

Church of Christ

Scottish Charity Number: SC007668

Annual Report and Financial Statements

For the Year Ended 31st March 2025

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Trustees Annual Report

For the period ended 31st March 2025

The trustees have pleasure in presenting their report, together with financial statements and the Independent Examiner's report, for the period ended 31st March 2025.

Reference and Administrative Information

Charity Name:

Church of Christ

Charity Number:

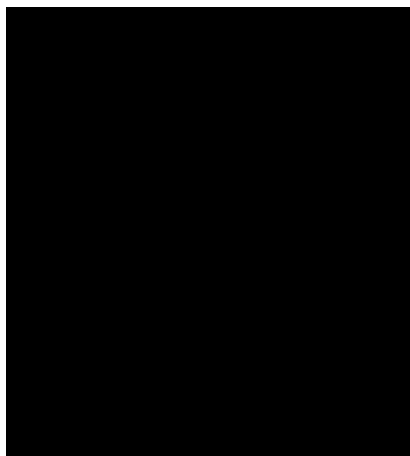
SC007668

Address:

Garden Place
Elburn
Livingston
West Lothian
EH54 6RA

Current Trustees at date of approval of annual report:

(These are the members of the Congregational Leadership Group who undertake the role of Trustees of the charity, as defined by the Charities and Trustees Investment (Scotland) Act).

Name:**Appointment to Leadership Group:**

16/03/2009

16/03/2009

16/03/2009

06/01/2022

06/01/2022

17/03/2025

17/03/2025

Trustees who carried responsibility during FY24-25 are noted below.

Name	FY24-25 Responsibility	Appointment to Leadership Group
	Finance & Administration	16/03/2009
	Building & Grounds	16/03/2009
	Teaching & Worship	16/03/2009
	Fellowship, Care & Benevolence	16/03/2009
	Evangelism	06/01/2022
	Sunday School & Youth	06/01/2022

In addition, the following people are named Trustees (ex-officio), holding the Church in Trust, as per the Trust Deed. They have not met as a separate group during the period of the accounts. These Trustees hold the church property in trust as per the church deed.

(Evangelist, since 14/02/2022)

(Treasurer, since 14/02/2022)

(Secretary, since 14/02/2022)

Other Trustees who served during the year

None.

Structure, Governance and Management

Constitution:

Title Deeds, Congregational Leadership Group Minutes dated 21 March 1997, 20 June 1997, 17 October 1997, 18 January 2010, 16 March 2015, Governing Document May 2022.

Appointment of Trustees:

The current Trustees are, in effect, all members of the Congregational Leadership Group. Although they do not meet as a group to manage the charity, they do meet on a monthly basis (excluding July and December, for holiday reasons) plus on an occasional ad hoc basis

as required, to manage the administration of the church, and are therefore seen to be the Trustees of the charity under charity legislation.

Management:

The Congregational Leadership Group is responsible for day-to-day management of the church business in the following areas: Evangelism, Teaching and Worship, Building and Grounds, Fellowship Care and Benevolence, Sunday School and Youth, Finance and Administration, and Pastoral Care. Meetings are minuted and copies distributed to each member of the congregation.

It should be noted that during this financial year we implemented a process for the congregational selection of a new leadership group, to be put in place for the commencement of FY25/26. This duly took place and will be reflected in the Trustees Report for FY25/26.

Aims and Activities:

The church's statement of purpose is

Living and sharing the good news about Jesus as one loving, spiritual family.

Charitable Purposes

The advancement of Christianity by:

Evangelistic outreach work

Equip the congregation for every good work

Activities related to young people

Support to fund appeals (United Kingdom and other parts of the world)

The financial accounts reflect the priorities and goals of the Church of Christ in Livingston.

Evangelistic Outreach:

Throughout the year, we organised several events focused on outreach. We hosted our annual Easter service, during which the gospel was preached to the visitors in attendance. Following the service, there was an Easter egg hunt for the children, which was a great success.

In April, we hosted a Scotland-wide Devotional Singing Night, attended by the local congregation and visitors from around the central belt area.

In August, we opened our building to the congregation from Cumbernauld for a baptism.

