

BREAD OF LIFE INTERNATIONAL MINISTRIES

England & Wales · Charity number 1123248

Details

Other names BREAD OF LIFE CHURCHES INTERNATIONAL

Status Registered

Legal form Trust

Registered 2008-03-18

Register [View on the Charity Commission register](#)

Contact

Address Bread of Life International Ministr
Rushley
Basildon
SS13 1SL

Phone 01268728270

Email breadoflifeinternational@gmail.com

Website www.bolim.org.uk

Activities

Objects: THE OBJECTS OF THE CHURCH ARE FOR THE BENEFIT OF THE PUBLIC:3.2.1. TO ADVANCE THE CHRISTIAN FAITH (IN ACCORDANCE WITH THE STATEMENT OF BELIEFS) IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT;3.2.2 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 THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT; AND3.2.3 TO ADVANCE EDUCATION IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT.3.3 THE TRUSTEES MUST USE THE INCOME AND MAY USE THE CAPITAL OF THE CHURCH IN PROMOTING THE OBJECTS

Activities: Objects: To advance the Christian Faith in Basildon and such other parts of the UK or the world as the charity may think fit; to fulfil such other purposes which are exclusively charitable according to the law and are connected with the charitable work of the trust; Relieving persons who are in conditions of need or hardship and any other purposes beneficial to the community the church operates.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** UNITED KINGDOM OR THE WORLD
- Zimbabwe
- Essex

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£76,974	£76,055	-	-
2024-03-31	£66,022	£64,720	-	-
2023-03-31	£62,938	£54,939	-	-
2022-03-31	£53,500	£54,836	-	-
2021-03-31	£60,045	£45,117	-	-

Trustees

Name	Role	Appointed
DENNISHA ABIONA	Chair	2012-10-11
DOCTOR MANDLA NYATHI PHD		
KUDZAI NDUNA		
PASTOR TAPIWAMUNASHE NDUNA		
PATRICIA SIPHATHISIWE NYATHI		2012-10-11

BREAD OF LIFE INTERNATIONAL MINISTRIES

England & Wales - Charity number 1123248

Accounts



Trustees' Annual Report for the period

From 1st April 2024 Period start date to 31st March 2025 Period end date

Charity name: Bread of Life International Ministries

Charity registration number: 1123248

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>Advance the Christian Faith in accordance with the statement of Beliefs appearing in the schedule hereto in Basildon, Kings Lynn and in such other parts of the United Kingdom or the world as the Executive Committee may from time to time think fit.</p> <p>Fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the trust.</p> <p>To relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused hereby in the said locations and in such other parts of the United Kingdom or the world as the Executive Committee may from time-to-time think fit.</p> <p>To advance any other purpose beneficial to the community in which the Ministry operates in.</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<ul style="list-style-type: none"> -Sunday fellowship - Ladies fellowship, where women learn and share on entrepreneurial skills, community development. Ladies annual retreat, conference and breakfast meetings - Men's fellowship, often attracting men from the community, other denominations and faith groups. Annual retreat and breakfast meetings - Couples' fellowships, a platform for building lifelong marriages, learning and developing parental skills and designed to also foster community cohesion. -Youth activities and services that allow BOLIM youth to fellowship with youth from other churches -Family fun days in a community setting inviting members of the community -Fitness day-promoting fitness and well-being within the community - Music performances and platforms for aspiring young talent continues. Opportunities to develop praise and worship leaders and an opportunity to learn how to play various music instruments - Sunday school activities for children aged 11 and below. Annual trips and learning opportunities -Weekly Tea and Cake session for the elderly in the community giving an opportunity to meet others, play games and fellowship -Weekly bible study sessions -Morning devotions from Monday to Friday -Weekly prayer sessions -Annual Christmas jumper day and donating proceeds to Save the Child Charity Regular all or half night prayer sessions Community support for the vulnerable in the community Support with food distribution to those experiencing economic hardship

Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	None issued
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Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	No changes to this policy in this current year. Donations to other charitable activities amounted to £8151.66
Policy on social investment including program related investment	Para 1.38	None
Contribution made by volunteers	Para 1.38	Most of the charitable work was undertaken by volunteers who continue to be pivotal in the church community involvement.
Other Plans for the future of the church.		<ul style="list-style-type: none"> (i) Consider extension of the Miracle Centre as the building is becoming too small to accommodate all congregants or looking at a more suitable accommodation for the church (ii) Progress the registration of the Miracle Centre as a Marriage venue and progress the registration of a Marriage Officer. (iii) New assemblies in Kings Lynn and Milton Keynes. (iv) Strengthening Evangelism team as it once again looks at going out into the world and impacting the marketplace (v) Leadership training for all leaders and workers (vi) Car Park maintenance and markings (vii) Small-scale works that need to be completed within the church building viii) Consider investment of charity funds ix) Succession planning and training of young people into various departments x) Set up a building fund xi) Purchase new seating chairs for the Miracle Centre xiii) Change the Church banner in front of the Miracle Centre xi) Install gates around the Miracle Centre as a safety measure for children to prevent them wandering into the main road

Achievements and Performance

	SORP reference	

<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p> <p>Objectives, activities, and achievements of the church 2024-2025.</p>	<p>Para 1.20</p>	<ul style="list-style-type: none"> i) The theme for the beginning of 2024 for BOLIM was 'Fruitfulness in the Marketplace' and this changed to "Is anything too difficult for the Lord?" prior to the September 2024 Annual anniversary. ii) Leadership meetings were held monthly and Workers' meeting held quarterly iii) Ladies Retreat was held on the weekend of Friday 3rd May to Sunday 5th May 2024 at Denham Grove Hotel with the theme scripture from Hebrews 12v2 iv) Men's retreat was held on 7-9th June 2024. And was very well attended with the net cast even further with attendees from outside the ministry. Positive feedback received from attendees. Planning to use the same venue next year with attendees promising to invite even more guests v) Due to complications with booking, the congregation did not meet in October 2024 but resumed in November 2024. Kings Lynn assembly finally had a successful launch on the 16th of March 2025. vi) Pastor Hugh Osgood visited BOLIM Basildon, on Sunday 28th May 2024 and articulated the annual theme very well. Leadership team were able to enjoy lunch with Dr Osgood after the church service. This gave the leaders time to meet with Dr Osgood and have some 1-1 discussions with him vii) Fathers' Day was marked on Sunday 16th June 2024 with the Ladies leading the service and treating the fathers to a lovely lunch after service and lovely Father's Day gifts viii) The annual children's trip was to Call of the Wild and held on Sunday 7th July 2024. All the children really enjoyed the trip, received a lesson at the venue and were happy. 3 Children from Sunday school transitioned at the end of the academic year to join the Youth team ix) Fitness Day was held on Sunday 7th July 2024 and was a great success. All felt that it would have been useful to put the BOLIM banner at the front to encourage the community to attend church services x) The church also celebrated the Senior Pastor's 60th birthday on 14th July 2024 with a Thanksgiving service followed by a barbecue after the service. This was a really great success xi) Family fun day was held on 3rd August 2024 at Wat Tyler Park Pitsea from 1pm to 5pm xii) Youth ministry took part in a Youth week led by Churches Together Basildon from 12th to 18th August 2024. xiii) 21days Prayer and Fasting was held from And this time leaders were encouraged to take it in turn to lead every evening prayer session at the breaking of the fast xiv) The BOLIM Annual conference and anniversary celebrations were held from 20th September 2024 to 22nd September 2024. The church was blessed to have Pastor Alan Murphy, Bishop Noel McLean, Dr Dipo Oluyomi and Senior Tapi Nduna ministering over the weekend. xv) Youth Sunday was held on Sunday 20th October 2024 and the service was fully led by the youth xvi) Night vigil was held on 31st January 2025. This was a huge success but attendance low. Plan to encourage congregation to attend night prayers xvii) Ladies breakfast meeting was held on November 16th November 2024 with the theme-Girl! Get Up based on Mark 5v41 with guest speaker Pastor Esther Nnandi xviii) Safeguarding Sunday was observed on Sunday 17th November 2024 under the theme: Safeguarding: Let's talk about it, with the Safeguarding Lead leading an interactive session about Safeguarding and the importance of complying with the Safeguarding policy within the church xix) Baptism service was held jointly with Swanmead Church on Sunday 17th November 2024.
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		<ul style="list-style-type: none"> xx) Children's Christmas party was held on Sunday 8th December 2024 xxi) Christmas Carol Service was held on Sunday 15th December 2024 xxii) Christmas Day service was held at the Miracle Centre from 10am to 11am xxiii) Watchnight service was held on 31st December from 9pm to 0030hrs xxiv) January New Year 7 Day prayer and fasting was held from January 2nd to January 8th with prayers every evening from 6pm till 7pm xxv) The congregation enjoyed a family meal on Sunday 26th January 2025 with an Afro-Caribbean themed meal. xxvi) Visit from Pastor Alan Murphy on Sunday 16th February 2025. Congregation agreed that he brought a timely word and very encouraging word xxvii) Valentines' dinner was held on 1st March 2025. Couples enjoyed a lovely dinner at Buzz Restaurant and some teaching, dance h=games and encouragement. The couples had also attended an online session via Zoom the night before led by guest speakers Pastors William and Agnes Sunu on the theme: Live in Love based on 1John 4v16 xxviii) The launch of the Kings Lynn branch of BOLIM was held on March 16th, 2025, with the Basildon branch closed for the day and all members supporting the launch xxix) On Sunday 23rd March 2025, BOLIM held a special Sunday service church planting commissioning service programme with the theme - Fruitful Witnesses: Expanding God's kingdom
Objectives, activities, and achievements BOLIM Zimbabwe church 2024-2025.		<ul style="list-style-type: none"> i) 3 Assembles that are functional across Zimbabwe in Masvingo, Chitungwiza and Eastview Harare ii) Open air crusades held from April to July 2024 supported financially from mother branch in the United Kingdom iii) Increase seen increasing steadily with fully functional Sunday school services for children iv) Increased attendance to August conference

