# ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

# CHURCH OF THE LIVING GOD, WESTBURY

**CHARITY REGISTRATION No: 1135216**

**COMPANY REGISTRATION No: 07108899**

Independent Examiners Ltd
The Grain Store
Hills Barns
Appledram Lane South
Chichester
West Sussex
PO20 7EG

**CHURCH OF THE LIVING GOD, WESTBURY**
(A COMPANY LIMITED BY GUARANTEE)

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**CHURCH OF THE LIVING GOD, WESTBURY**
(A COMPANY LIMITED BY GUARANTEE)

## LEGAL AND ADMINISTRATIVE INFORMATION

| | |
|---|---|
| **CHARITY NUMBER** | 1135216 |
| **COMPANY REGISTRATION NUMBER** | 7108899 |
| **START OF FINANCIAL YEAR** | 1st January 2025 |
| **END OF FINANCIAL YEAR** | 31st December 2025 |
| **TRUSTEES AT 31ST DECEMBER 2025** | L Waterfield<br>S Battershill<br>P Couch<br>A Dine<br>Rev F Murray<br>Rev I Murray |
| **GOVERNING DOCUMENT** | MEMORANDUM AND ARTICLES OF ASSOCIATION INCORPORATED 19 DECEMBER 2009 |
| **OBJECTS** | (A) TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS IN THE SCHEDULE HERETO ATTACHED IN SUCH WAYS AND IN SUCH PARTS OF WILTSHIRE, THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT; (B) TO RELIEVE SICKNESS AND FINANCIAL HARDSHIP AND TO PROMOTE AND PRESERVE GOOD HEALTH BY THE PROVISION OF FUNDS, GOODS OR SERVICES OF ANY KIND, INCLUDING THROUGH THE PROVISION OF COUNSELLING AND SUPPORT IN SUCH PARTS OF WILTSHIRE, THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT; (C) TO PROVIDE AND MAINTAIN FACILITIES FOR THE BENEFIT OF COMMUNITIES WITHIN THE UNITED KINGDOM WITHOUT DISTINCTION OF RACE, SEX, POLITICAL, RELIGIOUS OR OTHER OPINION AND WITH THE OBJECT OF IMPROVING CONDITIONS OF LIFE FOR THE SAID INHABITANTS AS THE TRUSTEES MAY FROM TIME TO TIME IN THEIR DISCRETION DETERMINE. |
| **REGISTERED ADDRESS** | 3 Leigh Road<br>Westbury<br>BA13 3QN |
| **BANKERS** | HSBC Bank PLC<br>46 Fore Street<br>Trowbridge<br>Wiltshire<br>BA14 8EL |
| **INDEPENDENT EXAMINER** | Independent Examiners Ltd<br>The Grain Store<br>Hills Barns<br>Appledram Lane South<br>Chichester<br>West Sussex<br>PO20 7EG |

**CHURCH OF THE LIVING GOD, WESTBURY**
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE TRUSTEES**
**FOR THE YEAR ENDED 31ST DECEMBER 2025**

**Objectives and Activities**

The charity's objects ("the Objects") are for the public benefit and are restricted to the following:

(a) To advance the Christian faith in accordance with the Statement of Beliefs in the Schedule hereto attached in such ways and in such parts of Wiltshire, the United Kingdom or the world as the Trustees may from time to time think fit;

(b) To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of Wiltshire, the United Kingdom or the world as the Trustees may from time to time think fit;

(c) to provide and maintain facilities for the benefit of communities within the United Kingdom without distinction of race, sex, political, religious or other opinion and with the object of improving conditions of life for the said inhabitants as the trustees may from time to time in their discretion determine.

- Encouraging and discipling current and new Christians towards the obedience of the two great Commandments – to love God, and to love our neighbours as ourselves. This is developed through the imitation and emulation of the life and teaching of Jesus Christ towards the goodness of God; and to love, honour and respect all of God's creation in word and deed.

