confirm that, so far as they are each aware, there is no relevant information of which the Charity's examiner is unaware; and each trustee has taken all the steps that he/she ought to have taken as a trustee to make himself/ herself aware of any relevant information and to establish that the Charity's examiner is aware of that information.

**EXAMINER**

In line with the provision exemption in the Charities Act 1993 as amended, the trust decided to appoint an examiner, which will review the accounts for the year ended 31 March 2026. In accordance with this appointment, AACSL Accountants Limited was appointed as examiner.

Approved by the Board of Trustees and signed on behalf of the Board by:

A handwritten signature in black ink, appearing to be 'Ikhide Okhamafe', written over a faint circular stamp or watermark.

Mr. Ikhide Okhamafe on behalf of the trustees

1st April 2026

## **Independent Examiner's Report to the Trustees of LOVEBRIDGE COMMUNITY CHURCH [SCIO]**

I report to the trustees on my examination of the accounts of the LOVEBRIDGE COMMUNITY CHURCH [SCIO] Trust for the year ended 31 March 2026, which are set out on pages 7 to 12.

### **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) (a) to (c) of the 2006 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.

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. 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 the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

### **Independent examiner's statement**

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations
- to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

AACSL Accountants Limited  
1st Floor  
North Westgate House  
Harlow  
Essex  
CM20 1YS

1st April 2026

**LOVEBRIDGE COMMUNITY CHURCH**  
**STATEMENT OF FINANCIAL ACTIVITIES (Incorporating an Income and Expenditure Account)**  
**YEAR ENDED 31 March 2026**

	Notes	Un-restricted funds 2026 £	Restricted Funds 2026 £	Total Funds 2026 £	Total Funds 2025 £
<b>INCOMING RESOURCES FROM CHARITABLE ACTIVITIES</b>					
General Donations	2	-	-	-	-
Other income	3	-	-	-	-
<b>TOTAL INCOMING RESOURCES</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>RESOURCES EXPENDED</b>					
Charitable activities	4	-	-	-	-
Governance	5	120	-	120	100
<b>TOTAL RESOURCES EXPENDED</b>		<b>120</b>	<b>-</b>	<b>120</b>	<b>100</b>
Net income/(outgoing) resources		(120)	-	(120)	(100)
Total funds brought forward	-	350	-	350	-
<b>Total funds carried forward</b>		<b>(470)</b>	<b>-</b>	<b>470</b>	<b>350</b>

All incoming resources are derived from continuing operations. The charity has no other gains or losses other than those recognised in the Statement of Financial Activities.

**LOVEBRIDGE COMMUNITY CHURCH  
BALANCE SHEET  
AS AT 31 March 2026**

	Notes	£	2026 Total £	2025 Total
<b>CURRENT ASSETS</b>				
Cash at bank and in hand	6		-	-
			<u>-</u>	<u>-</u>
<b>Current Liabilities</b>				
Creditors: amounts falling due within one year	7		(470)	(350)
			<u>(470)</u>	<u>(350)</u>
<b>Total Asset Less Current Liabilities</b>			<u>(470)</u>	<u>(350)</u>
<b>NET ASSETS</b>				
			<u>(470)</u>	<u>(350)</u>
<b>FINANCED BY:</b>				
Unrestricted funds	9.1		(470)	(350)
Restricted Funds			-	-
<b>TOTAL FUNDS</b>			<u>(470)</u>	<u>(350)</u>

Mr. Ikhide Okhamafe on behalf of the trust.  
Trustee

For the year ending 31 March 2026, the Charity was entitled to exemption from audit under section 477(2) of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibility for complying with the requirement of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The Accounts was approved by the Board of Trustees and signed on behalf of the Board by:



**MR. IKHIDE OKHAMAFE**  
Finance Officer

1st April 2026

**LOVEBRIDGE COMMUNITY CHURCH [SCIO]  
NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 March 2026**

**1. ACCOUNTING POLICIES**

**Basis of preparation**

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities" (2005), the Charity Act 1993 and applicable UK accounting standards.

