

**Life Centre Livingston, SCIO  
Report and Financial Statements  
For the Year Ended 31st October 2025**

**Charity Number: SC050134**

**Life Centre Livingston, SCIO  
Trustees' Report  
Reference and Administration Details  
for the year ended 31 October 2025**

**Charity Registration Number** SC050134

**Charity Name** Life Centre Livingston

**Principal Address** 5 Lyle Green  
Livingston  
West Lothian  
EH54 8QE

**Independent Examiner** Brian Maloney FCCA  
15a West End  
West Calder  
West Lothian  
EH55 8EH

**Trustees** Mr M Lawson (joint pastor)  
Mrs M Lawson (joint pastor)  
Ms Ruth Matthews (youth pastor)  
Mr John Holmes  
Dr S Liang

**Life Centre Livingston, SCIO  
Trustees' Report  
for the year ended 31 October 2025**

**Structure, Governance and Management**

**Governing Document**

Life Centre Livingston is a Scottish Charitable Incorporated Organisation (SCIO) and the purposes and administrative arrangements are set out in our constitution.

**Recruitment and Appointment of Trustees**

The governance, management and administration of the Church will be the responsibility of the charity trustees (elders). To be appointed as a trustee (elder) a person must (a) be aged 18 or over, (b) must not be disqualified from being a charity trustee, (c) must confirm personal acceptance of the Basis of Faith of the Assemblies of God. Appointment is by a special resolution of the trustees (elders).

**Risk Management**

The Trustees have conducted a review of the major risks to which the charity is exposed. A risk register has been established and is updated at least annually. Where appropriate, systems or procedures have been established to mitigate the risks the charity faces.

**Trustees Remuneration and Expenses**

During the period the trustees received payments of the following amounts:

Mr M Lawson	£nil
Mrs M Lawson	£nil
Miss H R Matthews	£13,699

**Objectives and Activities**

**Charitable and Religious Purposes**

Life Centre Livingston is part of the Assemblies of God GB. The Assemblies of God is one of the major Pentecostal denominations in existence today. Pentecostal churches are part of the overall Protestant church groups which proclaim the Lordship of Jesus Christ and base all that they do upon the teachings of the Holy Bible.

**Achievements and Performance**

We are here to help people 1) Find God, 2) Experience freedom, 3) To discover their purpose, 4) And help make a difference. We promote the Holy Bible as the infallible word of God. We facilitate opportunities for people to discover for themselves the presence of God. We provide programmes to those ends. We encourage people who have had a specific answer to prayer or a spiritual experience to put a brief testimony on our web site: [www.lifecentrelivingston.com](http://www.lifecentrelivingston.com)

**Introduction**

This report covers the period from November 2024 to October 2025.

Life Centre Livingston meets for worship on Sunday mornings with different activities throughout the week. Our core focus on Sunday mornings is to have extended worship accompanied by preaching from the Bible.

We welcome visitors and our workers involved with children or vulnerable adults have Disclosure Scotland documentation. The church also has in place 'Safeguarding' procedures along with a Safeguarding officer.

The church is international in terms of its composition with many people from different nationalities attending. In recognition of this dynamic the church has had many sharing on Sunday mornings along with invited speakers.

Life Centre Livingston is also here to support and to meet spiritual needs of the people along with support for their emotional and physical well being.

**Life Centre Livingston, SCIO  
Trustees' Report  
for the year ended 31 October 2025**

**Introduction (continued)**

The activities of the church are led by our leadership team and cover: worship team, women's group, men's group, prophetic training, care home visits, home groups, children's work, youth work, and a number of other activities which include intercessory/prayer on zoom. Life Centre Livingston believes in the power of prayer.

A number of the above activities are held at Stoneyburn as the church does not have its own building in Livingston.

**Partnerships**

Life Centre Livingston maintains good relationships with churches both in Livingston and at Stoneyburn.

In Livingston we work with the Elim church, joint activities with youth and regular meetings together.

At Stoneyburn we share the Service of Remembrance along with the other churches. We also participate in the World Womens day of prayer along with the Church of Scotland and the Catholic Church.

**Financial Review**

**Reserves Policy and Going Concern**

All money raised for, or on behalf of the charity, shall be applied to further the project of the charity and for no other purpose. Where monies are donated towards a specific project these shall be classed as restricted funds and shall only be applied to the specific project for which they were intended. All other monies raised or received will be classed as unrestricted funds and used for the objectives as detailed.

The trustees consider the financial position of the charity to be satisfactory and adequate to support the continuation of activities for the foreseeable future.

