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**LIVING CHURCH**

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**UNAUDITED**

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 30 APRIL 2025**

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## LIVING CHURCH

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## LIVING CHURCH

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### REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 30 APRIL 2025

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#### **Trustees**

Luciana Nigero  
Samuele Aru, Chair  
Sarah Abouelaz  
Angela Saraceno  
Innocenzo Magri  
Grazia Gioia Mazzara

#### **Charity registered number**

1132644

#### **Principal office**

50 Larkspur Court, Rectory Park, Northolt, Middlesex, UB5 6WW

#### **Accountants**

GIL Accountancy Services, Suite 26, 6 - 8 Revenge Road, Chatham, Kent, ME5 8UD

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## LIVING CHURCH

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### TRUSTEES' REPORT FOR THE YEAR ENDED 30 APRIL 2025

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The Trustees present their annual report together with the financial statements of the charity for the 1 May 2024 to 30 April 2025.

#### **Objectives and Activities**

##### **Policies and objectives**

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the charity commission relating to public benefit and in particular to its supplementary public benefit guidance on managing charity funds.

##### **Activities for achieving objectives**

The Church continue to engage members and community at large in its various programmes. Over the years the strength of the Church has been based on the sacrificial service of volunteers. This year is no exception. We whole-heartedly thank all our volunteers for their immeasurable contribution during the year.

##### **Grant making policies**

The charity provides grants and welfare assistance to individuals and other charities as the trustees deem fit in accordance with their public benefit objectives.

##### **Going concern**

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

##### **Principal risks and uncertainties**

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks.

##### **Structure, governance and management**

##### **Constitution**

The principal object of the charity is to advance the christian faith and also helping migrants to intergrate into UK society.

There have been no changes in the objectives since the last annual report.

##### **Method of appointment or election of Trustees**

The management of the charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

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## LIVING CHURCH

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### TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 30 APRIL 2025

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#### **Risk management**

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks.

#### **Trustees' responsibilities statement**

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements 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 financial statements, 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 accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

This report was approved by the Trustees, on 27 February 2026 and signed on their behalf by:



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**Samuele Aru, Chair  
Trustee**

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## LIVING CHURCH

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### INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 30 APRIL 2025

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#### Independent Examiner's Report to the Trustees of LIVING CHURCH (the 'charity')

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 30 April 2025.

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

#### Responsibilities and Basis of Report

As the Trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### Independent Examiner's Statement

Your attention is drawn to the fact that the charity has prepared the accounts 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) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I can confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

Signed:



Dated: 27 February 2026

D Tabiri

FCCA

Suite 26, 6 - 8 Revenge Road, Chatham ME5 8UD

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**LIVING CHURCH**

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**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 30 APRIL 2025**

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	Note	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
<b>Income from:</b>				
Donations and legacies	2	160,791	160,791	144,467
Investments	3	95	95	90
<b>Total income</b>		<u>160,886</u>	<u>160,886</u>	<u>144,557</u>
<b>Expenditure on:</b>				
Charitable activities	6	170,962	170,962	148,160
<b>Total expenditure</b>		<u>170,962</u>	<u>170,962</u>	<u>148,160</u>
<b>Net expenditure before other recognised gains and losses</b>		(10,076)	(10,076)	(3,603)
<b>Net movement in funds</b>		(10,076)	(10,076)	(3,603)
<b>Reconciliation of funds:</b>				
Total funds brought forward		59,404	59,404	63,007
<b>Total funds carried forward</b>		<u><u>49,328</u></u>	<u><u>49,328</u></u>	<u><u>59,404</u></u>

The notes on pages 7 to 14 form part of these financial statements.

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**LIVING CHURCH**

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**BALANCE SHEET  
AS AT 30 APRIL 2025**

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	Note	£	2025 £	£	2024 £
<b>Fixed assets</b>					
Tangible assets	11		<b>12,986</b>		22,867
<b>Current assets</b>					
Cash at bank and in hand		<b>37,642</b>		37,593	
<b>Creditors:</b> amounts falling due within one year	12	<b>(1,300)</b>		<b>(1,056)</b>	
<b>Net current assets</b>			<b>36,342</b>		36,537
<b>Net assets</b>			<b>49,328</b>		59,404
<b>Charity Funds</b>					
Unrestricted funds	13		<b>49,328</b>		59,404
<b>Total funds</b>			<b>49,328</b>		59,404

The financial statements were approved by the Trustees on 27 February 2026 and signed on their behalf, by:

  
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Samuele Aru, Chair

The notes on pages 7 to 14 form part of these financial statements.