In November, we held a congregational Growth Seminar to examine trends in church attendance

across different denominations and discussed what factors contribute to a church's growth or decline. Following the seminar, we had two further congregational growth meetings to plan how best to engage with the local community and spread the gospel. These meetings took place on January 19th and March 9th, both following times of prayer and fellowship meals.

In December, we hosted our annual Carol Service, which included many visitors from the local community and other churches in the central belt area. Over 100 people attended, when a gospel message was preached.

Young People:

Church youth continued to enjoy meeting on Friday evenings in the building. Adult members were always in attendance as appropriate, to supervise devotional and games activities. Evenings were supported by youth travelling from various congregations, opening opportunities for meaningful social interaction. To reduce the travel involved it was decided to hold a pan Scotland evening in our building on the first Friday of each month (excluding January) which proved to be popular. Numbers varied, depending on exams and holiday times.

Two successful youth days were held on Saturday 8th June and 2nd November 2024 attracting young people from across Scotland. Youth Nights on 10th October, 6th December and 24th January also proved popular. An evening at Deer Park 10-pin bowling was well attended on Friday 20th December.

In the summer three of our youth were counsellors at Camp Tayside with a further two as campers. Summer camps further afield did attract other youth in the congregation.

Sunday School classes continued to be held before Sunday worship.

Our policy regarding Disclosure Scotland has been updated in terms of data storage and PVG applications.

Fellowship, Care and Benevolence:

The Fellowship Care & Benevolence group exists to support various activities taking place in the church, and also to provide practical support to individuals where required. This includes fellowship meals at events in the church, refreshments after Sunday service, inter-congregational meetings and so on. This helps to build relationships and promote spiritual growth. Saturday morning breakfasts at a local hotel have also been enjoyed on several occasions by both men's and ladies' groups. We have also been able, on several occasions, to help families or individuals in a practical, spiritual or financial way. Contact is also maintained with those who for physical or spiritual reasons are unable to attend services each Sunday so that we can continue to encourage them.

Building and Grounds:

We are blessed to have an excellent church building. However, as always, significant time and resource is required to maintain our facility in good condition. A number of members are involved in the weekly cleaning of the building.

As normal, the Health and Safety servicing and repairs were carried out as required, including the twice a year electrical inspection, in compliance with requirements of our insurance company. We also carried out annual servicing of the equipment in the building, boilers, cooker, security alarm, fire equipment.

Extensive repairs were carried out on the church roof following water ingress. Half of the front roof has now been repaired to a good condition. A new front window had to be installed due to vandalism. The front doors have been treated with weather protective material. It should also be noted that the boilers may need to be replaced during FY25/26.

Reference the grounds, grass cutting, hedge trimming, general cleaning, were all carried out on a regular basis. All the gardening equipment was maintained, repaired and serviced.

Fibre broadband was installed by BT, and the land line has now been replaced by a mobile phone kept in the office.

Teaching and Worship:

Good attendance of our services has been maintained. We continue to have a few members who still use the Zoom facility for services and bible classes.

Our programme of bible classes, which are taught midweek and on Sunday mornings, continued throughout the year. Classes included *Isaiah* (taught by [REDACTED]); *Judges* ([REDACTED]); *John's Gospel* ([REDACTED]); *The Book of Revelation, Galatians, Psalms* ([REDACTED]) and *1 & 2 Peter, Parables of Jesus* (several teachers).

Pastoral Care:

A small team, within the leadership group, is responsible for any matters of a spiritual nature affecting any members, which require a degree of confidentiality.

Financial Review:

The budget for the year was £29,850. Contributions from the congregation amounted to £25,407. In addition to the regular giving from the congregation, we received a £3,335 gift aid refund for the 23/24 year. The total incoming payments therefore amounted to £28,742.

The total expenditure for the year was £30,396, which exceeded both the giving and the budget. In the previous financial year, it was decided to deposit £50,000 in a Fixed Term Account for a year. This sum was deposited on 30 May 23, attracting an interest rate of 3.20%, and matured on 30 May 24. The interest gained therefore was £1,604 and is not included in the figures above. When added to the above figure the total incoming receipts for the year amount to £30,346, which is slightly lower than the total expenditure.

