



# Love Church Scotland

## Trustees' Annual Report

From August 2024 to July 2025



## Charity contact information



Love Church Scotland

Scottish Charity Number: SC051789

Clyde Offices

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[Love Church \(@lovechurchscotland\) • Instagram photos and videos](#)

[Love Church Facebook \(www.facebook.com/LoveChurchScotland\)](#)

[Love Church \(@LoveChurchScot\) / X \(twitter.com\)](#)

[Love Church Scotland - YouTube @lovechurchscotland4161](#)

[Love Church Scotland on Apple Podcasts](#)

### **Charity Trustees**

The following Trustees were in post from August 2024, through July 2025:

1. Lorna Crawford, Treasurer and Trustee.
2. Craig Denham, Pastor and Trustee.
3. Simon Fisher, Trustee and Chairman.

## Objectives and activities

Love Church Scotland was set up as an OSCR Charity for the purpose of the advancement of religion, as expressed by the Christian faith, for the public benefit through:

- The worship of God.
- The discipling of people of all ages.
- Mission and outreach in the communities in which the Church works.
- Education in the Christian faith.
- The prevention and relief of poverty.



## **Love Church Scotland Basis of Faith**

We believe in the one true God who lives eternally in three persons – the Father, the Son and the Holy Spirit.

We believe the Bible, as originally given, to be without error, the fully inspired and infallible Word of God and final authority in all matters of faith and conduct.

We believe in the incarnation of God's eternal Son, the Lord Jesus Christ, born of the virgin Mary; truly God and truly human, yet without sin.

We believe that He died on the cross, and in His resurrection, and that one day He will personally return to reign in power and glory.

We believe in the deity of the Holy Spirit and the necessity of His work in conviction of sin, repentance, regeneration and sanctification, and that the believer is also promised a giving of power as the gift of Christ through the baptism in the Holy Spirit with signs following.

We believe in the dignity and value of all people, made male and female in God's image to love, to be holy and care for creation, and yet corrupted by sin, which incurs divine wrath and judgement.

We believe in the justification of sinners solely by the grace of God through faith in Christ.

We believe in the baptism of believers in water in obedience to Jesus' instruction and the remembrance of Christ's death by observing the Lord's Supper until His return.

We believe in the spiritual unity and the priesthood of all believers in Christ and that these comprise the universal Church, the Body of Christ.

We believe in the leadership gifts that Christ has given to His Church: apostles, prophets, evangelists, pastors, and teachers, who are given to equip the Body of Christ to works of service.

We believe in the resurrection of both the saved and the lost, and a final judgement of all people, with those who are saved continuing to everlasting life.



### **Love Church weekly gatherings:**

Sunday (In-Person)

09:00 a.m. Team prepares the space for worship in person / online.

10:00 a.m. Prayer

10:30 a.m. Tea and Coffee

11:00 a.m. Service

The Wynd Centre

6 School Wynd

Paisley

PA1 2DB

## **Home Groups**

Twice a month we meet locally in home groups across 5 locations to fellowship and pray together:

- Neilston
- Paisley
- Cardonald
- Linwood
- East Kilbride

## **Structure, governance and management**

### **Love Church Constitution Document**

The Love Church Constitution document (available on request) outlines our structure, governance and ongoing management of the Love Church charity, in accordance with the Scottish Charitable Incorporated Organisation guidelines.

Our Trustees ensure that Love Church complies with our Constitution document.

The Trustees are responsible for the strategic direction and governance of the charity and for ensuring that it complies with its governing document and the requirements of charity law. Trustees meet regularly to review financial performance, operational activities and risks to the charity. Any conflicts of interest are declared and recorded in accordance with the charity's Conflict of Interest Policy.

### **Trustee recruitment and appointment**

Love Church was registered in June 2022. Pastor Craig Denham approached individuals within the newly established Love Church and asked if they would take on the responsibility of becoming a Trustee.

Trustees, Lorna Crawford and Simon Fisher were appointed thereafter and continue to hold this position at the time of this annual report creation.