**Cash flow statement**

Under FRS 1 the Charity is exempt from the requirement to prepare a cash flow statement on the grounds that the charity is below the threshold specified in Appendix 2 of the FRS1.

**Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund are set out in Note 2.

Investment income and gains are allocated to the appropriate fund.

**Incoming resources**

All incoming resources are included in the Statement of Financial Activities (SOFA) when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. The grant income where related to performance and specific deliverables are accounted for as the Charity earns the right to consideration by its performance. Where income is received in advance, its recognition is deferred and included in creditors. Where entitlement occurs before income being received, the income is accrued.

**Resources expended**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs 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. Premise's overheads have been allocated on a floor basis and other overheads have been allocated on the basis of the head count.

Community project costs are those costs incurred directly in support of the objects of the Charity. The community project cost includes other support costs incurred in support of the objects of the Charity. Governance costs are those incurred in connection with governance arrangement of the Charity, which relate to the general running of the Charity and compliance with constitutional and statutory requirements. The basis of allocation for support costs and governance costs has been explained in Note 3.

**LOVEBRIDGE COMMUNITY CHURCH [SCIO]  
NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 March 2026**

Note 2. Incoming Resources - General Donations

	Unrestricted Funds £	Restricted Funds £	2026 Total Funds £	2025
General Donations	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>-</u></u>

Note 3. Incoming Resources - Other Income

	Unrestricted Funds £	Restricted Funds £	2026 Total Funds £	
Other Donatons	-	-	-	-
Events income	-	-	-	-
Other income	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>-</u></u>

Note 4. Resources Expended - Activities

	Unrestricted Funds £	Restricted Funds £	2026 Total Funds £	2025
Pension	-	-	-	-
Events & Other bank charges	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>-</u></u>

Note 5. Resources Expended – Governance

	Unrestricted Funds £	Restricted Funds £	2026 Total Funds £	2025
Accountancy	120	-	120	100
Other professional fees	-	-	-	-
	<u>120</u>	<u>-</u>	<u>120</u>	<u>100</u>
	<u><u>120</u></u>	<u><u>-</u></u>	<u><u>120</u></u>	<u><u>100</u></u>

Note 6. Cash at bank and in hand

	2026 £	2025 £
Cash at bank	-	-
Cash at hand	-	-
	<u>-</u>	<u>-</u>
	<u><u>-</u></u>	<u><u>-</u></u>

**LOVEBRIDGE COMMUNITY CHURCH [SCIO]  
NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 March 2026**

Note 7. Creditors: amounts falling due within one year

	2026	2025
	£	£
This is made up as follows:		
Accountancy Fees	120	100
Other creditors (Accruals)	350	250
	<u>470</u>	<u>350</u>

Note 8. Movement in funds

	Opening balance	Incoming resources	Resources expended
	£	£	£
Unrestricted funds			
Charity's fund	(250)	-	(100)
	<u>(250)</u>	<u>-</u>	<u>(100)</u>
Restricted funds			
Gift Aid	-	-	-
	<u>-</u>	<u>-</u>	<u>(100)</u>

Note 9.1 Analysis of net assets by fund

	Unrestricted Funds	Restricted Funds	Total Funds	2026	2025
	£	£	£		
Cash at bank and in hand	-	-	-		-
Other net assets (liabilities)	-	-	0		-
	<u>0</u>	<u>-</u>	<u>0</u>		<u>-</u>

Note 10. TRUSTEES REMUNERATION

The Trustees did not receive any emoluments and no out of pocket expenses were paid during the year (2026: £nil)

Note 11. As a company, LOVEBRIDGE COMMUNITY CHURCH is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its objects. No tax charges have arisen in the Company.

Note 12. Control

The ultimate controlling parties are the directors' as stated on page 2.