Charity number: SC030706

Spirit of Life Church

Trustees' report and financial statements

for the year ended 31 December 2025

Spirit of Life Church

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Spirit of Life Church

Legal and administrative information

Charity number	SC030706
Business address	9 Beechwood Grove Barrhead Glasgow G78 2JH
Trustees	Kenneth Trench Abodunrin Adedayo Jacqueline Cochrane
Secretary	Jacqueline Cochrane
Accountants	KFMCO Limited Chartered Certified Accountants 52 Main Street Ayr KA8 8EF
Bankers	The Royal Bank of Scotland plc 30 Sandgate Ayr KA7 1BY

Report of the trustees
for the year ended 31 December 2025

The trustees present their report and the financial statements for the year ended 31 December 2025. The trustees who served during the year and up to the date of this report are set out on page 1.

Structure, governance and management

Status

The charity is governed by a Trust Deed.

The Trust Deed of the charity gives the trustees the power to apply the funds in such a manner as they think fit to or for the benefit of any charitable purpose to promote the advancement of the Christian Gospel.

The Trust Deed provides for a minimum of 3 and maximum of 7 trustees. Where there is a requirement for new trustees, these would be identified and appointed by the remaining trustees. The chair of the trustees is responsible for the induction of any new trustee which involves awareness of a trustees responsibilites, the governing document, administration procedures the history and philosophical approach of the charity.

The trustees of the charity shall have the followings powers :

(1) To establish public meetings and fellowship meetings for adults and children.
(2) To establish teaching classes and to distribute teaching materials.
(3) To promote Christian evangelistic activities.

Objectives and activities

The objects of the charity are by such means as are charitable to promote the advancement of the Christian Gospel in the areas of Renfrewshire, Ayrshire and Glasgow through developing a strong local church with outward focussed ministries.

Achievements and performance

Spirit of Life Church continues to use the St Andrews Community hall for services which is a good contact point for the local community.

The church's Women Together project has seen new attenders and another support group joining the monthly gatherings to find encouragement and support. Spirit of Life volunteers make this project a great success and visitors often comment it is a highlight of their month.

Sunday services have seen more young adults / youth attending regularly through family members and friends. This is a good sign for the future health of the church and the Trustees acknowledge with the right investment in our young people and their ability to be involvement is vital for church life. Pastor Ken started a new 5 week evening course this year for mental health and wellbeing which was well attending and appreciated. This is something that will be explored again in 2026.

This year our Treasurer Paul Scarfe retired as Trustee, with our heart-felt thanks, at which point all Trustees unanimously agreed to invite Abodunrin Martha Adedayo for the role. The Trustees were delighted that she accepted the position as Trustee / Treasurer. Necessary updates were made with OSCR. Financial reserves continue to remain low, however, this will be bolstered by Gift Aid and GASDS claims in the new year.
Overall the Ministry of Spirit of Life Church has continued to support and encourage its members while continuing to keep community connections strong.

Report of the trustees
for the year ended 31 December 2025

Financial review
The net outgoing resources for the year were £1,974 (2024 £3,629). At the end of the financial year, net reserves were £6,169. The adequacy of the reserves policy is reviewed annually.

Statement of trustees' responsibilities
The trustees are responsible for preparing the annual report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the trustees are required to:

- select suitable accounting policies and then apply them consistently;

- make judgements and estimates that are reasonable and prudent; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees have overall responsibility for ensuring that the charity has appropriate systems of controls, financial and otherwise. They are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements are in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and comply with the Charity Accounts (Scotland) Regulations (2006) as amended. 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.

The trustees recommend that KFMCO Limited remain in office until further notice.

On behalf of the board

Kenneth D. Trench

Kenneth Trench
Trustee
11 September 2026

Spirit of Life Church

Independent examiner's report to the trustees on the unaudited financial statements of Spirit of Life Church.

I report on the financial statements of Spirit of Life Church for the year ended 31 December 2025 which comprise the statement of financial activities, the balance sheet and the related notes.