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	<p>2024-2025 saw not only numerical increase in attendance to Sunday services and church membership but very tangible spiritual growth within the congregation. Increase noted in attendance to Morning devotions held every Monday to Friday morning</p> <p>Launch of BOLIM Kings Lynn branch</p> <p>Support of the vulnerable within the community</p> <p>Increased attendance to Ladies and Men's retreat</p> <p>Very active participation of the youth in services and activities arranged for Basildon churches</p>
Performance of fundraising activities against objectives set	Para 1.41	<p>All the charity's activities were funded from members tithes, offerings, and gift aided donations.</p> <p>Christmas jumper day where all members donated £5 each for wearing a Christmas jumper to church. Donation made to Save the Child charity</p>
Investment performance against objectives	Para 1.41	<p>No charity funds were put into investments. Interest rates from savings were miniscule due to poor bank rates.</p>

		The Trustees are looking at the option of engaging a financial advisor to help with safer investment options for the charity.
Other		i) Leadership training for all leaders and workers ii) Review of Trustees and additions to Trustees board
Leadership and strategic reviews of the church.		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Financial review of the church. (i) Church remains in healthy financial state with a balance of more than £40000. (ii) Audited financial reports are part of the annex to this report.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves - The charity's policy on reserves is to maintain reserves equivalent to a minimum of 3 months its operational budget. Currently the charity's reserves exceed that required minimum.
Amount of reserves held	Para 1.22	£40,000.00
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	No funds in deficit
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Generous Members' donations, offerings tithes, and gift aided donation claims
Investment policy and objectives including any social investment policy adopted	Para 1.46	BOLIM Trustees have considered investment of funds in their meetings but have so far not invested any funds as least risk options are considered. Investment advisor option is to be considered in the next meetings.
A description of the principal risks facing the charity	Para 1.46	There no principal risks facing the charity
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Charity is governed by a Trust deed
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed/elected by serving trustees from a range of carefully selected candidates deemed to possess the best skills set necessary to advance the charity's objectives in line with Charity guidelines

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Trustees have access to training and have received information about the roles and responsibilities of Trustees. Trustees are to reflect diversity and inclusiveness of stakeholders.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	For organisational structure, please see paragraph 'Reference and Administrative details' below. BOLIM maintains a good relationship with various Christian umbrella bodies like Churches in Communities (CIC), a member body of the free churches group, Churches Together in Basildon (CTB). BOLIM continues to work together with other like focused organisations to support the community in Basildon.
Relationship with any related parties	Para 1.51	BOLIM works with other churches in Basildon to support the community through food banks, charity and sports events aimed at inviting the community. Currently looking at using the church hall as a nursery to serve the community and support with childcare. Have shared the church building with other organisations to support youth ministry and a place of prayer and worship for different groups.
Other		

Reference and Administrative details

Charity name	BREAD OF LIFE INTERNATIONAL MINISTRIES
Other name the charity uses	BREAD OF LIFE CHURCHES INTERNATIONAL
Registered charity number	1123248
Charity's principal address	The Miracle Centre Rushley Basildon, Essex SS13 1SL

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mrs Dennisha Abiona	Chairperson		Board of Trustees
2	Pastor Tapiwamun Ashe Nduna	Senior Pastor BOLIM		Board of Trustees
3	Mrs Siphathisiwe Nyathi	Secretary of the Board of Trustees		Board of Trustees
4	Pastor Kudzai Nduna	Pastor		Board of Trustees
5				
6				

Corporate trustees – names of the directors at the date the report was approved

Director name		
None		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
None		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	None
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	None

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Legal	Miss Rebecca Abiona	22 Cromer Road, Southend On Sea, Essex, SS1 2DU
Auditors	FN Accounting Services Limited	No 7 Shieling House, 30 Invincible Road, Farnborough, Hampshire GU14 7QU

Name of chief executive or names of senior staff members (Optional information)

Not Applicable

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Not Applicable



Other optional information

None

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Dennisha Abiona	Siphathisiwe Patricia Nyathi
Position (eg Secretary, Chair, etc)	Chair of the board of Trustees	Secretary of the Board of Trustees
Date	27-01-2026	

BREAD OF LIFE INTERNATIONAL MINISTRIES

FINANCIAL STATEMENTS

For the year ended

31 March 2025

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BREAD OF LIFE INTERNATIONAL MINISTRIES
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

Receipts and Payments Analysis		<u>Unrestricted</u>	<u>Restricted</u>	<u>General</u>	<u>TOTAL</u>	<u>TOTAL</u>
		<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>FY2425</u>	<u>FY2324</u>
		£	£	£		£
2	Incoming resources					
	Voluntary Receipts					
	Weekly Tithes and offerings	45,950.86	0.00	0.00	45,950.86	45,378.78
	Special offerings and Contributions	16,513.14	0.00	0.00	16,513.14	10,112.60
	Income tax refunds under Gift Aid	14,442.32	0.00	0.00	14,442.32	9,204.66
	Interest on Investment account	16.88	0.00	0.00	16.88	26.59
	Rent receivable	0.00			0.00	0.00
	Other Income	50.00			50.00	1,299.00
	Total Incoming resources Resources	76,973.20	0.00	0.00	76,973.20	66,021.63
	expended					
3	Ministrial Costs					
	Pastor's Stipend	(-20,484.32)	0.00	0.00	(-20,484.32)	(-19,200.00)
	Pension	(-1,625.79)	0.00	0.00	(-1,625.79)	(-1,687.56)
	allowances	(-4,200.00)	0.00	0.00	(-4,200.00)	(-4,200.00)
	Payroll	(-204.00)	0.00	0.00	(-204.00)	(-204.00)
		(-26,514.11)	0.00	0.00	(-26,514.11)	(-25,291.56)
4	Church costs:					
	Insurance	(-715.39)	0.00	0.00	(-715.39)	(-640.03)
	Accommodation & Subsistence	(-274.13)	0.00	0.00	(-274.13)	(-380.10)
	Bus expenses	0.00	0.00	0.00	0.00	0.00
	Fuel	(-191.97)	0.00	0.00	(-191.97)	0.00
	Mileage	(-110.00)	0.00	0.00	(-110.00)	(-205.00)
	Travel	0.00	0.00	0.00	0.00	(-40.00)
	Building Improvements Maintenance	0.00	0.00	0.00	0.00	(-146.27)
	Utilities	(-156.00)	0.00	0.00	(-156.00)	(-1,002.40)
	Conferences, Anniversary & retreats	(-2,744.00)	0.00	0.00	(-2,744.00)	(-1,789.20)
	Teas and Kitchen supplies	(-3,406.40)	0.00	0.00	(-3,406.40)	(-2,599.12)
	Tea and Cake	(-842.70)	0.00	0.00	(-842.70)	(-509.72)
	Subscription and Fees	0.00	0.00	0.00	0.00	0.00
	CIC	(-853.21)	0.00	0.00	(-853.21)	(-1,149.88)
		(-530.00)	0.00	0.00	(-530.00)	(-630.00)
		(-9,823.80)	0.00	0.00	(-9,823.80)	(-9,091.72)
5	Teaching costs:					
	Pulpit supply	0.00	0.00	0.00	0.00	(-389.41)
	Children & youth activities	(-1,978.48)	0.00	0.00	(-1,978.48)	(-1,335.33)
	Adult programmes	(-15,350.95)	0.00	0.00	(-15,350.95)	(-7,055.52)
		(-17,329.43)	0.00	0.00	(-17,329.43)	(-8,780.26)
6	Communications:					
	Printing, postage and stationery	(-147.07)	0.00	0.00	(-147.07)	(-233.63)
	Media	0.00	0.00	0.00	0.00	(-300.00)
	Tech Supplies	0.00	0.00	0.00	0.00	(-269.00)
	General expenses	0.00	0.00	0.00	0.00	(-1,393.65)
	Internet	(-1,719.59)	0.00	0.00	(-1,719.59)	(-801.40)
		(-820.80)	0.00	0.00	(-820.80)	(-2,997.68)
		(-2,687.46)	0.00	0.00	(-2,687.46)	(-2,997.68)
		(-56,354.80)	0.00	0.00	(-56,354.80)	(-46,161.22)
7	Grants payable and restricted donations					
	Other Tithe Fund payments	(-1,940.00)	0.00	0.00	(-1,940.00)	(-1,940.00)
	Love offerings benevolence	(-2,760.00)	0.00	0.00	(-2,760.00)	(-2,651.16)
	Visitors Subsistence Charity and mission	0.00			0.00	(-552.87)
		0.00			0.00	0.00
		(-7,621.66)	0.00	0.00	(-7,621.66)	(-7,848.26)
		(-12,321.66)	0.00	0.00	(-12,321.66)	(-12,992.29)
8	Governance costs					
	Costs of Trustees meetings	0.00	0.00	0.00	0.00	0.00
	Financial Accounting	(-250.00)	0.00	0.00	(-250.00)	0.00
	Independent Examiner	0.00	0.00	0.00	0.00	(-400.00)
		(-250.00)	0.00	0.00	(-250.00)	(-400.00)
9	Acquisition of Assets					
	Acquisition of Assets	(-3,058.00)			(-3,058.00)	(-1,095.73)
		(-3,058.00)	0.00	0.00	(-3,058.00)	(-1,095.73)
10	Finance charges and Other Fees					
	Bank Charges HMRC Tax	0.00	0.00	0.00	0.00	0.00
	payments	(-4,070.28)	0.00	0.00	(-4,070.28)	(-4,070.28)
		(-4,070.28)	0.00	0.00	(-4,070.28)	(-4,070.28)
	Total resources expended	(-76,054.74)	0.00	0.00	(-76,054.74)	(-64,719.52)
	Net of receipts/(payments)	918.46	0.00	0.00	918.46	1,302.11
	Transfer into current account ^a	43,444.86	0.00	0.00	43,444.86	27,246.70
	Transfer out of Investment account	(-43,444.86)	0.00	0.00	(-43,444.86)	(-27,246.70)
		0.00	0.00	0.00	0.00	0.00
	Cash funds last year end	3,474.61			3,474.61	5,272.50
	Cash funds last year end Investment account	43,450.51	0.00	0.00	43,450.51	40,350.51
		46,925.12	0.00	0.00	46,925.12	45,623.01
	Cash funds this year end ^{a+b}	47,843.58	0.00	0.00	47,843.58	46,925.12
	Closing balance @31/03/2025					
	Current Account	4,061.58	0.00	0.00	4,061.58	3,474.61
	Investment Account	43,782.00	0.00	0.00	43,782.00	43,450.51
		47,843.58	0.00	0.00	47,843.58	46,925.12