The Constitution details Trustee appointment as follows:

- To be appointed as a Trustee a person (a) must be aged 18 or over, (b) must not be disqualified from being a charity trustee under the Act, (c) must confirm a personal acceptance of the Basis of Faith to the satisfaction of the Members (d) must meet the Biblical criteria for appointment as an elder and (e) must affirm a personal approval of the principles and practice set out in the Foundation Document.
- Appointment as a Trustee will be solely by Special Resolution of the Members who, subject to paragraph 32, may appoint from among their own number. Without limiting the power of the Members to terminate the appointment of a Trustee by Special Resolution, the Members will generally review, and may by Special Resolution renew, the appointment of a Trustee after three years' service.
- There is no maximum number of Trustees.
- The minimum number of Trustees is three but there must always be a majority of Trustees who are not remunerated for their engagement or employment on a full-time or part-time basis by the Church.
- If at any time the number of Trustees in office does not meet the requirements of paragraph 32, the Trustees must convene a Members' Meeting, or circulate an appropriate Written Resolution, for the purposes of fulfilling those requirements and meanwhile will not be able to take any other valid decisions.



## **Achievements and performance for 2024 - 2025**

As Love Church continued to grow and serve the community, we have been delighted to have generous support and volunteers serving God in the following areas:

- **Gathering funds for Pastoral Part-Time Salary.** Continued payment of a Part-time Pastoral Salary through the continued financial support from the congregation.
- **Church audio visual improvements.** Invested in further live streaming equipment, laptop and cabling to improve the online live church experience. Upgraded other essential audio / visual elements of our technical department
- **Monthly support to Go Global.** Financial blessing of the wider Go Global Church organisation.
- **Baptisms:** Delighted to carry out 4 more water baptisms this year.
- **Hospitality and honorariums:** Blessed by various guest speakers throughout the year.
- **Church Lunches:** Hosted 2 church lunches throughout the year.
- **Praise and worship team:** Expanded the team and introduced new worship sessions, enhancing the spiritual experience.
- **Kids work:** Grew the team and continued to manage Disclosure Scotland approvals Introduced new programs for children's spiritual growth. Additions of training and apparatus for kids with additional support needs.
- **Leadership team:** Strengthened leadership with new members and training sessions to guide the church's vision. Bi Monthly leaders meetings and training.
- **Eldership:** Commencement of training for two potential eldership couples
- **Men's catch ups:** Increased participation and introduced guest speakers to inspire and connect.
- **Ladies catch ups:** Organized more frequent and diverse events to foster community among women.
- **Supporting the Global Classroom launch:** Continued support for educational initiatives, expanding reach and impact.
- **Increase in numbers:** In this period the number of people who consider Love church their faith community increased by about 25 people including kids and youth.
- **Weekly prayer meeting:** The church also established an important 10am weekly prayer meeting on Sundays.

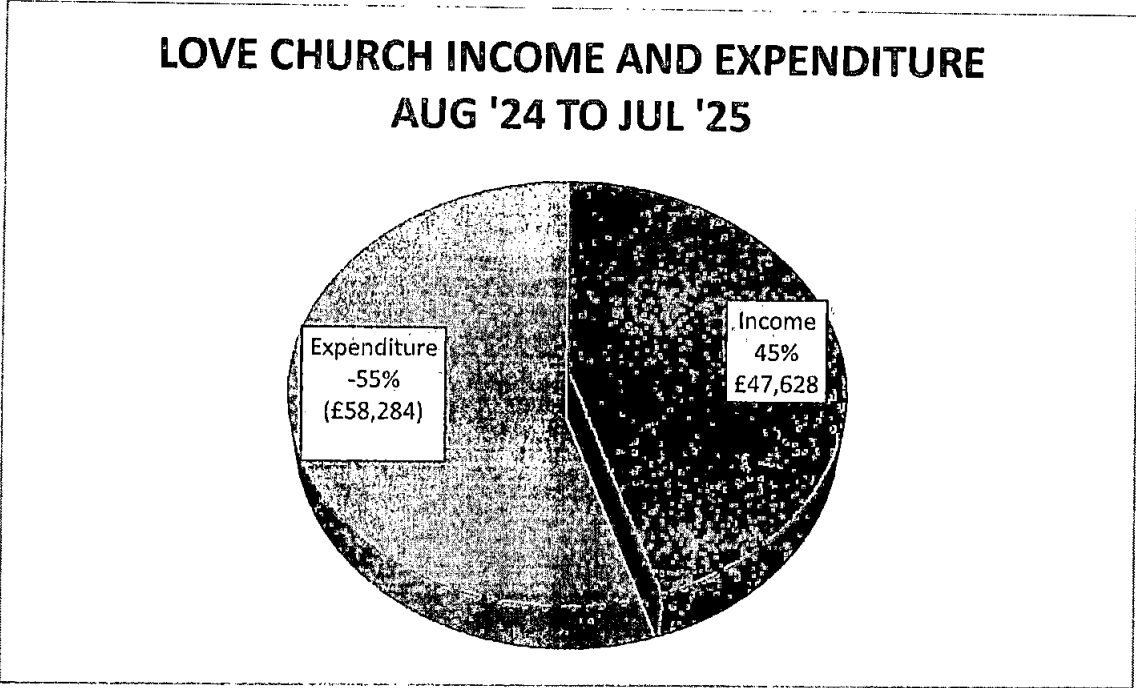
- **Fellowship across churches:** Pastor Craig has also engaged with the leaders of several other local churches for prayer, fellowship and mutual encouragement.