Respective responsibilities of trustees 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). They 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 was carried out in accordance with Regulation 11 of the Charity 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 seeking explanations from you as 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 connection with my examination, no matter has come to my attention:

(i) 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 Regulations; and
- to prepare accounts which accord with the accounting records and to comply with Regulation 8 of the 2006 Regulations

have not been met; or

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

Scott McPherson

Scott McPherson FCCA
KFMCO Limited
Chartered Certified Accountants
52 Main Street
AYR
KA8 8EF

Date: 11 September 2026

Spirit of Life Church

Statement of financial activities

For the year ended 31 December 2025

	Notes	Unrestricted funds £	2025 Total £	2024 Total £
Incoming resources				
Incoming resources from generating funds:				
Voluntary income	2	24,662	24,662	28,335
Investment income	3	75	75	119
Total incoming resources		24,737	24,737	28,454
Resources expended				
Office expenses		337	337	236
Paster's stipend	4	15,550	15,550	15,900
Hall rents		3,900	3,900	3,900
Accountancy fees		780	780	780
Insurance		336	336	336
Women together		579	579	1,062
Depreciation		613	613	1,024
Music licence		245	245	229
Guest speaker expenses		250	250	-
Teaching and training expenses		-	-	57
General expenses		60	60	133
Children's & Youth church		970	970	1,273
Donations to other charities/emergency		328	328	2,876
Cafe & outreach		1,684	1,684	1,795
Gifts		240	240	461
Special occasion expenses		839	839	2,020
Total resources expended		26,711	26,711	32,082
Net incoming/(outgoing) resources before transfers		(1,974)	(1,974)	(3,629)
Total funds brought forward		8,143	8,143	11,772
Total funds carried forward		6,169	6,169	8,143

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The notes on pages 7 to 9 form an integral part of these financial statements.

Spirit of Life Church

Balance sheet
as at 31 December 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible fixed assets	5		611		1,224
Current assets					
Bank and cash		5,558		6,919	
		5,558		6,919	
Net current assets			5,558		6,919
Net assets			6,169		8,143
Funds	6				
Unrestricted income funds			6,169		8,143
Total funds			6,169		8,143

The financial statements were approved by the trustees on 11 September 2026 and signed on its behalf by

Kenneth D. Trench

Kenneth Trench
Trustee

Abodunrin Adedayo
Trustee

The notes on pages 7 to 9 form an integral part of these financial statements.

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1. Basis of accounting

The financial statements have been prepared in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

1.2. Cashflow

The charity has taken advantage of the exemption in FRS1 from the requirement to produce a cashflow statement because it is a small charity.

1.3. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when receivable. Gifts donated for resale are included as income when they are sold. Donated assets are included at the value to the charity where this can be quantified and a third party is bearing the cost. The value of services provided by volunteers has not been included.

Income from investments is included in the year in which it is receivable.

1.4. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

1.5. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Fixtures, fittings and equipment - 25% Straight line

1.6. Taxation

The Church is a charity within the meaning of Section 506(1) of the Taxes Act 1988. Accordingly, the Church is potentially exempt from taxation in respect of income and capital gains received within the categories covered in Section 505 of the Taxes Act 1988 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that such income and gains are applied to exclusively charitable purposes.

2. Voluntary income

	Unrestricted funds £	2025 Total £	2024 Total £
Tithes and offerings	24,662	24,662	28,335
	24,662	24,662	28,335

3. Investment income

	Unrestricted funds £	2025 Total £	2024 Total £
Bank interest receivable	75	75	119
	75	75	119

4. Employees

Employment costs

	2025 £	2024 £
Wages and salaries	15,550	15,900

Number of employees

The average monthly numbers of employees (including the trustees) during the year, calculated on the basis of full time equivalents, was as follows:

	2025 Number	2024 Number
Pastor	1	1

5. Tangible fixed assets

	Other tangible assets £	Total £
Cost		
At 1 January 2025 and At 31 December 2025	4,095	4,095
Depreciation		
At 1 January 2025	2,871	2,871
Charge for the year	613	613
At 31 December 2025	3,484	3,484
Net book values		
At 31 December 2025	611	611
At 31 December 2024	1,224	1,224

6. Analysis of net assets between funds

	Unrestricted funds £	Total funds £
Fund balances at 31 December 2025 as represented by:		
Tangible fixed assets	611	611
Current assets	5,558	5,558
	6,169	6,169

7. Unrestricted funds

	At 1 January 2025 £	Incoming resources £	Outgoing resources £	At 31 December 2025 £
General Fund	8,143	24,737	(26,711)	6,169

Purposes of unrestricted funds

The General Fund is maintained to spread the word of the Christian Gospel, advance the church's teaching and assist the day to day operations of the charity.