BREAD OF LIFE INTERNATIONAL MINISTRIES
 FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

STATEMENT OF ASSETS AND LIABILITIES

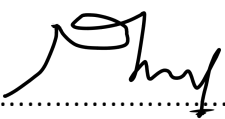
	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FY2425 £	TOTAL FY2324 £
FIXED ASSETS						
Tangible assets	12	175,528	0	0	175,528	181,122
Investments	15	43,782	0	0	43,782	43,451
		<u>219,310</u>	<u>0</u>	<u>0</u>	<u>219,310</u>	<u>224,573</u>
CURRENT ASSETS						
Debtors - Gift Aid		15,616	0	0	15,616	13,873
Bank and cash balances		4,062	0	0	4,062	3,475
		<u>19,678</u>	<u>0</u>	<u>0</u>	<u>19,678</u>	<u>17,347</u>
CURRENT LIABILITIES						
Creditors payable within one year	13	0	0	0	0	(250)
NET CURRENT ASSETS		<u>19,678</u>	<u>0</u>	<u>0</u>	<u>19,678</u>	<u>18,841</u>
TOTAL NET ASSETS		<u>238,988</u>	<u>0</u>	<u>0</u>	<u>238,988</u>	<u>243,413</u>


Financed by:-

THE FUNDS OF THE CHARITY

Accumulated Funds	72,978	0	0	72,978	68,744
Building Fund	166,010	0	0	166,010	172,927
TOTAL LIABILITIES + EQUITY	<u>238,988</u>	<u>0</u>	<u>0</u>	<u>238,988</u>	<u>241,671</u>

APPROVED by the Church Meeting held on 12th December 2025
 and signed on its behalf by:

.....  Treasurer

.....  Chairman

NOTES

1a Basis of Preparation

The financial statements have been prepared in accordance with the Accounting Regulations set out under the Charities Act 2011, and with the Charities Statement of Recommended Practice 2005.

1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of the grant. Endowment funds are funds the capital of which must be maintained; normally only income arising from investment of the endowment may be used, either as restricted or unrestricted funds depending on the purpose and terms on which the endowment was established.

1c Fixed Assets

Freehold property:

A church building and a minibus was donated to Bread of Life International ministries. The fixed assets recognised by the Church include, The church building, Musical Instruments, Furniture and Fittings and Computer equipment and projectors. Depreciation on fixed assets is calculated to write off the cost on a straight-line basis over their expected useful lives at the following rates:

Church Building	04%.
Musical instruments	25%.
Furniture and fittings	10% .
Computer equipment	33%.
Motor Vehicles	25%.
Building Improvements	13.33%.

Investments :Quoted investments are stated at market values. All other investment assets are shown at cost.

1d Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received. Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

1e Resources Expended

The Bread of Life International Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates. Resources expended are recognised in the period to which they are incurred. They are allocated to the particular activity to which they relate. Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements. As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

1f Taxation

Bread of Life International Ministries, as a church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

	Unrestricted Funds	Restricted Funds	General Funds	TOTAL FY2425	TOTAL FY2324
	£	£	£	£	£
2 Incoming resources					
Voluntary Receipts					
Weekly Tithes and offerings	45,950.86	0.00	0.00	45,950.86	45,378.78
Special offerings and donations	16,513.14	0.00	0.00	16,513.14	10,112.60
Income tax refunds under Gift Aid	14,442.32	0.00	0.00	14,442.32	9,204.66
Interest on Investment account	16.88	0.00	0.00	26.59	26.59
Rent receiveable	0.00	0.00	0.00	0.00	0.00
Other Income	50.00	0.00	0.00	50.00	1,299.00
Total Incoming resources	<u>76,973.20</u>	<u>0.00</u>	<u>0.00</u>	<u>76,982.91</u>	<u>66,021.63</u>

BREAD OF LIFE INTERNATIONAL MINISTRIES
Notes to the Statement of Financial Activities-continued
For the Year ended 31 March 2025