These activities furthered the charity's purposes by facilitating public worship, providing pastoral and spiritual support, promoting community engagement, and advancing religious education for the public benefit within the local community

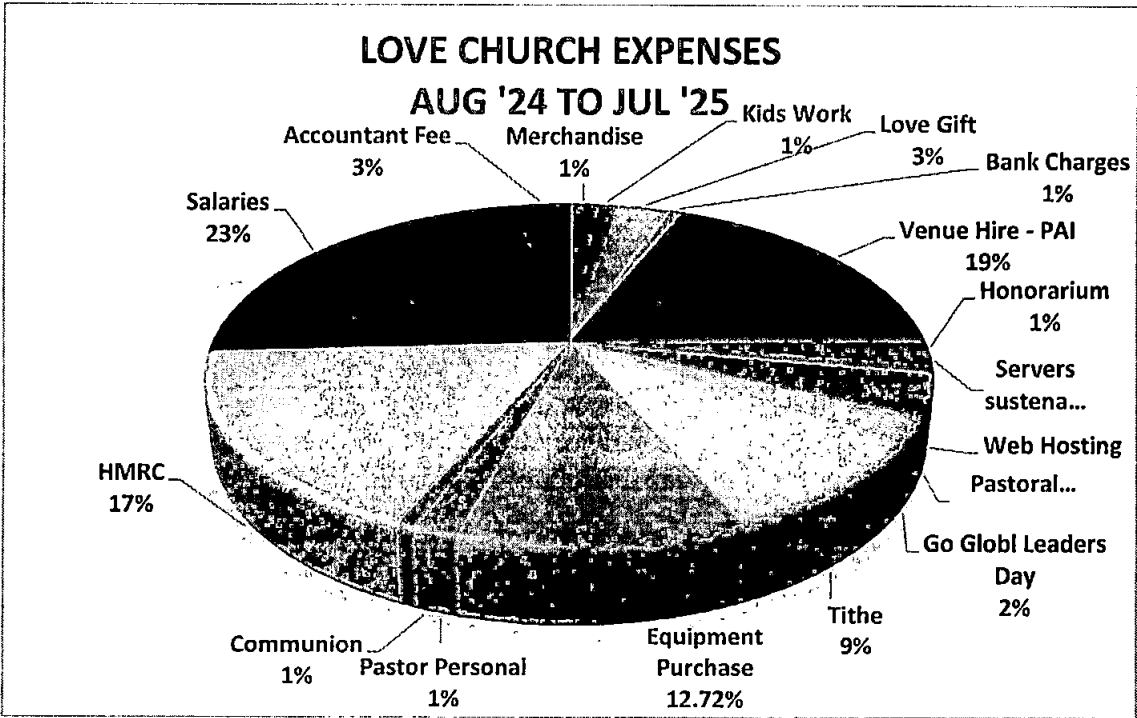
## **Risk Management**

The Trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to these risks, including financial controls, safeguarding procedures and appropriate insurance cover.