- Providing teaching and effective prayer for health, and a healthy lifestyle, in body soul and spirit: in body, through understanding and applying all the ways in which God heals, through the natural and the supernatural, including general advice for a healthy lifestyle through good diet and exercise; in soul (mind, will and emotions) by help and support through life's problems, particularly in relationships, financial stewardship, and effective employment; and in spirit , through inner healing and personal connection with the Godhead.

- Providing specific training in recognising and responding to the voice of God through prophetic Activation Schools online through Zoom, open to all people without distinction who wish to progress in their understanding and knowledge of their identity in God.

- Bringing pastoral care through developing training for communication, and in understanding how to respond to those who have trauma, who have lost hope, or who are simply alone. Regular Saturday morning free refreshments and fellowship publicised in Christian Way magazine and also open to all on online neighbour / next door platforms – with prayer & encouragement provided for any who request help.

- Providing through Charitable donations support to those charities, as approved by the Trustees who can reach people and places that are currently beyond our human resources, to further their conditions of life

**Policies**

- Volunteer Management Policy: All members of CLG are potential volunteers, for support in the operation of all church activities. These include helping with refreshments and cleaning up kitchen usage afterwards, setting up chairs, and other general administration. Children's church is currently very intermittent, having only occasional visits by between two to five children over 6 years of age. Appointed volunteers at present must be DBS checked, and will have received material and guidance for Children's Church. One adult for six children over 6 is required. When there is no-one available, or when numbers require additional adults, if necessary one or more parents will be asked to be available. All children's church activities are monitored.
- Risk Management Policy: Trustees assess risks for CLG, and raise awareness where necessary. Currently the main risk to visitors attending church functions is the pathway, which can become slippery in winter ice and wet. By appropriate signage, and advice to members, risk is delegated to personal responsibility. Otherwise, no major risks are perceived currently by the Trustees.

**Achievements and Performance**

For 2025 Many concerns on finances, health, and community relationships having increasing struggles over illegal migration; wars in Europe affecting UK through protest groups, rise in violent crime, and increasing diminishing of Christian values, alongside rising threat from Islamic extremism; these are areas in which the role of the church is to bring strength hope and freedom from the stresses life has brought for so many.

We continue our focus on health and healing – through developing individuals in the church, by teaching and practical application, to have confidence to bring the hope of the kingdom of heaven to those within their various spheres of influence.

**Achievements and Performance (continued)**

The online courses on zoom have been open to all, both locally and internationally, and these have continued to develop, with attendance from other churches and from European Nations, Nigeria and S Africa, USA and Canada through zoom and WhatsApp as favoured media – CLG has helped many, introduced by members or friends of CLG, or visitors to the area seeking support, through prayer and encouragement. Testimonies of healing, success with employment and/or financial support, are recorded as a witness to the grace and love of God to all.

We have sought to encourage younger generations into the value of Christian understanding in the midst of educational challenges that affect the young in their confusion of identity and purpose. This is in embryo at present, and is to be developed as an essential benefit to the wider community as we seek to develop dedicated children ministry. The increase of suicidal thoughts, modern day slavery and drug abuse are serious challenges that can be overcome effectively through discovering the truth that is in Jesus Christ as risen Lord. Some transformed lives in teenagers and early 20's have been incredible encouragement to us all.

Through our members, CLG directly supports local charities and enterprises – Cornerstone in Warminster supporting the homeless, families and individuals struggling with complications of life in various ways; Windsor Hill Woods helping ex-prisoners and drug addicts get re-established with community values; and generally neighbours in need. We have small groups or couples in Devizes, Warminster, Trowbridge and of course Westbury, who connect with local community and with one another, to provide a listening ear with practical and spiritual active support. Developing better relationships and productivity amongst work colleagues is also a feature of his support.

Our Missionary to Madagascar is developing Charitable status, so that the work can be effectively funded and supported; plans for the work include food production, innovations to help communities and authorities in difficult circumstances of floods, deprivation, gang violence.