	Unrestricted Funds £	Restricted Funds £	General Funds £	TOTAL FY2425 £	TOTAL FY2324 £
3 Ministerial Costs					
Pastor's Stipend	(-20,484.32)	0.00	0.00	(-20,484.32)	(-19,200.00)
Pension allowances	(-1,625.79)	0.00	0.00	(-1,625.79)	(-1,687.56)
Payroll	(-4,200.00)	0.00	0.00	(-4,200.00)	(-4,200.00)
	(-204.00)	0.00	0.00	(-204.00)	(-204.00)
	<u>(-26,514.11)</u>	<u>0.00</u>	<u>0.00</u>	<u>(-26,514.11)</u>	<u>(-25,291.56)</u>
4 Church costs:					
Insurance	(-715.39)	0.00	0.00	(-715.39)	(-640.03)
Accommodation & Subsistence	(-274.13)	0.00	0.00	(-274.13)	(-540.10)
Bus expenses	0.00	0.00	0.00	0.00	0.00
Fuel	(-191.97)	0.00	0.00	(-191.97)	0.00
Mileage	(-110.00)	0.00	0.00	(-110.00)	(-85.00)
Travel	0.00	0.00	0.00	0.00	0.00
Building Improvements	0.00	0.00	0.00	0.00	(-146.27)
Maintenance	(-156.00)	0.00	0.00	(-156.00)	(-1,002.40)
Utilities	(-2,744.00)	0.00	0.00	(-2,744.00)	(-1,789.20)
Conferences, Anniversary & retreats	(-3,406.40)	0.00	0.00	(-3,406.40)	(-2,599.12)
Teas and Kitchen supplies	(-842.70)	0.00	0.00	(-842.70)	(-509.72)
Tea and Cake	0.00	0.00	0.00	0.00	0.00
Subscription and Fees	(-853.21)	0.00	0.00	(-853.21)	(-1,149.88)
CIC and CCPAS	(-530.00)	0.00	0.00	(-530.00)	(-630.00)
	0.00	0.00	0.00	0.00	0.00
	<u>(-9,823.80)</u>	<u>0.00</u>	<u>0.00</u>	<u>(-9,823.80)</u>	<u>(-9,091.72)</u>
5 Teaching costs:					
Pulpit supply	0.00	0.00	0.00	0.00	(-389.41)
Children & youth activities	(-1,978.48)	0.00	0.00	(-1,978.48)	(-1,335.33)
Adult programmes	(-15,350.95)	0.00	0.00	(-15,350.95)	(-7,055.52)
	<u>(-17,329.43)</u>	<u>0.00</u>	<u>0.00</u>	<u>(-17,329.43)</u>	<u>(-8,780.26)</u>
6 Communications:					
Printing, postage and stationery	(-147.07)	0.00	0.00	(-147.07)	(-233.63)
Media	0.00	0.00	0.00	0.00	(-300.00)
Tech Supplies	0.00	0.00	0.00	0.00	(-269.00)
General expenses	(-1,719.59)	0.00	0.00	(-1,719.59)	(-1,393.65)
Internet	(-820.80)	0.00	0.00	(-820.80)	(-801.40)
	<u>(-2,687.46)</u>	<u>0.00</u>	<u>0.00</u>	<u>(-2,687.46)</u>	<u>(-2,997.68)</u>
	<u>(-56,354.80)</u>	<u>0.00</u>	<u>0.00</u>	<u>(56,354.80)</u>	<u>(46,161.22)</u>
7 Grants payable and restricted donations					
Other Tithe Fund payments	(-1,940.00)	0.00	0.00	(-1,940.00)	(-1,940.00)
Love offerings benevolence	(-2,760.00)	0.00	0.00	(-2,760.00)	(-2,651.16)
Visitors Subsistence	0.00	0.00	0.00	0.00	(-552.87)
Charity and mission	0.00	0.00	0.00	0.00	0.00
	<u>(-7,621.66)</u>	<u>0.00</u>	<u>0.00</u>	<u>(-7,621.66)</u>	<u>(-7,848.26)</u>
	<u>(-12,321.66)</u>	<u>0.00</u>	<u>0.00</u>	<u>(-12,321.66)</u>	<u>(-12,992.29)</u>
8 Governance costs					
Costs of Trustees meetings	0.00	0.00	0.00	0.00	0.00
Financial Accounting	(-250.00)	0.00	0.00	(-250.00)	0.00
Independent Examiner	0.00	0.00	0.00	0.00	(-400.00)
	<u>(-250.00)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(-400.00)</u>
9 Acquisition of Assets					
Acquisition of Assets	(-3,058.00)	0.00	0.00	(-3,058.00)	(-1,095.73)
	<u>(-3,058.00)</u>	<u>0.00</u>	<u>0.00</u>	<u>(-3,058.00)</u>	<u>(-1,095.73)</u>
10 Finance charges and Other Fees					
Bank charges	0.00	0.00	0.00	0.00	0.00
HMRC Tax payments	(-4,070.28)	0.00	0.00	(-4,070.28)	(-4,070.28)
	<u>(-4,070.28)</u>	<u>0.00</u>	<u>0.00</u>	<u>(-4,070.28)</u>	<u>(-4,070.28)</u>
Total resources expended	(-76,054.74)	0.00	0.00	(-76,054.74)	(-64,719.52)

Net incoming resources	918.46	0.00	0.00	918.46	1,302.11
11 Movement of funds					
Brought forward	46,925.87	0.00	0.00	46,925.87	45,623.76
Transfers out during the year	(-76,054.74)	0.00	0.00	(-76,054.74)	(-64,719.52)
Transfers in during the year	76,973.20			76,973.20	66,021.63
				0.00	0.00
Total funds carried forward	<u>47,844.33</u>	<u>0.00</u>	<u>0.00</u>	<u>47,844.33</u>	<u>46,925.87</u>

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BREAD OF LIFE INTERNATIONAL MINISTRIES
Notes to the Statement of Financial Activities-continued
For the Year ended 31 March 2025

12 TANGIBLE FIXED ASSETS	Mini Bus	Musical Instrum.	F & F Pulpit.	Comput. Equipment	Motor Vehicles	Church Building	Building Improvments	Total FY2425
	0.25	0.25	0.10	0.33	0.25	0.04	0.13	
	£	£	£	£	£	£	£	£
Net book Value @ 31/03/2010		<u>2,965.88</u>	<u>181.80</u>	<u>411.14</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>3,558.82</u>
Additiom FY1011	4,993.28	0.00	0.00	0.00	0.00	0.00	0.00	4,993.28
Total	4,993.28	2,965.88	181.80	411.14	0.00	0.00	0.00	8,552.10
Depreciation	(1,248.00)	(741.47)	(19.00)	(135.68)	0.00	0.00	0.00	(2,144.15)
Net book Value @ 31/03/2011	<u>3,745.28</u>	<u>2,224.41</u>	<u>162.80</u>	<u>275.47</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>6,407.95</u>
Additions FY1112	0.00	168.48	0.00	0.00	0.00	0.00	0.00	168.48
Total	3,745.28	2,392.89	162.80	275.47	0.00	0.00	0.00	6,576.43
Depreciation	(1,248.00)	(783.00)	(19.00)	(136.00)	0.00	0.00	0.00	(2,186.00)
Net book Value @ 31/03/2012	<u>2,497.28</u>	<u>1,609.89</u>	<u>143.80</u>	<u>139.47</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>4,390.43</u>
Additions FY1213	0.00	645.00	0.00	0.00	0.00	0.00	0.00	645.00
Total	2,497.28	2,254.89	143.80	139.47	0.00	0.00	0.00	5,035.43
Depreciation	(1,248.00)	(563.72)	(14.38)	(46.02)	0.00	0.00	0.00	(1,872.13)
Net book Value @ 31/03/2013	<u>1,249.28</u>	<u>1,691.16</u>	<u>129.42</u>	<u>93.44</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>3,163.31</u>
Additions FY1314	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	1,249.28	1,691.16	129.42	93.44	0.00	0.00	0.00	3,163.31
Depreciation	(1,249.00)	(422.75)	(14.00)	(30.69)	0.00	0.00	0.00	(1,716.44)
Net book Value @ 31/03/2014	<u>0.28</u>	<u>1,268.41</u>	<u>115.42</u>	<u>62.75</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>1,446.87</u>
Additions FY1415	0.00	0.00	0.00	0.00	3,000.00	0.00	0.00	3,000.00
Total	0.28	1,268.41	115.42	62.75	3,000.00	0.00	0.00	4,446.87
Depreciation	(0.07)	(317.10)	(11.54)	(20.71)	(750.00)	0.00	0.00	(1,099.42)
Net book Value @ 31/03/2015	<u>0.21</u>	<u>951.31</u>	<u>103.88</u>	<u>42.04</u>	<u>2,250.00</u>	<u>0.00</u>	<u>0.00</u>	<u>3,347.44</u>
Additions FY1516	0.00	1,577.00	0.00	0.00	0.00	250,000.00	0.00	251,577.00
Total	0.21	2,528.31	103.88	42.04	2,250.00	250,000.00	0.00	254,924.44
Depreciation	0.00	(632.08)	(10.39)	(13.87)	(562.50)	(10,000.00)	0.00	(11,218.84)
Net book Value @ 31/03/2016	<u>0.21</u>	<u>1,896.23</u>	<u>93.49</u>	<u>28.17</u>	<u>1,687.50</u>	<u>240,000.00</u>	<u>0.00</u>	<u>243,705.60</u>
Additions FY1617	0.00	0.00	0.00	2,335.19	0.00	0.00	0.00	2,335.19
Total	0.21	1,896.23	93.49	2,363.36	1,687.50	240,000.00	0.00	246,040.79
Depreciation	0.00	(474.06)	(9.35)	(779.91)	(421.88)	(10,000.00)	0.00	(11,685.19)
Net book Value @ 31/03/2017	<u>0.00</u>	<u>1,422.17</u>	<u>84.14</u>	<u>1,583.45</u>	<u>1,265.63</u>	<u>230,000.00</u>	<u>0.00</u>	<u>234,355.60</u>
Additions FY1718	0.00	0.00	0.00	0.00	0.00	0.00	1,350.00	1,350.00
Total	0.00	1,422.17	84.14	1,583.45	1,265.63	230,000.00	1,350.00	235,705.39
Depreciation	0.00	(355.54)	(8.41)	(522.54)	(316.41)	(10,000.00)	(175.50)	(11,378.40)
Net book Value @ 31/03/2018	<u>0.00</u>	<u>1,066.63</u>	<u>75.73</u>	<u>1,060.91</u>	<u>949.22</u>	<u>220,000.00</u>	<u>1,174.50</u>	<u>224,326.99</u>
Additions FY1819	0.00	1,836.00	0.00	0.00	0.00	919.76	1,065.00	3,820.76
Total	0.00	2,902.63	75.73	1,060.91	949.22	220,919.76	2,239.50	228,147.75
Depreciation	0.00	(725.66)	(7.57)	(350.10)	(237.30)	(8,836.79)	(291.14)	(10,448.56)

