

Charity Commission Registered number: SC042672

LOVEBRIDGE COMMUNITY CHURCH

Report and Financial Statements

For the Year ended 30 September 2025

**LOVEBRIDGE COMMUNITY CHURCH
REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 September 2025**

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**LOVEBRIDGE COMMUNITY CHURCH
REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 September 2025**

LEGAL AND ADMINISTRATIVE INFORMATION

Officers and Professional advisers

TRUSTEES




REGISTERED OFFICE

19CromarGardens
Kingswells
Aberdeen
AB15 8TF

BANKERS

BANK OF SCOTLAND

EXAMINER

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

CHARITY COMMISSION REGISTERED NUMBER
SC042672

LOVEBRIDGE COMMUNITY CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 September 2025
Governing Document

The charity is an Unincorporated Association and governed by Its Constitution dated 10th February, 2017.

Trustee Appointments, Training of New and Old Trustees

Trustees are selected as outline in clause 9 of the charity's constitution 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. There was no change in the trustees during the financial year

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 as required by the constitution to manage its strategic affairs. The spiritual and administrative aspect of the church is managed by the Pastor and the Senior Leadership Team.

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 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
REPORT OF THE TRUSTEES (Continued)
FOR THE YEAR ENDED 30 September 2025**

ACHIEVEMENT AND PERFORMANCE

Over the last year, Lovebridge community Church has been involved in several activities in the Aberdeen area, reaching out to various families and people groups. Some of the major activities include

LOVEBRIDGE COMMUNITY CHURCH
REPORT OF THE TRUSTEES (continued)
FOR THE YEAR ENDED 30 September 2025

CONTRIBUTIONS MADE BY VOLUNTEERS

The charity enjoys the services of various volunteers, who contribute enormously in various areas of service provision, development and implementation of the Church vision. The volunteers are encouraged to attend various training and development programmes organised by the charity and other organisations. We are greatly indebted to these volunteers for their commitment and support.

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 £48,910 and had a surplus of £4,951 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
REPORT OF THE TRUSTEES (continued)
YEAR ENDED 30 September 2025

The trustees are responsible for keeping proper accounting records, disclose with reasonable accuracy the financial position of the charity and enable them to ensure that its financial statements comply with the Charities (Regulation and Administration) (Scotland) Act 2023. They have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the charity 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 (Regulation and Administration) (Scotland) Act 2023, the trust decided to appoint an examiner, which will review the accounts for the year ended 30 September 2025. 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:

██████████ on behalf of the trustees

14th October, 2025

LOVEBRIDGE COMMUNITY CHURCH
REPORT OF THE TRUSTEES (continued)
YEAR ENDED 30 September 2025

Independent Examiner's Report to the Trustees of LOVEBRIDGE COMMUNITY CHURCH

I report to the trustees on my examination of the accounts of the LOVEBRIDGE COMMUNITY CHURCH Trust for the year ended 30 September 2025, which are set out on pages 8 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

14th October, 2025

LOVEBRIDGE COMMUNITY CHURCH**STATEMENT OF FINANCIAL ACTIVITIES (Incorporating an Income and Expenditure Account)****YEAR ENDED 30 September 2025**

		Un-restricted funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
	Notes				
INCOMING RESOURCES FROM CHARITABLE ACTIVITIES					
General Donations	2	41,360	-	41,360	36,909
Other income	2	7,550	-	7,550	-
TOTAL INCOMING RESOURCES		48,910	-	48,910	36,909
RESOURCES EXPENDED					
Cost of Generating Funds	3	27,415	-	27,415	19,134
Charitable activities	3	14,764	-	14,764	19,897
Governance	4	1,780	-	1,780	2,929
TOTAL RESOURCES EXPENDED		43,959	-	43,959	41,960
Net income/(outgoing) resources		4,951	-	4,951	(5,051)
Total funds brought forward		33,888	-	33,888	38,939
Total funds carried forward		38,839	-	38,839	33,888

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 30 September 2025**

	Notes	2025 Total £	2024 Total £
FIXED ASSETS			
Tangible Assets	5	12,500	6,597
CURRENT ASSETS			
Cash at bank and in hand	6	<u>26,819</u>	<u>27,771</u>
		39,319	34,368
Current Liabilities			
Creditors: amounts falling due within one year	7	<u>(480)</u>	<u>(480)</u>
Total Asset Less Current Liabilities		<u>38,839</u>	<u>33,888</u>
Total Asset Less Total Liabilities		<u><u>38,839</u></u>	<u><u>33,888</u></u>
FINANCED BY:			
Unrestricted funds	9	<u>38,839</u>	<u>33,888</u>
TOTAL FUNDS		<u><u>38,839</u></u>	<u><u>33,888</u></u>

██████████ on behalf of the trust.

