

**Charity No SC031532**

**LIVING WATERS CHRISTIAN CENTRE**

**ACCOUNTS FOR THE YEAR ENDED  
31 MARCH 2025**

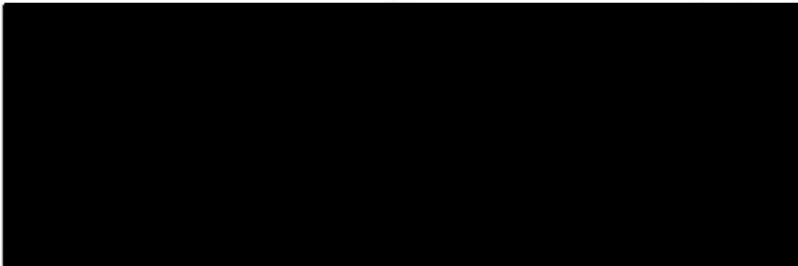
**LIVING WATERS CHRISTIAN CENTRE**  
**Year ended 31 March 2025**

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# LIVING WATERS CHRISTIAN CENTRE

Information for the year ended 31 March 2025



Charity Number:

SC031532

|   |            |            |            |
|---|------------|------------|------------|
| Donations                               | 1,000.00   | 1,000.00   | 1,000.00   |
| Grants                                  | 5.00       | 5.00       | 5.00       |
| Income from investments                 | 1,000.00   | 1,000.00   | 1,000.00   |
| Other income                            | 1,000.00   | 1,000.00   | 1,000.00   |
| Total income                            | 3,005.00   | 3,005.00   | 3,005.00   |
| Expenditure on charitable activities    | (1,000.00) | (1,000.00) | (1,000.00) |
| Administrative expenditure              | (1,000.00) | (1,000.00) | (1,000.00) |
| Expenditure on fundraising              | (1,000.00) | (1,000.00) | (1,000.00) |
| Total expenditure                       | (3,000.00) | (3,000.00) | (3,000.00) |
| Surplus/Deficit                         | 5.00       | 5.00       | 5.00       |
| Reserves                                | 1,000.00   | 1,000.00   | 1,000.00   |
| Total funds                             | 1,005.00   | 1,005.00   | 1,005.00   |
| Notes                                   |            |            |            |
| 1. Accounting policies                  |            |            |            |
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**LIVING WATERS CHRISTIAN CENTRE**  
**YEAR ENDED 31 MARCH 2025**  
**RECEIPTS AND PAYMENTS ACCOUNT**