Financially we also continue to support charitable organisations providing relief and support in Philippines, Middle East, Africa, and S America, wherever there is a need and purpose – through Vision for Israel, MAF, Every Home for Christ, SAT7, CBM, and Bible Society amongst others. Also closer to home with CARE, Alabaré, Trussell Trust, Salvation Army; and Justice and Care to combat modern day slavery. Some individuals in need have been given help directly where we have close communication.

Whilst abortion and gender ideology continue to be an increasing cause for serious concern in young adults, the resultant need for pastoral help, comfort and healing of mental stresses add to our commitment to the community in co-operation with other churches and to families in our sphere of care.

We continue to provide regular contributions to the local newspaper and Westbury Area Churches Together (WACT) bi-monthly magazines for the benefit of the area communities, which includes invitations to our various facilities and courses.

We maintain open relationships with other local churches, schools and care homes, and local organisations so as to be available to give help and support whenever called upon. We are planning to open a monthly Healing Café in the town, open to the Community to receive hospitality and effective prayer as part of a wider network of Healing Cafés in England. The vision to provide a safe place for people to meet in various areas has begun to take shape through training and finding the right premises, and we look forward to seeing the fruit of that next year.

**Financial Review**

In 2025 we recorded a deficit of expenditure over income of £8,134 (2024: surplus of £5,867). Total reserves at 31st December 2025 were £72,773 of which £2,127 were restricted funds and £70,646 unrestricted.

**Services to Church of the Living God Westbury (CLG)**

– Revd Iain Murray, Revd Fatimah Murray

a. Pastoral oversight for congregation and support/counselling
b. Discipleship in the Christian Faith to guide all into their identity and calling – to develop their God-given skills for the benefit of the communities they are able to serve.
c. Developing leaders in ministries to the church, to continue for the future.
d. Represent CLG with local bodies – Churches Together, Publications, and through Public Services (eg Remembrance, Good Friday, Easter and Christmas)
e. Maintain Church Administration with Companies House, Charities Commission, CCLI, and HMRC, Accounting and Trustee Management
f. Oversee Safeguarding requirements, Insurance and Maintenance, Legal protocols.
g. Care of Chapel and Cabin Buildings, currently provided to CLG from and within Murray house property.

Amongst others, these services enable CLG Members to be supported and empowered to support others where there is need, where those who have lost hope, or who are sick or vulnerable, can find a refuge and guidance through church members who have gained confidence in the ability they have to provide the help as needed, with backup from church resources. Providing healing events, Christian counselling, general acts of kindness and generosity are the contribution made to local communities; and being a broad mission church with several nationalities represented, we have been able to support further afield with online courses of training development in the Christian Faith.

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The Charities Act and the Companies Act require the Board of Trustees to prepare financial statements for each financial year which gives a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity.
In preparing those financial statements the Board is required to :-

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Prepare financial statements on a ongoing concern basis unless it is inappropriate to presume that the company will continue in business;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with the Companies Act 2006 and comply with regulations made under the Charities Act. 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.

The trustees are also responsible for the contents of the Report of the Trustees and the responsibility of the independent examiner in relation to the trustees' report is limited to examining the report and ensuring that, on the face of the report, there are no inconsistencies with the figures disclosed in the financial statements.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

I approve the attached statement of financial activities and balance sheet for the period ended 31st December 2025 and confirm that I have made available all information necessary for its preparation.

Approved by the Trustees on the 27 September 2026

Signed on their behalf by Rev Iain Murray

Signature:

## CHURCH OF THE LIVING GOD, WESTBURY
(A COMPANY LIMITED BY GUARANTEE)

## INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

I report to the trustees/members of Church of the Living God, Westbury on my examination of the accounts of the Company for the year ended 31st December 2025.