Financial review



Total income for the period was £47,628 and total expenditure was £58,284, resulting in a deficit of £10,656.



### Statement of the charity's policy on reserves

The Trustees have considered the level of reserves required to ensure the ongoing financial stability of the church and to enable it to continue its activities in the event of unexpected reductions in income or unforeseen expenditure.

Reserves are defined as unrestricted funds that are freely available for the general purposes of the charity. During the year, the church's normal operating expenditure averaged approximately **£4,800 per month**.

The Trustees have therefore agreed that a prudent level of free reserves is the equivalent of **three months' normal operating expenditure**, which equates to approximately **£14,500**.

The level of reserves is reviewed regularly. Should reserves fall significantly below this level, the Trustees will consider appropriate steps to replenish them. Where reserves exceed this level, the Trustees will consider whether funds can be appropriately applied to further the charity's objectives.

### Details of any deficit

During this period, there was significant investment in new audio visual equipment to improve both in person and online worship and a significant increase in HMRC charges. We keep a close eye on the charities expenditure to ensure good stewardship of the money, and its efficient utilization.

### Donated facilities and services

We have not donated any facilities or services for this period.

## **Future plans**

- Continue to develop sustainable funding to support pastoral staff costs.
- To establish regular community outreach moments.
- To extend home group meetings to more locations.
- To launch a new youth work on Sundays
- Continue to monitor budget to steward our finance and anticipate future spend.
- To grow social media presence.
- Praying about a monthly evening service

## Declaration

This report was approved by the Trustees on 28<sup>th</sup> April 2026 and signed on their behalf by:

Name

LORNA CRAWFORD

Designation

TRUSTEE

Date

28 | 04 | 26

Love Church Scotland, SCIO

SC051789



| Receipts and payments accounts |                   |        |      |    |                 |       |      |
|--------------------------------|-------------------|--------|------|----|-----------------|-------|------|
| For the period from            | Period start date |        |      | to | Period end date |       |      |
|                                | Day               | Month  | Year |    | Day             | Month | Year |
|                                | 1                 | August | 2024 |    | 31              | July  | 2025 |

