

CHARITY REGISTERED NUMBER:1058778

LIVING WATERS CHRISTIAN CENTRE

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 5 APRIL 2025

ACCOUNTANTS
XEINADIN LONDON LIMITED
8TH FLOOR, BECKET HOUSE, 36 OLD JEWRY
LONDON
EC2R 8DD

LIVING WATERS CHRISTIAN CENTRE

LEGAL AND ADMINISTRATIVE INFORMATION

Registered Charity Number: 1058778

Trustees:
D N Brown
T Brown
G Johnson
M Phillips

Registered Office:
Huxbear House
Huxbear Street
Brockley
SE4 1EA

Accountants:
Xeinadin London Limited
8th Floor, Becket House
36 Old Jewry
London
EC2R 8DD

Bankers:
Barclays Bank PLC
93 Lewisham High Street
Lewisham

LIVING WATERS CHRISTIAN CENTRE
FOR THE YEAR ENDED 5 APRIL 2025

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LIVING WATERS CHRISTIAN CENTRE
TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 5 APRIL 2025

The Trustees present their report and the financial statements of the charity for the year ended 5 April 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 02) in preparing the annual report and financial statements of the charity.

Structure, Governance and Management

Governing document

The charity is governed by its Trust deed dated 17 September 1996

Trustee induction and training

New Trustees undergo an orientation day to brief them on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making processes, the business plan and recent financial performance of the charity. During the induction day they meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Organization

A board of trustees of up to 4 members, who meet twice yearly, administers the charity. There are sub-committees covering development, membership, finance, and audit. A Chief executive is appointed by the trustees to manage the day-to-day operations of the charity.

Risk policy

The trustees have examined the major strategic, business, and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

Volunteers

Many volunteers give up their time to help at the branches, particularly at weekends and in the evenings. We are greatly indebted to these volunteers for their commitment and support.

Objectives and activities

The principal activity of the Living Water Christian Centre is that of charitable works for public benefit.

Financial review

LIVING WATERS CHRISTIAN CENTRE
TRUSTEES' ANNUAL REPORT (Continued)

FOR THE YEAR ENDED 5 APRIL 2025

Accounting and reporting responsibilities

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- select suitable accounting policies and apply them consistently.
- make judgements and estimates that are reasonable and prudent.
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993. 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.

Approved by the trustees on 3rd November 2025 signed on its behalf by:


.....

D N Brown
Trustee

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF LIVING WATERS CHRISTIAN CENTRE
FOR THE YEAR ENDED 5 APRIL 2025

I report on the accounts which are set out on pages 4 to 9.

Respective responsibilities of the Trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. It is my responsibility to:

Examine the accounts under section 145 of the 2011 Act; follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act); and state whether matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement



Dated: 3 November 2025

Xeinadin London Limited
8th Floor, Becket House
36 Old Jewry
London
EC2R 8DD

LIVING WATERS CHRISTIAN CENTRE

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE
ACCOUNT)

FOR THE YEAR ENDED 5 APRIL 2025

	Unrest'd Funds £	Total Funds 2025 £	Total Funds 2024 £
Income and endowments from:			
Donations and Legacies	55,485	55,485	52,626
Other income	11,958	11,958	12,893
Total income and endowments	<u>67,443</u>	<u>67,443</u>	<u>65,519</u>
Expenditure on:			
Raising funds	39,302	39,302	41,054
Other	26,400	26,400	26,400
Total resources expended	<u>65,702</u>	<u>65,702</u>	<u>67,454</u>
Net movement in funds	1,741	1,741	(1,935)
Total funds brought forward	£ 56,552	£ 56,552	58,487
Total funds carried forward	<u>£ 58,293</u>	<u>£58,293</u>	<u>56,552</u>

All income and expenditure derive from continuing activities.

LIVING WATERS CHRISTIAN CENTRE

BALANCE SHEET

AT 5 APRIL 2025

	Note	£	2025	£	2024	£
Tangible fixed assets						
Tangible assets	5			8,051		10,734
Current assets						
Debtors	6	2,521			5,243	
Bank Accounts		47,721			40,684	
		<u>50,242</u>			<u>45,927</u>	
Creditors						
Amounts falling due within one year	7		0		109	
			<u>50,242</u>		<u>45,818</u>	
Total assets less current liabilities				<u>58,293</u>		<u>56,552</u>
Net assets				<u>£ 58,293</u>		<u>£ 56,552</u>
Capital funds						
Unrestricted funds				58,293		56,552
				<u>£ 58,293</u>		<u>£ 56,552</u>
Total funds				<u>£ 58,293</u>		<u>£ 56,552</u>

Approved by the trustees on 3rd November 2025 and signed on its behalf.



D N Brown

The annexed notes form part of these financial statements.

LIVING WATERS CHRISTIAN CENTRE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2025

1. **Accounting policies**

The financial statements are prepared under the historical cost convention (as modified by the revaluation of certain assets) and in accordance with the Financial Reporting Standard for Smaller Entities (Effective April 2008). The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued in March 2005.

Cashflow statement

The Company has taken advantage of the exemption in Financial Reporting Standard No.1 from the requirement to produce a cashflow statement on the grounds that it is a small company.

Incoming resources

All incoming resources are included in the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation.

Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Plant and machinery 25% reducing balance basis.

2. **Income**

	Unrest'd Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Donations and legacies			
Tithes and offerings received	45,110	45,110	42,131
Income tax recoverable	10,375	10,375	10,495
	55,485	55,485	52,626
Other income			
Bank interest received	559	559	448
Insurance claim	7,407	7,407	0
Other grants	3,992	3,992	12,445
	11,958	11,958	12,893

LIVING WATERS CHRISTIAN CENTRE

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 5 APRIL 2025

	2025	2025	2024
	£	£	£
3. Expenditure on raising funds			
Rent and hire of church premises	8,415		8,610
Telephone and internet	2,731		2,683
Gift and donations	3,562		2,730
Other direct charitable expenses	12,572		16,887
Pension	605		605
Insurance	521		423
Administrative expenses	995		1,515
Travel expenses	4,395		1,472
Accountancy fees	2,213		1,801
Printing, postage & stationery	518		301
Training costs	91		449
Depreciation	2,684		3,578
	<u>39,302</u>		<u>41,054</u>
4. Other costs			
Staff Salary & Employers NI	2025	2025	2024
	£	£	£
	26,400		26,400
	<u>26,400</u>		<u>26,400</u>

LIVING WATERS CHRISTIAN CENTRE

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 5 APRIL 2025

5. **Tangible fixed assets**

	Plant and Machinery £
Cost:	
At 6 April 2024	53,969
At 5 April 2025	<u>53,969</u>
Depreciation:	
At 6 April 2024	43,235
Charge for the year	2,684
At 5 April 2025	<u>45,919</u>
Net book value:	
At 5 April 2025	<u>£ 8,051</u>
At 5 April 2024	<u>£ 10,734</u>

6. **Debtors and prepayments**

Amounts falling due within one year:

	2025	2024
	£	£
Due from other funds	2,521	5,243
	<u>£2,521</u>	<u>£5,243</u>

7. **Creditors**

Amounts falling due within one year: -

	2025	2024
	£	£
Sundry Creditors	0	109
PAYE & NIC	<u>£ 0</u>	<u>£ 109</u>

LIVING WATERS CHRISTIAN CENTRE

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 5 APRIL 2025

8. Financial Instruments

The company had the following financial instruments:

2025	2024
£	£

Financial assets that are debt instruments
measured at amortized cost.

2,521	5,243
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Other debtors

Financial liabilities measured at amortized cost.
Other creditors

0	109
£ 0	£ 109