Approved by the Trustees and signed on their behalf:

*M. S. Rawson*

Date 10 May 2026

**Life Centre Livingston, SCIO  
Independent Examiner's Report  
for the year ended 31 October 2025**

I report on the accounts of the charity for the year ended 31 October 2025 which are set out on pages 5 to 11.

**Respective responsibilities of Management Committee and independent examiner**

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 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 statement**

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 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:
  - (i) to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - (ii) to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulationshave 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.



Brian Maloney FCCA  
Certified Accountant  
15a West End  
West Calder  
EH55 8EH

Date: 10 May 2026

**Life Centre Livingston, SCIO**  
**Statement of Financial Activities**  
**(including Income and Expenditure Account)**  
**for the year ended 31 October 2025**

	Notes	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<b>Income</b>					
Donations and Legacies	4	76,978	-	76,978	67,401
Investment Income	5	11,586	-	11,586	1,378
Other Income		662	-	662	-
<b>Total income</b>		<u>89,226</u>	<u>-</u>	<u>89,226</u>	<u>68,779</u>
<b>Expenditure</b>					
<b>Charitable Activities</b>	10	36,187	-	36,187	28,777
<b>Total expenditure</b>		<u>36,187</u>	<u>-</u>	<u>36,187</u>	<u>28,777</u>
<b>Net income/(expenditure) and net movement in funds for the ye</b>		53,039	-	53,039	40,002
<b>Reconciliation of funds</b>					
Total funds brought forward		289,157	76,900	366,057	326,055
Total funds carried forward	6	<u>342,196</u>	<u>76,900</u>	<u>419,096</u>	<u>366,057</u>

Movements in funds are shown in note 6.

The statement of financial activities includes all gains and losses in the year.

All incoming resources and resources expended derive from continuing activities.

Life Centre Livingston, SCIO  
 Balance Sheet  
 as at 31 October 2025

	Notes	2025		2024
		£	£	£
Fixed Assets	12		155,222	140,199
Investments	14		40,034	-
<b>Current Assets</b>				
Cash at bank and in hand	8	223,840		225,858
		<u>223,840</u>		<u>225,858</u>
<b>Net Current Assets</b>			223,840	225,858
<b>Net Assets</b>			<u>419,096</u>	<u>366,057</u>
<b>The funds of the charity:</b>				
Unrestricted Funds	6		342,196	289,157
Restricted Funds	6		76,900	76,900
<b>Total Funds</b>	6		<u>419,096</u>	<u>366,057</u>

Approved by the Trustees on 10 May 2026 and signed on its behalf by:

M. E. Lawson

**Life Centre Livingston, SCIO**  
**Notes to the Accounts**  
**for the year ended 31 October 2025**

**1 Accounting Policies**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

**Basis of Accounting**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Life Centre Livingston meets the definition of a public benefit entity under FRS 102. Assets and liabilities are recognised at historical cost.

**Fund Accounting**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

**Income Recognition Policies**

Items of income are recognised and included in the accounts when all of the following criteria are met:

- (i) The charity has entitlement to funds;
- (ii) Any performance conditions attached to the item(s) of income have been met or are fully within the control of the charity;
- (iii) There is sufficient certainty that receipt of the income is considered probable; and
- (iv) The amount can be measured reliably.

**Interest Receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

**Expenditure and irrecoverable VAT**

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity heading:

- (i) Expenditure on charitable activities includes the costs of activities undertaken to further the purposes of the charity and their associated support costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

**Tangible Fixed Assets**

Tangible fixed assets are stated at cost less depreciation. Assets with a cost of more than £250 are capitalised. Depreciation is calculated to write off their cost or valuation less any residual value over their estimated useful lives on a straight line basis as follows:

Building Costs	2% straight line
Furniture and Equipment	20% straight line

**Cash at Bank and in Hand**

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of 3 months or less from the date of acquisition or opening of the deposit or similar account.

**2 Net Income/(Expenditure) for the year**

This is stated after charging:

	2025	2024
	£	£
Depreciation	1,350	1,022
Independent Examiners Fee	<u>600</u>	<u>570</u>

**3 Taxation**

As a charity, Life Centre Livingston is exempt from tax on income and gains falling within Sections 466 to 493 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in this charity.