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## LIVING CHURCH

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### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2025

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#### 1. Accounting Policies

##### 1.1 Basis of preparation of financial statements

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

LIVING CHURCH constitutes a public benefit entity as defined by FRS 102.

##### 1.2 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

##### 1.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Charitable activities and Governance costs are costs incurred on the charity's operations, including support costs and costs relating to the governance of the charity apportioned to charitable activities.

##### 1.4 Tangible fixed assets and depreciation

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Motor vehicles	-	25% Straight Line
Church Equipment	-	25% Straight Line

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 APRIL 2025**

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**1. Accounting Policies (continued)**

**1.5 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.

**1.6 Cash at Bank and in hand**

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

**1.7 Liabilities and provisions**

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

**1.8 Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**1.9 Pensions**

The charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

**1.10 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general 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 is set out in the notes to the financial statements.

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**LIVING CHURCH**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 APRIL 2025**

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**2. Income from donations and legacies**

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Donations	160,791	160,791	129,338
Gift aid income	-	-	15,129
	<hr/>	<hr/>	<hr/>
Total donations and legacies	160,791	160,791	144,467
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
<i>Total 2024</i>	144,467	144,467	
	<hr/> <hr/>	<hr/> <hr/>	

**3. Investment income**

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Investment income - other local investments	95	95	90
	<hr/>	<hr/>	<hr/>
<i>Total 2024</i>	90	90	
	<hr/> <hr/>	<hr/> <hr/>	

**4. Direct costs**

	Charitable Activities £	Other direct costs £	Total 2025 £	Total 2024 £
Charitable donations	13,601	-	13,601	29,262
Hospitality	11,267	-	11,267	3,863
Travelling	6,828	-	6,828	4,985
Church & Ministry expenses	12,771	-	12,771	6,228
Stationery & printing	-	1,728	1,728	1,532
Rent and hall hire	37,452	-	37,452	25,880
Children's ministry	6,433	-	6,433	1,367
Wages and salaries - Trustees	45,038	-	45,038	30,676
Pension cost	2,460	-	2,460	1,560
	<hr/>	<hr/>	<hr/>	<hr/>
	135,850	1,728	137,578	105,353
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
<i>Total 2024</i>	103,821	1,532	105,353	
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	

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**LIVING CHURCH**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 APRIL 2025**

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**5. Support costs**

	<b>Charitable Activities £</b>	<b>Total 2025 £</b>	<i>Total 2024 £</i>
Wages and salaries	-	-	18,150
	<u>          </u>	<u>          </u>	<u>          </u>
<i>Total 2024</i>	<u>18,150</u>	<u>18,150</u>	

During the year ended 30 April 2025, the charity incurred the following Governance costs:

£NIL (2024 - £NIL) included within the table above in respect of Charitable Activities.

£NIL (2024 - £NIL) included within the table above in respect of Governance and administration.

**6. Governance costs**

	<b>Unrestricted funds 2025 £</b>	<b>Total funds 2025 £</b>	<i>Total funds 2024 £</i>
Accountancy fees	1,020	1,020	940
Computer and software costs	307	307	376
Sundry expenses	695	695	1,130
Motor expenses	12,416	12,416	9,030
Insurance	2,121	2,121	1,312
Subscriptions	818	818	635
Light & heat	1,502	1,502	1,421
Governance - depreciation - tangible fixed assets	14,505	14,505	9,813
	<u>33,384</u>	<u>33,384</u>	<u>24,657</u>

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## LIVING CHURCH

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### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2025

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#### 7. Net income/(expenditure)

This is stated after charging:

	2025 £	2024 £
Depreciation of tangible fixed assets:		
- owned by the charity	14,505	9,813
Operating lease rentals	178	1,460
	<u>          </u>	<u>          </u>

Trustees received remuneration amounting to £45,038 in the current year (2024 - £30,678).

During the year, no Trustees received any benefits in kind (2024 - £NIL).

During the year, no Trustees received any reimbursement of expenses (2024 - £NIL).