|                                       | Notes |                    |                  |                    |                    |
|---------------------------------------|-------|--------------------|------------------|--------------------|--------------------|
|                                       | 1     | Unrestricted Funds | Restricted Funds | Total 31.3.25      | Total 31.3.24      |
| <b>RECEIPTS</b>                       |       |                    |                  |                    |                    |
| <b>CHURCH INCOME</b>                  |       |                    |                  |                    |                    |
| Covenanted Offerings                  |       | 30,549.30          |                  | 30,549.30          | 19,201.00          |
| Non Covenanted Offerings              |       | 42,230.88          |                  | 42,230.88          | 36,021.96          |
| Gift Aid                              |       | 11,536.00          |                  | 11,536.00          | -                  |
| Rent received                         |       | 9,600.00           |                  | 9,600.00           | 9,600.00           |
| Transport                             |       | 460.00             |                  | 460.00             | 446.00             |
| Other Income                          |       | 400.00             |                  | 400.00             | -                  |
| Bank Interest                         |       | 686.47             |                  | 686.47             | 775.46             |
| Management Fee                        |       | -                  |                  | -                  | -                  |
| Noah's Ark Transfers                  | 4     | 3,578.41           |                  | 3,578.41           | 15,332.76          |
|                                       |       |                    |                  | 0.00               | 1,150.00           |
|                                       |       |                    |                  | -                  | -                  |
|                                       |       | 99,041.06          | 0.00             | 99,041.06          | 82,527.18          |
| <b>SHOP INCOME</b>                    |       |                    |                  |                    |                    |
| Sales                                 |       | 22,589.16          | 0.00             | 22,589.16          | 31,614.30          |
| <b>TOTAL RECEIPTS</b>                 |       | <b>121,630.22</b>  | <b>0.00</b>      | <b>121,630.22</b>  | <b>114,141.48</b>  |
| <b>PAYMENTS</b>                       |       |                    |                  |                    |                    |
| <b>CHURCH EXPENDITURE</b>             |       |                    |                  |                    |                    |
| Pastor Salary                         | 2     | 25,694.79          |                  | 25,694.79          | 26,332.40          |
| PAYE reimbursed to Noah's Ark         |       | 0.00               |                  | 0.00               | 3,641.20           |
| Staff Salaries                        |       | 1,440.00           |                  | 1,440.00           | 1,440.00           |
| Council Tax                           |       | 2,403.17           |                  | 2,403.17           | 2,580.68           |
| MHC                                   |       | 7,330.00           |                  | 7,330.00           | 6,095.00           |
| AOG Expenditure                       |       | 3,986.00           |                  | 3,986.00           | 2,565.00           |
| Building Utilities & Maintenance      |       | 11,345.72          |                  | 11,345.72          | 10,838.23          |
| Insurance                             |       | 1,641.92           |                  | 1,641.92           | 1,787.69           |
| Heat & Light                          |       | 9,901.92           |                  | 9,901.92           | 9,226.00           |
| Admin/Resources                       |       | 2,785.30           |                  | 2,785.30           | 9,627.29           |
| Independent Examination               |       | 846.00             |                  | 846.00             | 840.00             |
| Mortgage                              |       | 3,932.28           |                  | 3,932.28           | 3,881.10           |
| Sundries                              | 5     | 5,387.83           |                  | 5,387.83           | -                  |
| Equipment/Furniture                   | 6     | 14,217.32          |                  | 14,217.32          | 2,320.76           |
| Hospitality                           |       | 1,246.00           |                  | 1,246.00           | 3,816.15           |
| Outreach                              |       | 3,839.54           |                  | 3,839.54           | 6,601.11           |
| Travel                                | 3     | 6,184.76           |                  | 6,184.76           | 3,910.00           |
| Transport                             |       | 3,326.29           |                  | 3,326.29           | 885.17             |
| Tanzania Trip                         | 7     | 1,445.00           |                  | 1,445.00           | -                  |
|                                       |       | 106,953.84         | 0.00             | 106,953.84         | 96,387.78          |
| <b>MORTGAGE - additional payments</b> |       |                    |                  |                    |                    |
| Mortgage                              |       | -                  |                  | -                  | -                  |
| <b>SHOP EXPENDITURE</b>               |       |                    |                  |                    |                    |
| Salaries                              |       | 16,142.38          |                  | 16,142.38          | 14,672.27          |
| PAYE reimbursed to Noah's Ark         |       | 0.00               |                  | 0.00               | 1,732.12           |
| Rent                                  |       | 2,880.00           |                  | 2,880.00           | 2,880.00           |
| Heat & Light                          |       | 2,256.52           |                  | 2,256.52           | 4,188.01           |
| Water Rates                           |       | 1,051.84           |                  | 1,051.84           | 930.91             |
| Missional Support                     |       | -                  |                  | -                  | -                  |
| Cleaning                              |       | 1,047.00           |                  | 1,047.00           | 1,035.00           |
| Repairs & Maintenance                 |       | 902.70             |                  | 902.70             | 60.00              |
| Insurance                             |       | 1,808.35           |                  | 1,808.35           | 2,113.95           |
| Business Rates                        |       | -                  |                  | 0.00               | 495.00             |
| Sundries                              |       | -                  |                  | -                  | -                  |
|                                       |       | 26,088.79          | 0.00             | 26,088.79          | 28,107.26          |
| <b>TOTAL PAYMENTS</b>                 |       | <b>133,042.63</b>  | <b>0.00</b>      | <b>133,042.63</b>  | <b>124,495.04</b>  |
| Church Surplus/(Deficit)              |       | (7,912.78)         | 0.00             | (7,912.78)         | (13,860.60)        |
| Shop Surplus/(Deficit)                |       | (3,499.63)         | -                | (3,499.63)         | 3,507.04           |
| Mortgage - additional payments        |       | -                  | -                | -                  | -                  |
| <b>SURPLUS/(DEFICIT) FOR THE YEAR</b> |       | <b>(11,412.41)</b> | <b>0.00</b>      | <b>(11,412.41)</b> | <b>(10,353.56)</b> |