Net book Value @ 31/03/2019	0.00	2,176.97	68.15	710.81	711.91	212,082.97	1,948.37	217,699.19
Additions FY1920	0.00	750.00	469.00	618.99	0.00	0.00	0.00	1,837.99
Total	0.00	2,926.97	537.15	1,329.80	711.91	212,082.97	1,948.37	219,537.18
Depreciation	0.00	(731.74)	(53.72)	(438.83)	(177.98)	(8,483.32)	(253.29)	(10,138.88)
Net book Value @ 31/03/2020	0.00	2,195.23	483.44	890.97	533.94	203,599.65	1,695.08	209,398.30
Additions FY2021	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	0.00	2,195.23	483.44	890.97	533.94	203,599.65	1,695.08	209,398.30
Depreciation	0.00	(548.81)	(48.34)	(294.02)	(133.48)	(8,143.99)	(220.36)	(9,389.00)
Net book Value @ 31/03/2021	0.00	1,646.42	435.10	596.95	400.45	195,455.66	1,474.72	200,009.30
Additions FY2122	0.00	0.00	329.00	1,626.25	0.00	0.00	6,400.00	8,355.25
Total	0.00	1,646.42	764.10	2,223.20	400.45	195,455.66	7,874.72	208,364.55
Depreciation	0.00	(411.61)	(76.41)	(733.66)	(100.11)	(7,818.23)	(1,023.71)	(10,163.72)
Net book Value @ 31/03/2022	0.00	1,234.82	687.69	1,489.54	300.34	187,637.44	6,851.00	198,200.83
Additions FY2223	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	0.00	1,234.82	687.69	1,489.54	300.34	187,637.44	6,851.00	198,200.83
Depreciation	0.00	(308.70)	(68.77)	(491.55)	(75.08)	(7,505.50)	(890.63)	(9,340.23)
Net book Value @ 31/03/2023	0.00	926.11	618.92	997.99	225.25	180,131.94	5,960.37	188,860.59

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Additions FY2324	0.00	0.00	811.00	284.73	0.00	0.00	0.00	1,095.73
Total	0.00	926.11	1,429.92	1,282.72	225.25	180,131.94	5,960.37	189,956.32
Depreciation	0.00	(231.53)	(142.99)	(423.30)	(56.31)	(7,205.28)	(774.85)	(8,834.26)
Net book Value @ 31/03/2024	0.00	694.58	1,286.93	859.42	168.94	172,926.66	5,185.53	181,122.06
Additions FY2425	0.00	0.00	3,058.00	0.00	0.00	0.00	0.00	3,058.00
Total	0.00	694.58	4,344.93	859.42	168.94	172,926.66	5,185.53	184,180.06
Depreciation	0.00	(173.65)	(434.49)	(283.61)	(168.94)	(6,917.07)	(674.12)	(8,651.87)
Net book Value @ 31/03/2025	0.00	520.94	3,910.43	575.81	0.00	166,009.60	4,511.41	175,528.19

13 CURRENT LIABILITIES

	FY2425			FY2324	
	£	£	£	£	£
Creditors payable within one year:					
Independent examiner	0.00	0.00	0.00	0.00	0.00
Book keeping	0.00	0.00	0.00	0.00	250.00
	0.00	0.00	0.00	0.00	250.00

14 DEBTORS

	FY2425			FY2324	
	£	£	£	£	£
Represents amounts payable by HMRC in respect of Gift Aid	15,616.00	0.00	0.00	15,616.00	13,872.85
	15,616.00	0.00	0.00	15,616.00	13,872.85

15 INVESTMENTS

Natwest Savings Account	43,782.00	0.00	0.00	43,782.00	43,450.51
	43,782.00	0.00	0.00	43,782.00	40,350.51



Section A

Independent Examiner's Report

Report to the trustees

Charity Name: Bread of Life International Ministries

On accounts for the year
ended

31st March 2025

Charity no
(if any)

1123248

Set out on pages

1 - 7

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/ 03 / 2025**.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

The charity's gross income **does not exceed** £250,000 and I am qualified to undertake the examination by being a qualified member of... ~~/s/~~.....
Delete [] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

16-01-2026

Name:

John Seager

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

N/A

Address:	27 Danbury Down
	Basildon, Essex
	SS14 2SP

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

BREAD OF LIFE INTERNATIONAL MINISTRIES

England & Wales - Charity number 1123248

Accounts



Trustees' Annual Report for the period

From 1st April 2023 Period start date to 31st March 2024 Period end date

Charity name: Bread of Life International Ministries

Charity registration number: 1123248

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Advance the Christian Faith in accordance with the statement of Beliefs appearing in the schedule hereto in Basildon and in such other parts of the United Kingdom or the world as the Executive Committee may from time to time think fit. Fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the trust. To relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused hereby in the said locations and in such other parts of the United Kingdom or the world as the Executive Committee may from time-to-time think fit. To advance any other purpose beneficial to the community in which the Ministry operates in.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	-Sunday fellowship - Ladies fellowship, where women learn and share on entrepreneurial skills, community development. Ladies annual retreat, conference and breakfast meetings - Men's fellowship, often attracting men from the community, other denominations and faith groups. Annual retreat and breakfast meetings - Couples' fellowships, a platform for building lifelong marriages, learning and developing parental skills and designed to also foster community cohesion. -Youth activities and services that allow BOLIM youth to fellowship with youth from other churches in Basildon - Music performances and platforms for aspiring young talent continues. Opportunities to develop praise and worship leaders and an opportunity to learn how to play various music instruments - Sunday school activities for children aged 11 and below. Annual trips and learning opportunities -Weekly Tea and Cake session for the elderly in the community giving an opportunity to meet others, play games and fellowship -Weekly bible study sessions -Morning devotions from Monday to Friday -Weekly prayer sessions
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	None issued

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	No changes to this policy in this current year. Donations to other charitable activities amounted to £3,037.00.
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	Most of the charitable work was undertaken by volunteers who continue to be pivotal in the church community involvement.
Other Plans for the future of the church.		(i) Consider extension of the Miracle Centre as the building is becoming too small to accommodate all congregants (ii) Progress the registration of the Miracle Centre as a Marriage venue and progress the registration of a Marriage Officer. (iii) New assemblies in Kings Lynn and Milton Keynes. (iv) Strengthening Evangelism team as it once again looks at going out into the world and impacting the marketplace (v) Leadership training for all leaders and workers (vi) Car Park maintenance and markings (vii) Small-scale works that need to be completed within the church building (viii) Consider investment of charity funds (ix) Succession planning and training of young people into various departments (x) Set up a building fund

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole. Objectives, activities, and achievements of the church 2023-2024.	Para 1.20	<p>i) The thee for BOLIM for the year 2023 to 2024 was on 'Impacting the Marketplace'. This year started with the resumption of our Tea and cake Monday morning sessions for the elderly within the community that had been put on hold during the COVID pandemic. Weekly services continued with morning devotions every Monday to Friday morning from 7am to 8am., Midweek bible study every Wednesday evening via zoom and Friday Evening prayers between 6 and 7pm via the prayer/conference line.</p> <p>ii) The Easter conference was held from Friday 29th March 2023 and Sunday 1st April 2023 with Junior Pastors Leye Adeyeye and Michael Doka leading the services while Senior Pastor Nduna was attending BOLIM Zimbabwe conference. BOLIM joined up with other Basildon churches for the Walk of Witness on Good Friday.</p> <p>iii) BOLIM Leadership team held an all-day training on the 8th April 2023 and completed a SWOT analysis</p>

Objectives, activities, and achievements of the church 2022-2023.