As a matter of good stewardship, it was decided to deposit a sum into a Fixed Term Account for 15 months. A sum of £75,000 was therefore deposited on 7 June 24, attracting an interest rate of 5%, which will mature on 4 September 2025.

We also continue to retain sufficient funds in the Treasurer Current Account (£38,206 at the end of the financial year) to meet our regular needs, including a significant amount built in for any unforeseen requirements. The aim of this fund and the fixed term account is to provide a degree of financial stability to maintain our commitments and goals, and hopefully at some stage to be able to contribute towards the financial support of our own full-time evangelist.

In April 24, we increased the support to India from £200 per month to £250 per month. This took effect from 30 April 24. The name was also changed from Skelmersdale to the Church of Christ India Fund. A payment of £1,000 was also made to this fund on 9 October 24 to help the people in India affected by flooding and associated issues.

We renewed our electricity contract with EDF in April at a fixed price for 3 years.

The Bank of Scotland contacted us in May to say they had discovered an uncashed church collection from October 2023 which had fallen down a gap in a cabinet in the bank. The bank was very apologetic for this error. This was deposited into the church account on 10 May 24, consisting of a £30 cheque and £93.50 cash. All other plate collections throughout the year are shown as being made on the Sunday in which they were made.

Biffa increased their charges for refuse collection, and our disposal policy was reviewed. It was decided to remove the mixed recycling collection as we do not generate enough recycling waste to justify it. The last mixed recycling bin was emptied on 17 September 24. A general waste collection only has been in place since.

We renewed our contract with British Gas in November at a fixed price for 3 years.

A new expense form was designed towards the end of the Financial Year to make it easier to keep track of claims made by members of the congregation.

Following an appeal in The Christian Worker, a donation of £500 was made on 15 January 25 to help a group of Christians who sustained major injuries in an accident in the Philippines.

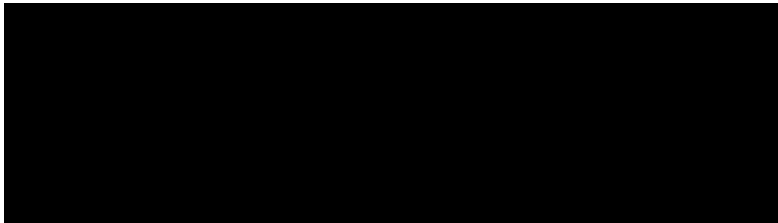
Members were again encouraged to gift aid their contributions, where appropriate.

Reserves Policy:

We reviewed our reserve funding policy and agreed that we would like to hire and support an Evangelist for at least 3 years, which we would part fund to the tune of £20,000 per year. The church building will be 40 years old next year and we expect there might be some major repair costs in the coming years. We would therefore like to keep aside a further £30,000 in reserve for those potential costs. The proposal is that our reserves policy should hold £90,000 for these potential costs.

While our current reserves level held as cash in the bank is £38,206, a further £75,000 is held as investments. As the requirement for funding the evangelist is not currently imminent the trustees feel that this arrangement is appropriate and will review where funds are held as the need arises.

Approved by the Trustees on 07 December 2025 and signed on their behalf by:



Independent Examiner's Report

to the Trustees of Church of Christ, Livingston

I report on the Statement of Account for the charity for the year ended 31 March 2025 which make up all of this document, the financial statements of which are set out on pages 11 to 14.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The charity trustees consider that the audit requirement of regulation 10(1)(d) 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 (as amended). 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 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, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. To which, in my opinion, attention should be drawn in order to enable proper understanding of the accounts to be reached.