Life Centre Livingston, SCIO  
Notes to the Accounts  
for the year ended 31 October 2025

4 Donations & Legacies Income

	Unrestricted £	Restricted £	2025 £	2024 £
Donations and Offerings	58,343	-	58,343	62,005
Gift Aid	18,635	-	18,635	4,996
Mission Income	-	-	-	400
	<u>76,978</u>	<u>-</u>	<u>76,978</u>	<u>67,401</u>

5 Investment Income

	Unrestricted £	Restricted £	2025 £	2024 £
Rental Income	8,800	-	8,800	-
Bank Interest Received	2,786	-	2,786	1,378
	<u>11,586</u>	<u>-</u>	<u>11,586</u>	<u>1,378</u>

6 Analysis of Charitable Funds

	As at 1 November 2024 £	Incoming Resources £	Outgoing Resources £	As at 31 October 2025 £
<b>Analysis of Movements in Unrestricted Funds</b>				
<b>Unrestricted Funds</b>				
General Funds	289,157	89,226	(36,187)	342,196
<b>Analysis of Movements in Restricted Funds</b>				
<b>Restricted Funds</b>				
Building Fund	76,900	-	-	76,900
<b>TOTAL FUNDS</b>	<u>366,057</u>	<u>89,226</u>	<u>(36,187)</u>	<u>419,096</u>

The movements in funds for the comparative period, the year ended 31 October 2024 was as follows:

	As at 1 November 2023 £	Incoming Resources £	Outgoing Resources £	As at 31 October 2024 £
<b>Analysis of Movements in Unrestricted Funds</b>				
<b>Unrestricted Funds</b>				
General Funds	249,155	68,779	(28,777)	289,157
<b>Analysis of Movements in Restricted Funds</b>				
<b>Restricted Funds</b>				
Building Fund	76,900	-	-	76,900
<b>TOTAL FUNDS</b>	<u>326,055</u>	<u>68,779</u>	<u>(28,777)</u>	<u>366,057</u>

**Life Centre Livingston, SCIO**  
**Notes to the Accounts**  
**for the year ended 31 October 2025**

**6 Analysis of Charitable Funds (continued)**

**Purpose of Funds**

The restricted fund is a provision set aside for a permanent/long term building for the church.

General Funds represents the income and expenditure of Life Centre Livingston.

**7 Trustees and Management Committee Remuneration and Related Party Transactions**

No Trustee or member of the Management Committee or any other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year.

During the year one trustee received payments in respect of remuneration totalling £13,699 (2024 - £13,365).

No expenditure was re-imbursed to any trustee during the financial year.

**8 Cash and Bank Balances**

	2025 £	2024 £
Bank - Treasurers Account (1)	-	822
Bank - Treasurers Account (2)	56,710	70,692
Bank - No Notice Account /Church and Charity Flexible Reserve Account	5,833	104,344
Bank - 120 Day Notice Account	161,297	50,000
	<u>223,840</u>	<u>225,858</u>

**9 Staff Costs**

Staff costs were as follows:

	2025 £	2024 £
Salaries and Social Security Costs	14,880	10,864
	<u>14,880</u>	<u>10,864</u>

No employees received emoluments of more than £60,000.

The average monthly number of employees during the year was:

	2025 number	2024 number
Youth Pastor Salary	<u>1</u>	<u>1</u>

**10 Analysis of Charitable Expenditure**

The church undertakes its charitable activities through engaging with its parishioners and the local community to co-ordinate projects and programmes which benefit the local community and furthers its own aims. In addition, the charity provides financial and non-financial support to organisations whose vision aligns with the church. The main activities of the charity are detailed below:

	2025 £	2024 £
Projects and Programmes	15,647	13,729
Missionary Support	5,352	1,294
Support Costs (see note 11)	15,188	13,754
	<u>36,187</u>	<u>28,777</u>

**Life Centre Livingston, SCIO**  
**Notes to the Accounts**  
**for the year ended 31 October 2025**

**11 Analysis of Support and Governance Costs**

The church initially identifies the costs of the support function. It then identifies which costs relate to the governance function. Having identified its governance costs, the remaining support costs together with the governance costs are apportioned between the key charitable functions undertaken in the year. Refer to the table below for the basis of apportionment and the analysis of support and governance costs.