Overseas Charitable work

of the BOLIM strategy (articulating our vision and mission). Leaders found this fruitful, very engaging and highly rewarding with positive input from all attendees. The new church logo was also finalised and adapted

- iv) A baptism service was held on 9th April with Kingswood Baptist Church where 1 member of BOLIM was baptised
- v) A child dedication service was held on Sunday 21st May 2023 where several babies and young children were dedicated to the Lord. This service was very well attended.
- vi) Dr Hugh Osgood was guest speaker on Sunday 28th May 2023 and dedicated an additional child to the Lord
- vii) The Beauty for Ashes Ladies Group held their annual weekend retreat from the 5th to 7th May 2023 and was described by attendees as empowering the ladies psychologically, spiritually and emotionally and a huge success
- viii) The Men of Valour Men's group also had their annual retreat from the 2nd of June to 4th June 2023. Attendees described this as a success and the men found it wonderful and fantastic time together as men.
- ix) BOLIM joined up with other churches in Basildon to mark the King's coronation
- x) BOLIM had a Family Fun Day picnic at Wat Tyler Park on the 29th of July 2023 with fun creative outdoor games and activities for the whole family and engagement with community members and using this as an opportunity to share the gospel.
- xi) BOLIM experienced very high attendance of new members in June and July 2023 with many people walking into Sunday services
- xii) Children's trip was held in July 2023 to allow children to attend prior to school holidays. The children enjoyed this educational trip to Old McDonalds Farm in Brentwood.
- xiii) The BOLIM Annual conference was held from 22nd September to 24th September 2023 with the theme 'Occupy till I come'. Senior Pastor Nduna ministered on Friday 22nd September, Dr Dipo Oluyomi on Saturday 23rd September morning. Saturday 23rd September 2023 was an ordination service where Deacon Leye Adeleye and Deaconess Abiola Adeyeye were ordained as Pastors. Adesoji Adeyanju and Aisha Adeyanju were ordained into the offices of Deacon and Deaconess. Bishop Noel McLean ministered on Sunday 24th September and led the 18th anniversary celebration. The conference was described as well organised, spiritually fulfilling and generally successful.
- xiv) BFA also held a 1-day conference on Saturday 11th November 2023 with Guest Speaker Gervis Mensah with topic of Financial Empowerment delivered to the ladies
- xv) BOLIM observed Safeguarding Sunday in line with Thirty-one-eight and dedicate the Sunday service to

		<p>discussions around safeguarding vulnerable adults and children and sharing the Safeguarding Policy with the congregation.</p> <p>xvi) A Thanksgiving and worship night was held on Saturday 9th December 2023 led by Pastor Jane Doka which was a huge success and featured other praise and worship guest ministers</p> <p>xvii) The BOLIM internet website was revamped in December 2023</p> <p>xviii) A couples' valentine dinner was held on Saturday 2nd March 2024 at The Magic Mushroom Restaurant in Barleylands and drew great attendance from BOLIM couples and couples outside BOLIM.</p> <p>xix) BOLIM youth participated in Youth for Christ for all Basildon churches throughout the year</p> <p>xx) The year was sealed with another leadership training session on the 30th of March 2024 designed to ignite passion for the 2024 vision, mission and plan</p> <p>BOLIM Zimbabwe</p> <p>i. Financial Support to sister churches in Zimbabwe was over – £7000.</p> <p>ii. The churches have been resourced with PA systems and outreaches were done in Masvingo, a city in southeastern Zimbabwe and the capital of Masvingo Province, Harare Eastview, St Marys, Gweru, Bulawayo and Shurugwi.</p> <p>iii. 2023-2024 year was full of activities for the BOLIM Zimbabwe as the church continues to attain greater stability. The planted branches in Chitungwiza and Eastview experienced mixed fortunes. The Chitungwiza church saw modest growth, they have been promised a secure meeting venue at a school in St Marys. This is expected to result in increased attendances.</p> <p>iv. Unfortunately one of the leaders suddenly lost a 3-year-old son due to an electrical fault during that time. The church supported them during this difficult time.</p> <p>v. In the Eastview branch in Harare, not much progress occurred due to problems with venues. The Shurugwi branch is currently reassessing its option as meeting has met with setbacks.</p> <p>vi. The August 2023 annual Conferences were cancelled due to a suspected nationwide unknown viral outbreak. Only Outreaches and localised gatherings were possible. Once again Senior Pastor Tapiwamunashe Nduna, UK based, managed to go and support the churches. The focus of the trip was</p>
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		<p>to train leaders and find ways of meaningful engagement with the communities.</p> <p>vii. Plans for setting up assemblies in Bulawayo and Gweru were set back as a result of the prevailing restrictions on gatherings as a result of the viral outbreak though members attend home cell groups. Our prayers for peaceful elections across Zimbabwe were answered.</p> <p>viii. Outstanding Actions agreed upon include:</p> <p>(a) Set up governing document aligned the Zimbabwean constitution.</p> <p>(b) Appoint a secretary.</p> <p>(c) Organise their calendar that aligns to UK.</p> <p>(d) Consider their own chair of Trustees who would convene and chair meetings.</p> <p>(e) Take over operational oversight of the Zimbabwean church.</p> <p>(f) Feedback ongoing</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	<p>2023-2024 saw an increase in attendance to Sunday services and church membership</p> <p>Monday Tea and cake services now fully established</p> <p>Participation of the youth in services and activities arranged for Basildon churches</p>
Performance of fundraising activities against objectives set	Para 1.41	<p>All the charity's activities were funded from members tithes, offerings, and gift aided donations.</p> <p>A new drive will be launched in the next financial year to raise funds for the extension of the building to cater for the increasing membership numbers.</p>
Investment performance against objectives	Para 1.41	<p>No charity funds were put into investments. Interest rates from savings were miniscule due to poor bank rates.</p> <p>The Trustees are looking at the option of engaging a financial advisor to help with safer investment options for the charity.</p>
Other Leadership and strategic reviews of the church.		<p>i) Leadership training for all leaders and workers</p> <p>ii) Review of Trustees</p>

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>Financial review of the church.</p> <p>(i) Church remains in healthy financial state with a balance of more than £40000.</p> <p>(ii) Audited financial reports are part of the annex to this report.</p>
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Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves - The charity's policy on reserves is to maintain reserves equivalent to a minimum of 3 months its operational budget. Currently the charity's reserves exceed that required minimum.
Amount of reserves held	Para 1.22	£40,000.00
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	No funds in deficit
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Generous Members' donations, offerings tithes, and gift aided donation claims
Investment policy and objectives including any social investment policy adopted	Para 1.46	BOLIM Trustees have considered investment of funds in their meetings but have so far not invested any funds as least risk options are considered. Investment advisor option is to be considered in the next meetings.
A description of the principal risks facing the charity	Para 1.46	There no principal risks facing the charity
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Charity is governed by a Trust deed
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed/elected by serving trustees from a range of carefully selected candidates deemed to possess the best skills set necessary to advance the charity's objectives in line with Charity guidelines

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Trustees have access to training and have received information about the roles and responsibilities of Trustees. Trustees are to reflect diversity and inclusiveness of stakeholders.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	For organisational structure, please see paragraph..... below. BOLIM maintains a good relationship with various Christian umbrella bodies like Churches in Communities (CIC), a member body of the free churches group, Churches Together in Basildon (CTB). BOLIM continues to work together with other like focused organisations to support the community in Basildon.
Relationship with any related parties	Para 1.51	BOLIM works with other churches in Basildon to support the community through food banks, charity and sports events aimed at inviting the community. Currently looking at using the church hall as a nursery to serve the community and support with childcare. Have shared the church building with other organisations to support youth ministry and a place of prayer and worship for different groups.
Other		

Reference and Administrative details

Charity name	BREAD OF LIFE INTERNATIONAL MINISTRIES
Other name the charity uses	BREAD OF LIFE CHURCHES INTERNATIONAL
Registered charity number	1123248

Charity's principal address	The Miracle Centre Rushley Basildon, Essex SS13 1SL

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mrs Dennisha Abiona	Chairperson		Board of Trustees
2	Pastor Tapiwamunashe Nduna	Senior Pastor BOLIM		Board of Trustees
3	Mrs Siphathisiwe Nyathi	Secretary of the Board of Trustees		Board of Trustees
4	Pastor Kudzai Nduna	Pastor		Board of Trustees
5				
6				
7				

Corporate trustees – names of the directors at the date the report was approved

Director name		
None		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
None		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	None
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	None

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Legal	Miss Rebecca Abiona	22 Cromer Road, Southend On Sea, Essex, SS1 2DU
Auditors	FN Accounting Services Limited	No 7 Shieling House, 30 Invincible Road, Farnborough, Hampshire GU14 7QU

Name of chief executive or names of senior staff members (Optional information)

Not Applicable

Exemptions from disclosure

Reason for non-disclosure of key personnel details

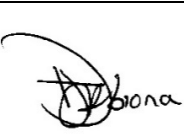
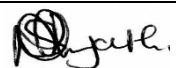
Not Applicable

Other optional information

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Dennisha Abiona	Siphathisiwe Patricia Nyathi
Position (eg Secretary, Chair, etc)	Chair of the board of Trustees	Secretary of the Board of Trustees

Date 30-01-2025

BREAD OF LIFE INTERNATIONAL MINISTRIES

FINANCIAL STATEMENTS

For the year ended

31 March 2024

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Independent examiner's report	8

BREAD OF LIFE INTERNATIONAL MINISTRIES
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