09 December 2025

Address: Tangram Accounting
23 Clark Avenue
Linlithgow
West Lothian, EH49 7AP

Receipts and Payments Account

For Period ended 31st March 2025

	2025		2024
	U/R	Total	Total
	£	£	£
Receipts			
Donations			
Offerings	25,407	25,407	27,111
Gift Aid	3,335	3,335	4,183
Other Donations	-	-	-
Legacies	-	-	-
Other Income	-	-	-
Subtotal Receipts	28,742	28,742	31,294
Receipts from Investment Maturing			-
Interest	1,604	1,604	
Capital Sum	50,000	50,000	
Total Receipts	80,346	80,346	31,294
Payments			
Charitable Activities	24,956	24,956	13,527
Grants & Donations Made	5,200	5,200	2,950
Governance Costs	240	240	215
Subtotal Payments	30,396	30,396	16,692
Purchase of Fixed Assets			
Transfer of cash to Investment	75,000	75,000	50,000
Subtotal of FA Transfer/Purchase	75,000	75,000	50,000
Total Payments	105,396	105,396	66,692
Surplus/(Deficit) for the year	(25,050)	(25,050)	(35,398)

The church currently holds no restricted funds, and no restricted funds were received during the financial period.

The notes on pages 13 – 14 form part of these financial statements

Statement of Balances

As at 31st March 2025

	2025		2024
	Unrestricted funds	Total current year	Total prior year
	£	£	£
Cash and Bank Balances			
Opening Cash and Bank Balances	63,256	63,256	98,654
Surplus / (deficit) shown on receipts and payments account	(25,050)	(25,050)	(35,398)
Closing Cash and Bank Balances	38,206	38,206	63,256
Investments			
Fixed Term (1 Year) Investment	75,000	75,000	50,000
Other Assets (estimated)			
Gift Aid Recoverable		4,359	4,400
Building		946,112	946,112
Contents		57,000	57,000
Current Year Asset Purchase			
		1,007,471	1,007,512
Liabilities			
Fee for Preparation & IE of accounts		250	240
		250	240

The notes on pages 13 -14 form part of these financial statements.

The accounts were approved by the Charity Trustees on 07 December 2025 and signed on their behalf by



Notes to the Accounts

1. Accounting Policies

1.1. Basis of Preparation

These accounts have been prepared on the Receipts and Payments basis, in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended)

1.2. Valuation of Other Assets

The value of buildings and contents stated in the Statement of Balances, Other Assets, are based on the insurance re-instatement value.

1.3. Nature and Purpose of Funds

Restricted Funds may only be used for the purposes for which they were given.

The church has no Restricted funds at present.

Unrestricted funds may be used at the discretion of the Trustees to support the work of the church.

2. Analysis of Receipts

	2025		2024
	U/R	Total	Total
	£	£	£
Donations			
Offerings (Online)	15,705	15,705	17,128
Offerings (plate)	9,702	9,702	9,883
Gift Aid	3,335	3,335	4,183
Other Donations		-	100
Total Receipts	28,742	28,742	31,294
Other Receipts			
Insurance Payment		-	-
Total Other Receipts	-	-	-
Total Receipts	28,742	28,742	31,294

3. Analysis of Payments

	2025		2024
	U/R	Total	Total
	£	£	£
Payments Relating to Charitable Activities			
Teaching & Worship	722	722	552
Evangelism	217	217	4
Fellowship	385	385	574
Sunday School & Youth	2,543	2,543	1,516
Utilities - Gas & Electric	6,591	6,591	4,308
Telephone & Broadband	836	836	749
Insurance	2,026	2,026	1,950
General Maintenance	1,784	1,784	3,874
Building Project	9,852	9,852	-
Total Charitable Activity Payments	24,956	24,956	13,527
Grants and Donations Made			
Appeals	1,500	1,500	-
India Evangelist Programme	3,200	3,200	2,200
Benevolent Gifts for individuals	500	500	750
Total Grants & Donations Made	5,200	5,200	2,950
Governance Costs			
Preparation of Accounts	80	80	70
Independent Examination of Accounts	160	160	145
Total Governance Costs	240	240	215
Total Payments Made	30,396	30,396	16,692

4. Trustee Remuneration and Related Party Transactions

During the year no trustees (2024: none) received remuneration either for their work as a trustee or for any work undertaken on behalf of the charity.

During the year no trustees (2024: 0) received travel expenses (2024: 0). No trustees claimed any other expenses or had expenses paid on their behalf.