#### 8. Auditors' remuneration

The Independent Examiner's remuneration amounts to an Independent Examination fee of £ 800 (2024 - £ 500), and Other accountancy services of £ 420(2024 - £ 440).

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**LIVING CHURCH**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 APRIL 2025**

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**9. Staff costs**

Staff costs were as follows:

	<b>2025</b>	<i>2024</i>
	<b>£</b>	<b>£</b>
Wages and salaries	<b>45,038</b>	48,826
Other pension costs	<b>2,460</b>	1,560
	<b>47,498</b>	<i>50,386</i>

The average number of persons employed by the charity during the year was as follows:

	<b>2025</b>	<i>2024</i>
	<b>No.</b>	<b>No.</b>
Staff	<b>3</b>	3

No employee received remuneration amounting to more than £60,000 in either year.

**10. Trustees' remuneration**

During the year retirement benefits were accruing to 2,460 Trustees (*2024 - 1,560*) in respect of defined contribution pension schemes.

**11. Tangible fixed assets**

	<b>Motor vehicles £</b>	<b>Church equipment £</b>	<b>Total £</b>
<b>Cost</b>			
At 1 May 2024	<b>21,841</b>	<b>31,553</b>	<b>53,394</b>
Additions	<b>-</b>	<b>4,624</b>	<b>4,624</b>
At 30 April 2025	<b>21,841</b>	<b>36,177</b>	<b>58,018</b>
<b>Depreciation</b>			
At 1 May 2024	<b>12,035</b>	<b>18,492</b>	<b>30,527</b>
Charge for the year	<b>5,460</b>	<b>9,045</b>	<b>14,505</b>
At 30 April 2025	<b>17,495</b>	<b>27,537</b>	<b>45,032</b>
<b>Net book value</b>			
At 30 April 2025	<b>4,346</b>	<b>8,640</b>	<b>12,986</b>
<i>At 30 April 2024</i>	<i>9,806</i>	<i>13,061</i>	<i>22,867</i>

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**LIVING CHURCH**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 APRIL 2025**

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**12. Creditors: Amounts falling due within one year**

	<b>2025</b>	<i>2024</i>
	<b>£</b>	<b>£</b>
Other taxation and social security	<b>500</b>	656
Accruals and deferred income	<b>800</b>	400
	<hr/> <b>1,300</b> <hr/>	<hr/> <b>1,056</b> <hr/>

**13. Statement of funds**

**Statement of funds - current year**

	<b>Balance at 1 May 2024</b>	<b>Income</b>	<b>Expenditure</b>	<b>Balance at 30 April 2025</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>				
General Funds - all funds	<b>59,404</b>	-	-	<b>59,404</b>
Other General funds	-	<b>160,886</b>	<b>(170,962)</b>	<b>(10,076)</b>
	<hr/> <b>59,404</b> <hr/>	<hr/> <b>160,886</b> <hr/>	<hr/> <b>(170,962)</b> <hr/>	<hr/> <b>49,328</b> <hr/>

**Statement of funds - prior year**

	<i>Balance at 1 May 2023</i>	<i>Income</i>	<i>Expenditure</i>	<i>Balance at 30 April 2024</i>
	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>
General Funds - all funds	63,007	144,557	(148,160)	59,404
Total of funds	<hr/> <b>63,007</b> <hr/>	<hr/> <b>144,557</b> <hr/>	<hr/> <b>(148,160)</b> <hr/>	<hr/> <b>59,404</b> <hr/>

**14. Analysis of net assets between funds**

**Analysis of net assets between funds - current year**

	<b>Unrestricted funds 2025</b>	<b>Total funds 2025</b>
	<b>£</b>	<b>£</b>
Tangible fixed assets	<b>12,986</b>	<b>12,986</b>
Current assets	<b>37,642</b>	<b>37,642</b>
Creditors due within one year	<b>(1,300)</b>	<b>(1,300)</b>
	<hr/> <b>49,328</b> <hr/>	<hr/> <b>49,328</b> <hr/>

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LIVING CHURCH

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NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 APRIL 2025

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14. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Tangible fixed assets	22,867	22,867
Current assets	37,593	37,593
Creditors due within one year	(1,056)	(1,056)
	<u>59,404</u>	<u>59,404</u>

15. Pension commitments

The charity operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £2,460 (2024 - £1,560). Contributions totalling £Nil (2024 - £Nil) were payable to the fund at the balance sheet date.