<u>Receipts and Payments Analysis</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>General</u>	<u>TOTAL</u>	<u>TOTAL</u>
	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>FY2324</u>	<u>FY2223</u>
	£	£	£	£	£
2 Incoming resources					
Voluntary Receipts					
Weekly Tithes and offerings	45,378.78	0.00	0.00	45,378.78	44,754.91
Special offerings and Contributions	10,112.60	0.00	0.00	10,112.60	5,378.00
Income tax refunds under Gift Aid	9,204.66	0.00	0.00	9,204.66	12,746.32
Interest on Investment account	26.59	0.00	0.00	26.59	8.83
Rent receivable	0.00			0.00	50.00
Other Income	1,299.00			1,299.00	0.00
Total Incoming resources	66,021.63	0.00	0.00	66,021.63	62,938.06
Resources expended					
	£	£	£	£	£
3 Ministerial Costs					
Pastor's Stipend	(-19,200.00)	0.00	0.00	(-19,200.00)	(-19,200.00)
Pension allowances	(-1,687.56)	0.00	0.00	(-1,687.56)	(-1,614.75)
Payroll	(-4,200.00)	0.00	0.00	(-4,200.00)	(-4,200.00)
	(-204.00)	0.00	0.00	(-204.00)	(-180.00)
	<u>(-25,291.56)</u>	<u>0.00</u>	<u>0.00</u>	<u>(-25,291.56)</u>	<u>(-25,194.75)</u>
4 Church costs:					
Insurance	(-640.03)	0.00	0.00	(-640.03)	(-598.39)
Accommodation & Subsistence	(-380.10)	0.00	0.00	(-380.10)	(-62.99)
Bus expenses	0.00	0.00	0.00	0.00	0.00
Fuel	0.00	0.00	0.00	0.00	0.00
Mileage	(-205.00)	0.00	0.00	(-205.00)	(-300.00)
Travel	(-40.00)	0.00	0.00	(-40.00)	(-1,480.00)
Building Improvements	(-146.27)	0.00	0.00	(-146.27)	0.00
Maintenance	(-1,002.40)	0.00	0.00	(-1,002.40)	(-1,293.46)
Utilities	(-1,789.20)	0.00	0.00	(-1,789.20)	(-1,065.60)
Conferences, Anniversary & retreats	(-2,599.12)	0.00	0.00	(-2,599.12)	(-3,061.68)
Teas and Kitchen supplies	(-509.72)	0.00	0.00	(-509.72)	(-249.33)
Tea and Cake	0.00	0.00	0.00	0.00	0.00
Subscription and Fees	(-1,149.88)	0.00	0.00	(-1,149.88)	(-1,197.01)
CIC and CCPAS	(-630.00)	0.00	0.00	(-630.00)	(-580.00)
	<u>(-9,091.72)</u>	<u>0.00</u>	<u>0.00</u>	<u>(-9,091.72)</u>	<u>(-9,888.46)</u>
5 Teaching costs:					
Pulpit supply	(-335.50)	0.00	0.00	(-335.50)	0.00
Children & youth activities	(-1,335.33)	0.00	0.00	(-1,335.33)	(-878.87)
Adult programmes	(-7,055.52)	0.00	0.00	(-7,055.52)	(-4,198.06)
	<u>(-8,726.35)</u>	<u>0.00</u>	<u>0.00</u>	<u>(-8,726.35)</u>	<u>(-5,076.93)</u>
6 Communications:					
Printing, postage and stationery	(-233.63)	0.00	0.00	(-233.63)	0.00
Media	(-300.00)	0.00	0.00	(-300.00)	(-611.07)
Tech Supplies	(-269.00)			(-269.00)	(-525.99)
General expenses	(-1,447.56)	0.00	0.00	(-1,447.56)	(-613.79)
Internet	(-801.40)	0.00	0.00	(-801.40)	(-748.80)
	<u>(-3,051.59)</u>	<u>0.00</u>	<u>0.00</u>	<u>(-3,051.59)</u>	<u>(-2,499.65)</u>
	<u>(-46,161.22)</u>	<u>0.00</u>	<u>0.00</u>	<u>(-46,161.22)</u>	<u>(-42,659.79)</u>
7 Grants payable and restricted donations					
Other Tithe Fund payments	(-1,940.00)	0.00	0.00	(-1,940.00)	(-1,840.00)
Love offerings	(-2,651.16)	0.00	0.00	(-2,651.16)	(-1,930.00)
benevolence	(-552.87)			(-552.87)	(-1,086.67)
Visitors Subsistence	0.00			0.00	(-195.00)
Charity and mission	(-7,848.26)	0.00	0.00	(-7,848.26)	(-3,037.32)
	<u>(-12,992.29)</u>	<u>0.00</u>	<u>0.00</u>	<u>(-12,992.29)</u>	<u>(-8,088.99)</u>
8 Governance costs					
Costs of Trustees meetings	0.00	0.00	0.00	0.00	(-91.19)
Financial Accounting	0.00	0.00	0.00	0.00	0.00
Independent Examiner	(-400.00)	0.00	0.00	(-400.00)	(-400.00)
	<u>(-400.00)</u>	<u>0.00</u>	<u>0.00</u>	<u>(-400.00)</u>	<u>(-491.19)</u>

Transfer into current account	27,246.70	0.00	0.00	27,246.70	23,999.49
Transfer out of Investment account	(-27,246.70)	0.00	0.00	(-27,246.70)	(-23,999.49)
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Cash funds last year end	5,272.50		0.00	5,272.50	4,224.25
Cash funds last year end Investment account	40,350.51	0.00	0.00	40,350.51	33,400.00
b	<u>45,623.01</u>	<u>0.00</u>	<u>0.00</u>	<u>45,623.01</u>	<u>37,624.25</u>
Cash funds this year end	<u>46,925.12</u>	<u>0.00</u>	<u>0.00</u>	<u>46,925.12</u>	<u>45,623.01</u>
Closing balance @31/03/2024					
Current Account	3,474.61	0.00	0.00	3,474.61	5,272.50
Investment Account	43,450.51	0.00	0.00	43,450.51	40,350.51
	<u>46,925.12</u>	<u>0.00</u>	<u>0.00</u>	<u>46,925.12</u>	<u>45,623.01</u>

BREAD OF LIFE INTERNATIONAL MINISTRIES
 FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

STATEMENT OF ASSETS AND LIABILITIES

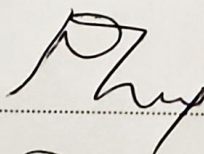
	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL FY2324 £	TOTAL FY2223 £
FIXED ASSETS						
Tangible assets	12	181,122	0	0	181,122	188,861
Investments	15	43,451	0	0	43,451	40,351
		<u>224,573</u>	<u>0</u>	<u>0</u>	<u>224,573</u>	<u>229,211</u>
CURRENT ASSETS						
Debtors - Gift Aid		13,873	0	0	13,873	12,546
Bank and cash balances		3,475	0	0	3,475	5,273
		<u>17,347</u>	<u>0</u>	<u>0</u>	<u>17,347</u>	<u>17,818</u>
CURRENT LIABILITIES						
Creditors payable within one year	13	(250)	0	0	(250)	(400)
NET CURRENT ASSETS						
		<u>17,097</u>	<u>0</u>	<u>0</u>	<u>17,097</u>	<u>17,418</u>
TOTAL NET ASSETS						
		<u>241,670</u>	<u>0</u>	<u>0</u>	<u>241,670</u>	<u>246,629</u>

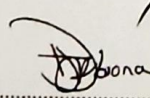
Financed by:-

THE FUNDS OF THE CHARITY

Accummulated Funds	68,744	0	0	68,744	66,497
Building Fund	172,927	0	0	172,927	180,132
TOTAL LIABILITIES + EQUITY	<u>241,671</u>	<u>0</u>	<u>0</u>	<u>241,671</u>	<u>246,629</u>

APPROVED by the Church Meeting held on 16th January 2025
 and signed on its behalf by:

.....

 Treasurer

.....

 Chairman

BREAD OF LIFE INTERNATIONAL MINISTRIES

Notes to the Statement of Financial Activities

For the Year ended 31 March 2024

NOTES

1a Basis of Preparation

The financial statements have been prepared in accordance with the Accounting Regulations set out under the Charities Act 1993, and with the Charities Statement of Recommended Practice 2005.

1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of the grant. Endowment funds are funds the capital of which must be maintained; normally only income arising from investment of the endowment may be used, either as restricted or unrestricted funds depending on the purpose and terms on which the endowment was established.

1c Fixed Assets

Freehold property:

A church building and a minibus was donated to Bread of Life International ministries. The fixed assets recognised by the Church include, The church building, Musical Instruments, Furniture and Fittings and Computer equipment and projectors. Depreciation on fixed assets is calculated to write off the cost on a straight-line basis over their expected useful lives at the following rates:

Church Building	04%.
Musical instruments	25%.
Furniture and fittings	10% .
Computer equipment	33%.
Motor Vehicles	25%.
Building Improvements	13.33%.