**RESPONSIBILITIES AND BASIS OF REPORT**

As the charity's trustees of the Company (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

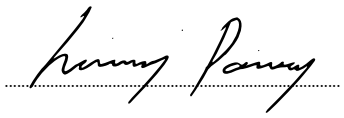
Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act).

**INDEPENDENT EXAMINER'S STATEMENT**

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

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.



Lomax Pavey MAAT
Independent Examiners Ltd
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29th September 2026

**CHURCH OF THE LIVING GOD, WESTBURY**
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## STATEMENT OF FINANCIAL ACTIVITIES
## FOR THE YEAR ENDED 31ST DECEMBER 2025

| | Notes | Unrestricted Funds £ | Designated Funds £ | Restricted Funds £ | **TOTAL 2025 £** | **TOTAL 2024 £** |
|---|---|---|---|---|---|---|
| **INCOME** | | | | | | |
| Donations & Legacies | **3a** | 50,076 | 776 | 1,600 | 52,452 | 67,687 |
| Investment Income | **3b** | 904 | - | - | 904 | 1,142 |
| Other Income | **3c** | 1,120 | - | - | 1,120 | 195 |
| **TOTAL INCOME** | | **52,100** | **776** | **1,600** | **54,476** | **69,023** |
| **EXPENDITURE** | | | | | | |
| Charitable Activities | **4a** | 60,339 | 500 | - | 60,839 | 61,316 |
| Governance Costs | **4b** | 1,771 | - | - | 1,771 | 1,840 |
| **TOTAL EXPENDITURE** | | **62,110** | **500** | **-** | **62,610** | **63,156** |
| **NET INCOME/(EXPENDITURE)** | | **(10,010)** | **276** | **1,600** | **(8,134)** | **5,867** |
| Funds brought forward | | 77,136 | 3,244 | 527 | 80,907 | 75,040 |
| Transfers between funds | **5** | - | - | - | - | - |
| **TOTAL FUNDS CARRIED FORWARD** | | **67,126** | **3,520** | **2,127** | **72,773** | **80,907** |

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 10 to 16 form part of these financial statements.

**CHURCH OF THE LIVING GOD, WESTBURY**
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## BALANCE SHEET
## AS AT 31ST DECEMBER 2025

| | Note | Unrestricted Funds £ | Restricted Funds £ | 31-Dec-25 Total £ | 31-Dec-24 Total £ |
|---|---|---|---|---|---|
| **Fixed assets** | | | | | |
| Tangible assets | **2** | 4,484 | - | 4,484 | 5,979 |
| **Current assets** | | | | | |
| Debtors and Prepayments | **8** | 9,132 | - | 9,132 | 9,132 |
| Cash at bank and in Hand | **7** | 62,541 | 2,127 | 64,668 | 71,367 |
| **Total current assets** | | **71,673** | **2,127** | **73,800** | **80,499** |
| **Creditors: amounts falling due within one year** | **9** | 5,511 | - | 5,511 | 5,571 |
| **NET CURRENT ASSETS** | | 66,162 | 2,127 | 68,289 | 74,928 |
| **TOTAL ASSETS less current liabilities** | | **70,646** | **2,127** | **72,773** | **80,907** |
| **Creditors: amounts falling due in more than one year** | **10** | - | - | - | - |
| **NET ASSETS** | | **70,646** | **2,127** | **72,773** | **80,907** |
| **Funds of the charity** | | | | | |
| General funds | | 67,126 | - | 67,126 | 77,136 |
| Restricted funds | **5** | - | 2,127 | 2,127 | 527 |
| Designated Funds | | 3,520 | - | 3,520 | 3,244 |
| **TOTAL FUNDS** | | **70,646** | **2,127** | **72,773** | **80,907** |

For the financial year ending 31 December 2025 the Charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

• The members have not required the Charity to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006; and

• The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the Trustees on the 27 September 2026

Signed on their behalf by Rev Iain Murray

Signature:

# CHURCH OF THE LIVING GOD, WESTBURY
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## NOTES TO THE FINANCIAL STATEMENTS
## FOR THE YEAR ENDED 31ST DECEMBER 2025

**1. ACCOUNTING POLICIES**

**Summary of significant accounting policies and key accounting estimates**
The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

**Statement of compliance**
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. 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 (FRS102) (effective 1 January 2015) - (Charities SORP - FRS102) and the Charities Act 2022.