Section A Statement of receipts and payments

|   | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable endowment funds<br>to nearest £ | Permanent endowment funds<br>to nearest £ | Total funds current period<br>to nearest £ | Total funds last period<br>to nearest £ |
|---|------------------------------------|----------------------------------|--|---|--|---|
| <b>A1 Receipts</b>  |                                    |                                  |  |   |  |   |
| Donations   | 47,628                             |                                  |  |   | 47,628                                     | 58,957                                  |
| Legacies  |                                    |                                  |  |   | -  |   |
| Grants  |                                    |                                  |  |   | -  |   |
| Receipts from fundraising activities                          |                                    |                                  |  |   | -  |   |
| Gross trading receipts  |                                    |                                  |  |   | -  |   |
| Income from investments other than land and buildings         |                                    |                                  |  |   | -  |   |
| Rents from land & buildings                                   |                                    |                                  |  |   | -  |   |
| Gross receipts from other charitable activities               |                                    |                                  |  |   | -  |   |
|   |                                    |                                  |  |   | -  |   |
| <b>A1 Sub total</b>   | <b>47,628</b>                      | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>47,628</b>                              | <b>58,957</b>                           |
| <b>A2 Receipts from asset &amp; investment sales</b>          |                                    |                                  |  |   |  |   |
| Proceeds from sale of fixed assets                            |                                    |                                  |  |   | -  |   |
| Proceeds from sale of investments                             |                                    |                                  |  |   | -  |   |
| <b>A2 Sub total</b>   | <b>-</b>                           | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>-</b>                                   | <b>-</b>                                |
| <b>Total receipts</b>   | <b>47,628</b>                      | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>47,628</b>                              | <b>58,957</b>                           |
| <b>A3 Payments</b>  |                                    |                                  |  |   |  |   |
| Expenses for fundraising activities                           |                                    |                                  |  |   | -  |   |
| Gross trading payments  |                                    |                                  |  |   | -  |   |
| Investment management costs                                   |                                    |                                  |  |   | -  |   |
| Payments relating directly to charitable activities           | 48,926                             |                                  |  |   | 48,926                                     | 48,433                                  |
| Grants and donations  | 1,723                              |                                  |  |   | 1,723                                      | 1,227                                   |
| Governance costs:   |                                    |                                  |  |   | -  |   |
| Audit / independent examination                               | 1,860                              |                                  |  |   | 1,860                                      |   |
| Preparation of annual accounts                                |                                    |                                  |  |   | -  |   |
| Legal costs   |                                    |                                  |  |   | -  |   |
| Other   |                                    |                                  |  |   | -  |   |
|   |                                    |                                  |  |   | -  |   |
| <b>A3 Sub total</b>   | <b>52,509</b>                      | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>52,509</b>                              | <b>49,660</b>                           |
| <b>A4 Payments relating to asset and investment movements</b> |                                    |                                  |  |   |  |   |
| Purchases of fixed assets                                     | 2,196                              | 3,579                            |  |   | 5,775                                      | 1,628                                   |
| Purchase of investments                                       |                                    |                                  |  |   | -  | -                                       |
| <b>A4 Sub total</b>   | <b>2,196</b>                       | <b>3,579</b>                     | <b>-</b>                                   | <b>-</b>                                  | <b>5,775</b>                               | <b>1,628</b>                            |
| <b>Total payments</b>   | <b>54,705</b>                      | <b>3,579</b>                     | <b>-</b>                                   | <b>-</b>                                  | <b>58,284</b>                              | <b>51,288</b>                           |
| <b>Net receipts / (payments)</b>                              | <b>(7,077)</b>                     | <b>(3,579)</b>                   | <b>-</b>                                   | <b>-</b>                                  | <b>(10,656)</b>                            | <b>7,669</b>                            |
| <b>A5 Transfers to / (from) funds</b>                         | <b>(269)</b>                       | <b>269</b>                       | <b>-</b>                                   | <b>-</b>                                  | <b>-</b>                                   | <b>-</b>                                |
| <b>Surplus / (deficit) for year</b>                           | <b>(7,346)</b>                     | <b>(3,310)</b>                   | <b>-</b>                                   | <b>-</b>                                  | <b>(10,656)</b>                            | <b>7,669</b>                            |

## Section B Statement of balances

| Categories    | Details  | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable endowment funds<br>to nearest £ | Permanent endowment funds<br>to nearest £ | Total current period<br>to nearest £ | Total last period<br>to nearest £ |
|---------------|--|------------------------------------|----------------------------------|--|---|--------------------------------------|-----------------------------------|
| B1 Cash funds | Cash and bank balances at start of year                    | 13,873                             | 3,310                            |  |   | 17,183                               | 9,515                             |
|               | Surplus / (deficit) shown on receipts and payments account | (7,347)                            | (3,310)                          |  |   | (10,657)                             | 7,668                             |
|               |  |                                    |                                  |  |   |                                      |                                   |
|               |  |                                    |                                  |  |   |                                      |                                   |
|               | Cash and bank balances at end of year                      | 6,526                              | -                                | -  | -   | 6,526                                | 17,183                            |
|               | (Agree balances with receipts and payments account(s))     |                                    |                                  |  |   |                                      |                                   |

| Details        | Fund to which asset belongs | Market valuation<br>to nearest £ | Last year<br>to nearest £ |
|----------------|-----------------------------|----------------------------------|---------------------------|
| B2 Investments |                             |                                  |                           |
|                |                             |                                  |                           |
|                |                             |                                  |                           |
|                |                             |                                  |                           |
|                |                             |                                  |                           |
|                | Total                       | -                                | -                         |