**LIVING WATERS CHRISTIAN CENTRE**  
**YEAR ENDED 31 MARCH 2025**  
**STATEMENT OF BALANCES**

**CASH FUNDS**

|   | Unrestricted Funds | Restricted Funds | Total 31.3.25    | Total 31.3.24    |
|---|--------------------|------------------|------------------|------------------|
| Cash and bank balances at start of year | 57,514.22          | 0.00             | 57,514.22        | 67,867.78        |
| Surplus/(Deficit) for the year          | (11,412.41)        | 0.00             | (11,412.41)      | (10,353.56)      |
| Cash and bank balances at end of year   | <u>46,101.81</u>   | <u>-</u>         | <u>46,101.81</u> | <u>57,514.22</u> |

**FIXED ASSETS**

| Property Address                         | Fund to which asset belongs | Trustees Valuation | Trustees Valuation |
|--|-----------------------------|--------------------|--------------------|
| as valued by Trustees                    | Unrestricted                | 246,000.00         | 246,000.00         |
| as valued by Trustees                    | Unrestricted                | 140,000.00         | 140,000.00         |
|  |                             | <u>386,000.00</u>  | <u>386,000.00</u>  |
| Bus - at cost (acquired 22 October 2018) | Unrestricted                | <u>8,100.00</u>    | <u>8,100.00</u>    |

**LIABILITIES**

|          | Fund to which liability relates |                  |                  |
|----------|---------------------------------|------------------|------------------|
| Mortgage | Unrestricted                    | <u>32,173.25</u> | <u>33,887.20</u> |

The Centre has no other investments, assets or material liabilities.

Approved by the Trustees on 10 11 25

Signed \_\_\_\_\_



# LIVING WATERS CHURCH

Scottish Charity Number SC031532



## **Trustees Report: April 2024 – March 2025**

### **Charity Vision**

Living Waters Christian Centre is a Church and Charitable Organisation that exists to Glorify God reaching out to our community and beyond with love, care and compassion and demonstrating God's love in a practical way

### **Mission To Homeless Children**

In the year ended 31st March 2025 the Charity Living Waters Christian Centre continues to oversee the mission to Homeless Children's Work in Morogoro, Tanzania. 54 children continue to receive ongoing financial support for school fees and ongoing stationary items. We now assist two independent small businesses. One is selling perishable goods and the other business involves telephone banking to help general local funds as well as our new chicken project. We have a trip planned for June this year with 7 volunteers visiting Tanzania.

### **Charity Shop**

Living Waters Charity is renting a large shop in Hamilton called 'Second Chance Charity Shop'. This year the charity shop has had some financial challenges. This is due to a number of factors e.g. staffing issues (as we remain heavily on volunteers), opening times and general footfall.

Tracy Anne Fields continues to work 20 hours per week, managing the shop. Tracy's experience working in this sector has continued to be invaluable to the charity. The shop continues to support some local projects.

### **Teen Challenge**

The project aims to provide care and community to those who are marginalised in society such as the homeless, those caught in addiction and substance abuse. Over the past 12 months we have obtained a single decker bus, which has been converted for outreach purposes. However, due to some mechanical issues there has been a delay in restarting this project.

### **Parent Toddlers**

Parent and Toddlers is a local group which meets every Friday morning at the church. Kirsty and her team of volunteers provide a warm welcome and safe environment for both parents and children. Parents and children find this to be an invaluable free community resource.

### **Young Adults**

At the beginning of the year a new group was formed for young adults, who meet fortnightly at the church. The group helps to develop faith, fellowship and friendship, through social interaction.

### **Building Renovations**

This year the charity has renovated existing premises at 63 Crossgates Bellshill. This included: upgrading of decoration, flooring, lighting, curtains and some musical equipment.

### **Overall**

In the past year, Living Waters has continued to thrive and make positive impact in the local community with action-based outreach. We would like to give a special thanks to all staff, volunteers, and administrative team for their continuous support and tireless efforts in helping the charity move forward.

The accounts of the year are attached, and form part of this report.

**LIVING WATERS CHRISTIAN CENTRE**  
**YEAR ENDED 31 MARCH 2025**

**Report by the Independent Examiner : Year ended 31 March 2025**

I report on the accounts of the charity for the year ended 31 March 2025 which are set out on pages four to six.

**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 Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) 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.

**Basis of independent examiner's statement**

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 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 a proper understanding of the accounts to be reached.

Signed

Date

10<sup>th</sup> November 2025

Watson & Co.,  
Chartered Accountants  
Oakfield House  
378 Brandon Street  
Motherwell  
ML1 1XA