**Preparation of accounts on a going concern basis**
Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

**Changes to accounting estimates**
No changes to accounting estimates have occurred in the reporting period.

**Income**

***Recognition of Income***
These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the resources will be received; and
- the monetary value can be measured with sufficient reliability.

***Income with Related Expenditure***

Where income has a related expenditure (as with fundraising or contract income) the income and related expenditure are reported gross in the SOFA.

***Grants and Donations***
Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

***Tax Reclaims on Donations and Gifts***
Income from tax reclaims are included in the SOFA in the same financial period as the gift to which they relate.

***Contractual Income and Performance Related Grants***
This is only included in the SOFA once the related goods or services has been delivered.

***Gifts in Kind***
Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

***Donated Services and Facilities***
These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

***Investment Income***
This is included in the accounts when receivable.

***Investment Gains and Losses***

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

***Volunteer Help***
The value of any voluntary help received is not included in the accounts but is described in the Director's annual report.

**1. ACCOUNTING POLICIES (continued)**

**Expenditure**

***Governance Costs***
Include costs of the preparation and examination of statutory accounts, the costs of the Trustees' meetings and cost of any legal advice to trustees on governance or constitutional matters.

***Grants with Performance Conditions***
Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

***Grants Payable without Performance Conditions***
These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

***Investments***
Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

***Pensions***
Pension contributions are charged to the Statement of Financial Activities as they become payable.

***Fund Accounting***
The unrestricted funds can be spent on any activity within the charity's overall objectives. Any restricted funds (see note 5) are to be spent on more specific uses.

**Assets and Liabilities**

***Fixed Assets***
These are capitalised if they can be used for more than one year, and cost at least £1,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation is calculated at a rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

| | |
|---|---|
| Property | 25% per annum on a straight line basis |
| Vehicles | 25% per annum on a straight line basis |

There has been no change to the accounting polices (Variation rules and methods of accounting) since last year.

***Liability Recognition***
Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

**2. TANGIBLE FIXED ASSETS**

| | Note | | Unrestricted Funds Property £ | Vehicles £ | **Total £** |
|---|---|---|---|---|---|
| Cost | | 01-Jan-25 | 11,996 | 4,900 | 16,896 |
| *Additions* | | | - | - | - |
| Cost at | | 31-Dec-25 | 11,996 | 4,900 | 16,896 |
| Depreciation | | 01-Jan-25 | 7,568 | 3,350 | 10,917 |
| Charge | | | 1,107 | 388 | 1,495 |
| Depreciation at | | 31-Dec-25 | 8,675 | 3,738 | 12,412 |
| Net Book Value | | 31-Dec-25 | **3,321** | **1,162** | **4,484** |
| Net Book Value | | 31-Dec-24 | 4,428 | 1,550 | 5,979 |

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31-Dec-25 None 31-Dec-24 None

| **3. INCOME** | Notes | Unrestricted Funds £ | Designated Funds £ | Restricted Funds £ | **TOTAL 2025 £** | **TOTAL 2024 £** |
|---|---|---|---|---|---|---|
| **a) Donations & Legacies** | | | | | | |
| Tithes, Gifts and Offerings | | 41,187 | 776 | 1,600 | 43,563 | 58,105 |
| Tax Recoverable | | 8,889 | - | - | 8,889 | 9,582 |
| | | **50,076** | **776** | **1,600** | **52,452** | **67,687** |
| **b) Investment Income** | | | | | | |
| Interest Received | | 904 | - | - | 904 | 1,142 |
| | | **904** | **-** | **-** | **904** | **1,142** |
| **c) Other Income** | | | | | | |
| Other Income | | 1,120 | - | - | 1,120 | 195 |
| | | **1,120** | **-** | **-** | **1,120** | **195** |