Trustee
14th October, 2025

For the year ending 30 September 2025, the Charity was entitled to exemption from audit under section 477(2) of the Companies Act 2006.

The members have not required the charity 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:

██████████ on behalf of the trust.

Finance Officer
14th October, 2025

**LVEBRIDGE COMMUNITY CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 September 2025**

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.

**LOVEBRIDGE COMMUNITY CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 September 2025**

Note 2. Incoming Resources - General Donations

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
General Donations	41,360	-	41,360	36,909
Other income	7,550	-	7,550	-
	<u>48,910</u>	<u>-</u>	<u>48,910</u>	<u>36,909</u>

Note 3. Resources Expended - Activities

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Events & Other	3,357	-	3,357	1,866
Building Acquisition	1,200	-	1,200	173
Telephone	151	-	151	-
Software	156	-	156	-
Road Tax	675	-	675	500
Equipment	1,750	-	1,750	5,233
Insurance	2,517	-	2,517	3,255
Bus Repairs	2,321	-	2,321	1,501
Maintenance and Restructuring	-	-	-	500
Advert	173	-	173	309
Subscription	-	-	-	354
Travels	128	-	128	640
Community & outreach activities	14,764	-	14,764	18,031
Depreciation	6,597	-	6,597	2,199
Venue Rent	9,590	-	9,590	7,170
	<u>43,379</u>	<u>-</u>	<u>43,379</u>	<u>41,730</u>

Note 4. Resources Expended – Governance

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Accountancy	580	-	580	730
	<u>580</u>	<u>-</u>	<u>580</u>	<u>730</u>

Note 5. TANGIBLE ASSETS

	Freehold Property £	Motor Vehicle £	2025 Total £	2024 Total £
Cost	-	16,967	16,967	16,967
Additions	-	12,500	12,500	-
Total Costs	<u>-</u>	<u>29,467</u>	<u>29,467</u>	<u>16,967</u>
Depreciation				
Balance brought forward	-	10,370	10,370	8,171
Charge for the year	-	6,597	6,597	2,199
Balance carried forward	<u>-</u>	<u>16,967</u>	<u>16,967</u>	<u>10,370</u>
Net book value			-	-
At 30 September 2025	<u>-</u>	<u>12,500</u>	<u>12,500</u>	<u>6,597</u>
At 30 September 2024	<u>-</u>	<u>6,597</u>	<u>6,597</u>	<u>6,597</u>

**LOVEBRIDGE COMMUNITY CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 September 2025**

Note 6.	Cash at bank and in hand	2025	2024
		£	£
	Cash at bank	26,819	2,178
	Savings account		25,593
		<u>26,819</u>	<u>27,771</u>

Note 7.	Creditors: amounts falling due within one year	2025	2024
	This is made up as follows:	£	£
	Accountancy Fees	480	480
		<u>480</u>	<u>480</u>

Note 8.	Movement in funds			
		Opening balance	Incoming resources	Resources expended
		£	£	£
	Unrestricted funds			
	Charity's fund	29,548	48,910	(43,959)
		<u>29,548</u>	<u>48,910</u>	<u>(43,959)</u>
	Restricted funds			
	Interest Received	-	-	-
		<u>-</u>	<u>48,910</u>	<u>(43,959)</u>

Note 9.	Analysis of net assets by fund			2025	2024
		Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
		£	£	£	£
	Cash at bank and in hand	26,819	-	26,819	23,431
	Other net assets (liabilities)	12,020	-	12,020	6,117
		<u>38,839</u>	<u>-</u>	<u>38,839</u>	<u>29,548</u>

Note 10. TRUSTEES REMUNERATION
The Trustees did not receive any emoluments and no out of pocket expenses were paid during the year (2024: £nil)

Note 11. As a charity, 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 charity.

Note 12. Control
The ultimate controlling parties are the trustees as stated on page 3.