| Details         | Fund to which asset belongs | Cost (if available)<br>to nearest £ | Current value (if available)<br>to nearest £ | Last year<br>to nearest £ |
|-----------------|-----------------------------|-------------------------------------|--|---------------------------|
| B3 Other assets | Bluetooth speakers          | Unrestricted 2,529                  | 492  | 1,335                     |
|                 | Laptop                      | Unrestricted 1,611                  | 358  | 895                       |
|                 | Radio mic case              | Unrestricted 204                    | 51   | 119                       |
|                 | Live streaming equipment    | Restricted 1,440                    | 800  | 1,280                     |
|                 | Podium                      | Unrestricted 188                    | 120  | 183                       |
|                 | Keyboard                    | Unrestricted 889                    | 593  |                           |
|                 | HD PTZ camera               | Restricted 858                      | 596  |                           |
|                 | Digital mixer               | Unrestricted 639                    | 441  |                           |
|                 | Case                        | Unrestricted 246                    | 171  |                           |
|                 | Ipad                        | Unrestricted 349                    | 242  |                           |
|                 | 2 x projectors              | Restricted 1,507                    | 1,088  |                           |
|                 | Cajon                       | Unrestricted 78                     | 56   |                           |
|                 | 2 x projector screens       | Restricted 1,214                    | 945  |                           |
|                 | Total                       | 11,752                              | 5,953  | 3,812                     |

| Details        | Fund to which liability relates | Amount due<br>to nearest £ | Last year<br>to nearest £ |
|----------------|---------------------------------|----------------------------|---------------------------|
| B4 Liabilities | Independent examination         | Unrestricted 950           | 900                       |
|                |                                 |                            |                           |
|                |                                 |                            |                           |
|                |                                 |                            |                           |
|                |                                 |                            |                           |
|                | Total                           | 950                        | 900                       |

| Details                   | Fund to which liability relates | Amount due (estimate)<br>to nearest £ | Last year<br>to nearest £ |
|---------------------------|---------------------------------|---------------------------------------|---------------------------|
| B5 Contingent liabilities |                                 |                                       |                           |
|                           |                                 |                                       |                           |
|                           |                                 |                                       |                           |
|                           | Total                           | -                                     | -                         |

Signed by one or two trustees  
on behalf of all the trustees

Signature

Print Name

Date of approval

|  |                |               |
|--|----------------|---------------|
|  | Lorna Crawford | 28 April 2026 |
|  |                |               |



## Section C Notes to the Accounts

**C1 Nature and purpose of funds** (may be stated on analysis of funds worksheets)

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**C2 Grants**

| Type of activity or project supported | Individual / Institution | Number of grants made | £ |
|---------------------------------------|--------------------------|-----------------------|---|
|                                       |                          |                       |   |
|                                       |                          |                       |   |
|                                       |                          |                       |   |
|                                       |                          |                       |   |
|                                       |                          |                       |   |
|                                       |                          |                       |   |
| Total                                 |                          |                       | - |

**C3a Trustee remuneration**

|  |  |
|--|--|
| If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b) |  |
|--|--|

Authority under which paid

£

**C3b Trustee remuneration - details**

|  |        |
|--|--------|
| During the year one trustee received remuneration. This was in accordance with the provisions set out in the charity's constitution covering such payments. The trustee, Craig Denham, received this remuneration in his capacity as pastor. | 20,417 |
|  |        |
|  |        |
|  |        |
|  |        |

**C4a Trustee expenses**

|   |   |
|---|---|
| If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b) | X |
|---|---|

**C4b Trustee expenses - details**

|  | Number of trustees | £ |
|--|--------------------|---|
|  |                    |   |
|  |                    |   |
|  |                    |   |
|  |                    |   |
|  |                    |   |

**C5 Transactions with trustees and connected persons**

| Nature of relationship | Nature of transaction | Transaction amount (£) | Balance outstanding at period end (£) |
|------------------------|-----------------------|------------------------|---------------------------------------|
|                        |                       |                        |                                       |
|                        |                       |                        |                                       |
|                        |                       |                        |                                       |
|                        |                       |                        |                                       |
|                        |                       |                        |                                       |