| **4. EXPENDITURE** | **Notes** | Unrestricted Funds £ | Designated Funds £ | Restricted Funds £ | **TOTAL 2025 £** | **TOTAL 2024 £** |
|---|---|---|---|---|---|---|
| **a) Charitable Activities** | | | | | | |
| Administration, Printing & Stationery | | 372 | - | - | 372 | 1,826 |
| Bank Charges | | 105 | - | - | 105 | 175 |
| Church Equipment | | 257 | - | - | 257 | 716 |
| Cleaning Costs | | 727 | - | - | 727 | 219 |
| Community Action | | 217 | - | - | 217 | 205 |
| Fellowship & Hospitality | | 826 | - | - | 826 | 390 |
| Gifts & Donations | | 11,274 | - | - | 11,274 | 15,950 |
| Insurance | | 1,331 | - | - | 1,331 | 1,473 |
| Leadership Development & Conferences | | 6,606 | 500 | - | 7,106 | - |
| Ministry, Discipleship & Books | | 286 | - | - | 286 | 767 |
| Motor & Travel Expenses | | 894 | - | - | 894 | 1,761 |
| Pastoral Services Fees | | 34,320 | - | - | 34,320 | 34,320 |
| Premises, Facilities & Utilities | | 757 | - | - | 757 | 1,041 |
| Recognitions | | 559 | - | - | 559 | 169 |
| Website & Zoom Costs | | 313 | - | - | 313 | 312 |
| Depreciation Expense | | 1,495 | - | - | 1,495 | 1,993 |
| | | **60,339** | **500** | **-** | **60,839** | **61,316** |
| **b) Governance Costs** | | | | | | |
| Independent Examiner's Fees | | 1,011 | - | - | 1,011 | 1,101 |
| Governance/ Head Office | | 760 | - | - | 760 | 739 |
| Legal & Professional fees | | - | - | - | - | - |
| | | **1,771** | **-** | **-** | **1,771** | **1,840** |

**5. RESTRICTED FUNDS**

**THIS YEAR**

| | **Balance 01-Jan-24 £** | Income £ | Expenditure £ | Transfer £ | **Balance 31-Dec-24 £** |
|---|---|---|---|---|---|
| Special Offering/Philippines Food | 527 | - | - | - | 527 |
| Philippine Independent Catholic Church | - | - | - | - | - |
| Madagascar Mission | - | 1,600 | - | - | 1,600 |
| | **527** | **-** | **-** | **-** | **2,127** |

**LAST YEAR**

| | **Balance 01-Jan-23 £** | Income £ | Expenditure £ | Transfer £ | **Balance 31-Dec-23 £** |
|---|---|---|---|---|---|
| Special Offering/Philippines Food | 141 | 15,386 | (15,000) | - | 527 |
| Philippine Independent Catholic Church | (1,090) | - | - | 1,090 | - |
| | **(949)** | **15,386** | **(15,000)** | **1,090** | **527** |

The Restricted Funds are wholly represented by the charity's cash reserves and are to be expended as specified above.

**6. DESIGNATED FUNDS**

**THIS YEAR**

| | **Balance 01-Jan-24 £** | Income £ | Expenditure £ | Transfer £ | **Balance 31-Dec-24 £** |
|---|---|---|---|---|---|
| Chapel Expansion Repairs | - | - | - | - | - |
| Special Offerings/Charitable Donations | 3,244 | 776 | (500) | - | 3,520 |
| | **3,244** | **776** | **(500)** | **-** | **3,520** |

**LAST YEAR**

| | **Balance 01-Jan-23 £** | Income £ | Expenditure £ | Transfer £ | **Balance 31-Dec-23 £** |
|---|---|---|---|---|---|
| Chapel Expansion Repairs | (15,446) | - | - | 15,446 | - |
| Special Offerings/Charitable Donations | 2,884 | 460 | (100) | - | 3,244 |
| | **(12,562)** | **460** | **(100)** | **15,446** | **3,244** |

The Designated Funds remain part of unrestricted reserves but have been designated by the trustees for the purposes noted.