	General Support £	Governance Function £	Total for 2025 £	Total for 2024 £	Basis of Apportionment
Staff Costs	7,440	-	7,440	6,682	Staff Time
Premises Costs	4,761	-	4,761	4,260	Usage
General Office and Communico's	1,711	-	1,711	1,532	Actual
Depreciation and Gain on Fixed Asset Sale	575	-	575	511	Usage
Independent Examiner Fees	-	600	600	570	Governance
Adverts	101	-	101	199	Actual
	<u>14,588</u>	<u>600</u>	<u>15,188</u>	<u>13,754</u>	

**12 Tangible fixed assets**

	Land and Buildings £	Furniture and Equipment £	Total £
<b><u>Cost</u></b>			
As at 1 November 2024	141,231	1,841	143,072
Additions	16,373	-	16,373
As at 31 October 2025	<u>157,604</u>	<u>1,841</u>	<u>159,445</u>
<b><u>Depreciation</u></b>			
As at 1 November 2024	1,963	910	2,873
Charge for Year	982	368	1,350
As at 31 October 2025	<u>2,945</u>	<u>1,278</u>	<u>4,223</u>
<b><u>Net Book Value</u></b>			
As at 31 October 2025	<u>154,659</u>	<u>563</u>	<u>155,222</u>
As at 31 October 2024	<u>139,268</u>	<u>931</u>	<u>140,199</u>

Land and Buildings include costs relating to Life Centre Livingston. Included within Life Centre Livingston costs are the cost of the land, professional fees, planning application and building warrant. It should be noted that the charity has applied and received removal of the burden which restricted the land use for a church.

Also included within Land and Buildings are the costs of upgrading the church at Stoneyburn.

No depreciation has been provided for on the land and buildings costs at Livingston as some of the building costs represents assets under construction at the balance sheet date as well as the cost of land.

The costs associated with upgrading the church at Stoneyburn have been depreciated at 2% straight line method. The costs of upgrading the church at Stoneyburn, transferred from Livingston Assembly of God amounted to £32,709.

The depreciation rate for furniture and equipment is 20% straight line method. No furniture or equipment has been acquired during the year.

**13 Transfer of Net Assets**

The net assets of Livingston Assembly of God were transferred to Life Centre Livingston (SCIO) on 1 November 2021. No market values were used in the transfer of net assets. No assets were transferred at less than cost as none of the assets were impaired at the balance sheet date.

#### 14 Investments

In recognition of the role that gold now has in the financial system and its status as a tier one asset the trustees of the charity have implemented a policy of diversification of its liquid assets. As part of that decision an account was opened with Chards, a Gold and Bullion dealer.

This policy change reflects the loss of purchasing power with interest rates on savings not keeping pace with inflation. The trustees have also observed the transition taken by central banks to continue to move away from fiat currencies and into gold. The charity has followed their lead.

The charity also purchased silver coins as part of its diversification policy.

In implementing the change in policy the charity has made its first batch of purchases in coins which are legal tender in the United Kingdom. They are also Capital Gains Tax exempt.

The gold and silver that has been purchased is as follows:

8 1oz gold coins	£24,499.20
325 1 oz Britannia silver coins	£15,535.00
The value of our initial purchase	£40,034.20

Gold and silver coins are recognised as investment assets and measured at fair value based on quoted market prices at the reporting date. Gains and losses arising from the changes in fair value are recognised in the Statement of Financial Activities within 'Net gains/(losses) on investments'. Transactions costs are expensed as incurred. The charity will review these assets annually for indications of impairment. Since the charity acquired the coins within 17 days of the financial year end, the cost is considered close to the fair value at 31 October 2025.

**Life Centre Livingston, SCIO**  
**Income and Expenditure Account**  
**for the year ended 31 October 2025**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<b>Incoming Resources</b>				
Offerings & Donations (inc'd Gift Aid)	76,978	-	76,978	67,001
Mission Income	-	-	-	400
Other Income (Compensation Payments)	662	-	662	-
Interest	8,800	-	8,800	-
	2,786	-	2,786	1,378
	<u>89,226</u>	<u>-</u>	<u>89,226</u>	<u>68,779</u>
<b>Outgoing Resources</b>				
Pastors' Salaries	14,880	-	14,880	13,365
Repairs and Renewals	1,373	-	1,373	1,586
Utilities	2,613	-	2,613	2,219
Rent	4,281	-	4,281	3,525
Insurance	1,255	-	1,255	1,190
Missionary Support	5,352	-	5,352	1,294
Fees, Licences & Permits	2,084	-	2,084	1,392
Speakers' Expenses	-	-	-	550
Sundry Expenses	1,337	-	1,337	1,123
Independent Examiner's Fee	600	-	600	570
Depreciation	1,350	-	1,350	1,022
Gain/Loss on Sale of Fixed Assets	(200)	-	(200)	-
Youth Outings & Conferences	412	-	412	742
Advertising and Publicity	101	-	101	199
Training	299	-	299	-
Gifts and Donations	450	-	450	-
	<u>36,187</u>	<u>-</u>	<u>36,187</u>	<u>28,777</u>
<b>Surplus for Year</b>	<u>53,039</u>	<u>-</u>	<u>53,039</u>	<u>40,002</u>