**C6 Other information**

|  |
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SC051789

**Additional analysis (2)****5 Breakdown of unrestricted funds**

|  | Unrestricted<br>fund 1 - enter<br>name of fund<br>below<br><b>General Fund</b> | Unrestricted<br>fund 2 - enter<br>name of fund<br>below | Unrestricted<br>fund 3 - enter<br>name of fund<br>below | Unrestricted<br>fund 4 - enter<br>name of fund<br>below | <b>Total<br/>unrestricted<br/>funds</b> | <b>Total<br/>unrestricted<br/>funds last period</b> |
|--|--|---|---|---|---|---|
| <b>Receipts</b>  |  |   |   |   |   |   |
| Donations  | 47,628   |   |   |   | 47,628                                  | 53,957  |
| Legacies   |  |   |   |   | -                                       |   |
| Grants   |  |   |   |   | -                                       |   |
| Receipts from fundraising activities                       |  |   |   |   | -                                       |   |
| Gross trading receipts                                     |  |   |   |   | -                                       |   |
| buildings  |  |   |   |   | -                                       |   |
| Rents from land & buildings                                |  |   |   |   | -                                       |   |
| Gross receipts from other charitable activities            |  |   |   |   | -                                       |   |
| <b>Sub total</b>   | <b>47,628</b>  | <b>-</b>  | <b>-</b>  | <b>-</b>  | <b>47,628</b>                           | <b>53,957</b>                                       |
| <b>Receipts from asset &amp; investment sales</b>          |  |   |   |   |   |   |
| Proceeds from sale of fixed assets                         |  |   |   |   | -                                       |   |
| Proceeds from sale of investments                          |  |   |   |   | -                                       |   |
| <b>Sub total</b>   | <b>-</b>   | <b>-</b>  | <b>-</b>  | <b>-</b>  | <b>-</b>                                | <b>-</b>  |
| <b>Total receipts</b>                                      | <b>47,628</b>  | <b>-</b>  | <b>-</b>  | <b>-</b>  | <b>47,628</b>                           | <b>53,957</b>                                       |
| <b>Payments</b>  |  |   |   |   |   |   |
| Expenses for fundraising activities                        |  |   |   |   | -                                       |   |
| Gross trading payments                                     |  |   |   |   | -                                       |   |
| Investment management costs                                |  |   |   |   | -                                       |   |
| Payments relating directly to charitable activities        | 48,926   |   |   |   | 48,926                                  | 48,183  |
| Grants and donations                                       | 1,723  |   |   |   | 1,723                                   | 1,227   |
| Governance costs:  |  |   |   |   | -                                       |   |
| Audit / independent examination                            | 1,860  |   |   |   | 1,860                                   |   |
| Preparation of annual accounts                             |  |   |   |   | -                                       |   |
| Legal costs  |  |   |   |   | -                                       |   |
| <b>Sub total</b>   | <b>52,509</b>  | <b>-</b>  | <b>-</b>  | <b>-</b>  | <b>52,509</b>                           | <b>49,410</b>                                       |
| <b>Payments relating to asset and investment movements</b> |  |   |   |   |   |   |
| Purchases of fixed assets                                  | 2,196  |   |   |   | 2,196                                   | 188   |
| Purchase of investments                                    |  |   |   |   | -                                       |   |
| <b>Sub total</b>   | <b>2,196</b>   | <b>-</b>  | <b>-</b>  | <b>-</b>  | <b>2,196</b>                            | <b>188</b>  |
| <b>Total payments</b>                                      | <b>54,705</b>  | <b>-</b>  | <b>-</b>  | <b>-</b>  | <b>54,705</b>                           | <b>49,598</b>                                       |
| <b>Net receipts / (payments)</b>                           | <b>(7,077)</b>   | <b>-</b>  | <b>-</b>  | <b>-</b>  | <b>(7,077)</b>                          | <b>4,359</b>  |
| <b>Transfers to / (from) funds</b>                         | <b>(269)</b>   |   |   |   | <b>(269)</b>                            |   |
| <b>Surplus / (deficit) for year</b>                        | <b>(7,346)</b>   | <b>-</b>  | <b>-</b>  | <b>-</b>  | <b>(7,346)</b>                          | <b>4,359</b>  |
| <b>Nature and purpose of funds</b>                         |  |   |   |   |   |   |
|  |  |   |   |   |   |   |