**7. CASH AT BANK AND IN HAND**

| | Unrestricted Fund £ | Restricted Fund £ | **Total 31-Dec-25 £** | **Total 31-Dec-24 £** |
|---|---|---|---|---|
| HSBC Current Account | 5,888 | 2,127 | 8,015 | 10,782 |
| HSBC Deposit Account | 54,515 | - | 54,515 | 59,611 |
| HSBC Current Account 2 | 1,647 | - | 1,647 | 745 |
| Petty Cash | 491 | - | 491 | 229 |
| | **62,541** | **2,127** | **64,668** | **71,367** |

**8. DEBTORS AND PREPAYMENTS**

| | Unrestricted Fund £ | Restricted Fund £ | **Total 31-Dec-25 £** | **Total 31-Dec-24 £** |
|---|---|---|---|---|
| Gift Aid Recoverable | 9,132 | - | 9,132 | 9,132 |
| | **9,132** | **-** | **9,132** | **9,132** |

**9. CREDITORS AND ACCRUALS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

| | Unrestricted Fund £ | Restricted Fund £ | **Total 31-Dec-25 £** | **Total 31-Dec-24 £** |
|---|---|---|---|---|
| Independent Examiner's Fee | 1,011 | - | 1,011 | 1,071 |
| Pastor's Expenses Provision | 4,500 | - | 4,500 | 4,500 |
| | **5,511** | **-** | **5,511** | **5,571** |

### 10. CREDITORS AND ACCRUALS: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

There were no Creditors or Accruals falling due in more than one year at the end of this financial year (2024: £Nil).

### 11. STAFF COSTS

The charity had no employees during the year (2024: nil).

### 12. TRUSTEES AND OTHER RELATED PARTIES

During the financial year Trustees Reverend Iain Murray and Reverend Fatimah Murray received £34,320 (2024: £34,320) for providing pastoral services to the Church of the Living God, Westbury in furthering the Charity's objects. Details of these services can be found on page 5 in the Report of the Trustees.

At 31 December 2025 the Charity owed £4,500 (2024: £4,500) to Reverend Iain Murray and Reverend Fatimah Murray for expenses incurred on behalf of the Charity, for which detailed claims are awaited, and during the year met £2,430 of Bible college course fees for two Trustees and £271 of retreat and travel costs. No other payments were made to Trustees or persons connected with them, other than reimbursement of small items, and no other material transaction took place.

### 13. RECONCILIATION OF MOVEMENT ON CAPITAL AND RESERVES

The Company is Limited by Guarantee (07108899) and it is a charity registered with the Charity Commission (1135216).

It does not have a Share capital and has no income subject to Corporation Tax.

| | | 2025 | 2024 |
|---|---|---|---|
| | | £ | £ |
| Profit / Deficit for the financial year | | (8,134) | 5,867 |
| Other Recognised Gains | | - | - |
| | | (8,134) | 5,867 |
| Opening balance as previously stated | | 85,407 | 79,540 |
| Prior year adjustment (note 14) | | (4,500) | (4,500) |
| Opening balance as restated | | 80,907 | 75,040 |
| Closing Funds at | 31-Dec-25 | 72,773 | 80,907 |

### 14. PRIOR YEAR ADJUSTMENT

A provision of £4,500 for pastoral expenses, included in creditors to 31 December 2023, was written back in the 2024 accounts. The Trustees have confirmed the amount remains due and it has been reinstated. Funds brought forward at 1 January 2025 are reduced by £4,500 and the comparative figures restated. There is no effect on the deficit for the year.