## Love Church Scotland, SCIO

SC051789

## Additional analysis (3)

## 6 Breakdown of restricted funds

|  | Restricted fund<br>1 - enter name of<br>fund below | Restricted fund<br>2 - enter name of<br>fund below | Restricted fund<br>3 - enter name of<br>fund below | Restricted fund<br>4 - enter name of<br>fund below | Total restricted<br>funds | Total restricted<br>funds last<br>period |
|--|--|--|--|--|---------------------------|--|
|  | Audio Visual<br>Improvement                        |  |  |  |                           |  |
| <b>Receipts</b>  |  |  |  |  |                           |  |
| Donations  |  |  |  |  | -                         | 5,000                                    |
| Legacies   |  |  |  |  | -                         |  |
| Grants   |  |  |  |  | -                         |  |
| Receipts from fundraising activities                           |  |  |  |  | -                         |  |
| Gross trading receipts   |  |  |  |  | -                         |  |
| Income from investments other than land and<br>buildings       |  |  |  |  | -                         |  |
| Rents from land & buildings                                    |  |  |  |  | -                         |  |
| Gross receipts from other charitable activities                |  |  |  |  | -                         |  |
| <b>Sub total</b>   |  |  |  |  |                           | 5,000                                    |
| <b>Receipts from asset &amp; investment sales</b>              |  |  |  |  |                           |  |
| Proceeds from sale of fixed assets                             |  |  |  |  | -                         |  |
| Proceeds from sale of investments                              |  |  |  |  | -                         |  |
| <b>Sub total</b>   |  |  |  |  |                           |  |
| <b>Total receipts</b>  |  |  |  |  |                           | 5,000                                    |
| <b>Payments</b>  |  |  |  |  |                           |  |
| Expenses for fundraising activities                            |  |  |  |  | -                         |  |
| Gross trading payments   |  |  |  |  | -                         |  |
| Investment management costs                                    |  |  |  |  | -                         |  |
| Payments relating directly to charitable activities            |  |  |  |  | -                         | 250                                      |
| Grants and donations   |  |  |  |  | -                         |  |
| Governance costs:  |  |  |  |  | -                         |  |
| Audit / independent examination                                |  |  |  |  | -                         |  |
| Preparation of annual accounts                                 |  |  |  |  | -                         |  |
| Legal costs  |  |  |  |  | -                         |  |
| <b>Sub total</b>   |  |  |  |  |                           | 250                                      |
| <b>Payments relating to asset and investment<br/>movements</b> |  |  |  |  |                           |  |
| Purchases of fixed assets                                      | 3,579  |  |  |  | 3,579                     | 1,440                                    |
| Purchase of investments  |  |  |  |  | -                         |  |
| <b>Sub total</b>   | 3,579  |  |  |  | 3,579                     | 1,440                                    |
| <b>Total payments</b>  | 3,579  |  |  |  | 3,579                     | 1,690                                    |
| <b>Net receipts / (payments)</b>                               | (3,579)  |  |  |  | (3,579)                   | 3,310                                    |
| <b>Transfers to / (from) funds</b>                             | 269  |  |  |  | 269                       |  |
| <b>Surplus / (deficit) for year</b>                            | (3,310)  |  |  |  | (3,310)                   | 3,310                                    |

## Nature and purpose of funds

The audio visual improvements fund was a donation from a member of the church's online congregation. This was to be allocated specifically to equipment that would enhance the sound and visual experience of online Sunday services.

# APPENDIX 3



**Report to the trustees/members of**

**Registered charity number**

**On the accounts of the charity for the period**

**Set out on pages**

**Respective responsibilities of trustees and examiner**

**Basis of independent examiner's statement**

**Independent examiner's statement**

**Signed:**

**Name:**

**Relevant professional qualification(s) or body (if any):**

**Address:**

## Independent examiner's report on the accounts

v2

Charity name  
Love Church Scotland, SCIO

SC051789

Period start date

| Day | Month  | Year |
|-----|--------|------|
| 1   | August | 2024 |

to

Period end date

| Day | Month | Year |
|-----|-------|------|
| 31  | July  | 2025 |

Fifteen to twenty

(remember to include the page numbers of additional sheets)

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act 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.

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.

In the course of my examination, no matter has come to my attention

- 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

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

**Date:** 28/04/2026

David Carslaw

CA

MacMillan Craig Chartered Accountants  
100 Brand Street  
Glasgow  
G51 1DG