Investments :Quoted investments are stated at market values. All other investment assets are shown at cost.

1d Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received. Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

1e Resources Expended

The Bread of Life International Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates. Resources expended are recognised in the period to which they are incurred. They are allocated to the particular activity to which they relate. Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements. As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

1f Taxation

Bread of Life International Ministries, as a church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

	Unrestricted Funds	Restricted Funds	General Funds	TOTAL FY2324	TOTAL FY2223
	£	£	£	£	£
2 Incoming resources					
Voluntary Receipts					
Weekly Tithes and offerings	45,378.78	0.00	0.00	45,378.78	44,754.91
Special offerings and donations	10,112.60	0.00	0.00	10,112.60	5,378.00
Income tax refunds under Gift Aid	9,204.66	0.00	0.00	9,204.66	12,746.32
Rent receivable	0.00	0.00	0.00	0.00	50.00
Other Income	1,299.00	0.00	0.00	1,299.00	0.00
Total Incoming resources	65,995.04	0.00	0.00	65,995.04	62,929.23

BREAD OF LIFE INTERNATIONAL MINISTRIES
Notes to the Statement of Financial Activities-continued
For the Year ended 31 March 2024

	Unrestricted Funds £	Restricted Funds £	General Funds £	TOTAL FY2224 £	TOTAL FY2223 £
3 Ministerial Costs					
Pastor's Stipend	(-19,200.00)	0.00	0.00	(-19,200.00)	(-19,200.00)
Pension allowances	(-1,687.56)	0.00	0.00	(-1,687.56)	(-1,614.75)
Payroll	(-4,200.00)	0.00	0.00	(-4,200.00)	(-4,200.00)
	(-204.00)	0.00	0.00	(-204.00)	(-180.00)
	<u>(-25,291.56)</u>	<u>0.00</u>	<u>0.00</u>	<u>(-25,291.56)</u>	<u>(-25,194.75)</u>
4 Church costs:					
Insurance	(-640.03)	0.00	0.00	(-640.03)	(-598.39)
Accommodation & Subsistence	(-540.10)	0.00	0.00	(-540.10)	(-62.99)
Bus expenses	0.00	0.00	0.00	0.00	0.00
Fuel	0.00	0.00	0.00	0.00	0.00
Mileage	(-85.00)	0.00	0.00	(-85.00)	(-300.00)
Travel	0.00	0.00	0.00	0.00	(-1,480.00)
Building Improvements	(-146.27)	0.00	0.00	(-146.27)	0.00
Maintenance	(-1,002.40)	0.00	0.00	(-1,002.40)	(-1,293.46)
Utilities	(-1,789.20)	0.00	0.00	(-1,789.20)	(-1,065.60)
Conferences, Anniversary & retreats	(-2,599.12)	0.00	0.00	(-2,599.12)	(-3,061.68)
Teas and Kitchen supplies	(-509.72)	0.00	0.00	(-509.72)	(-249.33)
Tea and Cake	0.00	0.00	0.00	0.00	0.00
Subscription and Fees	(-1,149.88)	0.00	0.00	(-1,149.88)	(-1,197.01)
CIC and CCPAS	(-630.00)	0.00	0.00	(-630.00)	(-580.00)
	0.00	0.00	0.00	0.00	0.00
	<u>(-9,091.72)</u>	<u>0.00</u>	<u>0.00</u>	<u>(-9,091.72)</u>	<u>(-9,888.46)</u>
5 Teaching costs:					
Pulpit supply	(-335.50)	0.00	0.00	(-335.50)	0.00
Children & youth activities	(-1,335.33)	0.00	0.00	(-1,335.33)	(-878.87)
Adult programmes	(-7,055.52)	0.00	0.00	(-7,055.52)	(-4,198.06)
	<u>(-8,726.35)</u>	<u>0.00</u>	<u>0.00</u>	<u>(-8,726.35)</u>	<u>(-5,076.93)</u>
6 Communications:					
Printing, postage and stationery	(-233.63)	0.00	0.00	(-233.63)	0.00
Media	(-300.00)	0.00	0.00	(-300.00)	(-611.07)
Tech Supplies	(-269.00)	0.00	0.00	(-269.00)	(-525.99)
General expenses	(-1,447.56)	0.00	0.00	(-1,447.56)	(-613.79)
Internet	(-801.40)	0.00	0.00	(-801.40)	(-748.80)
	<u>(-3,051.59)</u>	<u>0.00</u>	<u>0.00</u>	<u>(-3,051.59)</u>	<u>(-2,499.65)</u>
	(-46,161.22)	0.00	0.00	(46,161.22)	(41,959.86)
7 Grants payable and restricted donations					
Other Tithe Fund payments	(-1,940.00)	0.00	0.00	(-1,940.00)	(-1,840.00)
Love offerings benevolence	(-2,651.16)	0.00	0.00	(-2,651.16)	(-1,930.00)
Visitors Subsistence	(-964.78)	0.00	0.00	(-964.78)	(-1,086.67)
Charity and mission	0.00	0.00	0.00	0.00	(195.00)
	(-7,436.35)			(-7,436.35)	(-3,037.32)

	<u>(-12,992.29)</u>	<u>0.00</u>	<u>0.00</u>	<u>(-12,992.29)</u>	<u>(-8,088.99)</u>
8 Governance costs					
Costs of Trustees meetings	0.00	0.00	0.00	0.00	(-91.19)
Financial Accounting	0.00			0.00	0.00
Independent Examiner	(-400.00)	0.00	0.00	(-400.00)	(-400.00)
	<u>(-400.00)</u>	<u>0.00</u>	<u>0.00</u>	<u>(-400.00)</u>	<u>(-400.00)</u>
9 Acquisition of Assets					
Acquisition of Assets	(-1,095.73)			(-1,095.73)	0.00
	<u>(-1,095.73)</u>	<u>0.00</u>	<u>0.00</u>	<u>(-1,095.73)</u>	<u>0.00</u>
10 Finance charges and Other Fees					
Bank charges	0.00	0.00	0.00	0.00	0.00
HMRC Tax payments	(-4,070.28)	0.00	0.00	(-4,070.28)	(-3,699.33)
	<u>(-4,070.28)</u>	<u>0.00</u>	<u>0.00</u>	<u>(-4,070.28)</u>	<u>(-3,699.33)</u>
Total resources expended	(-64,719.52)	0.00	0.00	(-64,719.52)	(-54,239.37)
Net incoming resources	1,275.52	0.00	0.00	1,275.52	11,755.67
11 Movement of funds					
Brought forward	0.00	0.00	0.00	0.00	37,625.00
Transfers out during the year	(-54,939.30)	0.00	0.00	(-54,939.30)	(-54,939.30)
Transfers in during the year	62,929.23			62,929.23	62,929.23
				0.00	
Total funds carried forward	<u>7,989.93</u>	<u>0.00</u>	<u>0.00</u>	<u>7,989.93</u>	<u>45,614.93</u>

BREAD OF LIFE INTERNATIONAL MINISTRIES
Notes to the Statement of Financial Activities-continued
For the Year ended 31 March 2023

12 TANGIBLE FIXED ASSETS	Mini Bus	Musical Instrum.	F & F Pulpit.	Comput. Equipment	Motor Vehicles	Church Building	Building Improvements	Total FY2324
	0.25	0.25	0.10	0.33	0.25	0.04	0.13	
	£	£	£	£	£	£	£	£
Net book Value @ 31/03/2010		2,965.88	181.80	411.14	0.00	0.00	0.00	3,558.82
Addition FY1011	4,993.28	0.00	0.00	0.00	0.00	0.00	0.00	4,993.28
Total	4,993.28	2,965.88	181.80	411.14	0.00	0.00	0.00	8,552.10
Depreciation	(1,248.00)	(741.47)	(19.00)	(135.68)	0.00	0.00	0.00	(2,144.15)
Net book Value @ 31/03/2011	3,745.28	2,224.41	162.80	275.47	0.00	0.00	0.00	6,407.95
Additions FY1112	0.00	168.48	0.00	0.00	0.00	0.00	0.00	168.48
Total	3,745.28	2,392.89	162.80	275.47	0.00	0.00	0.00	6,576.43
Depreciation	(1,248.00)	(783.00)	(19.00)	(136.00)	0.00	0.00	0.00	(2,186.00)
Net book Value @ 31/03/2012	2,497.28	1,609.89	143.80	139.47	0.00	0.00	0.00	4,390.43
Additions FY1213	0.00	645.00	0.00	0.00	0.00	0.00	0.00	645.00
Total	2,497.28	2,254.89	143.80	139.47	0.00	0.00	0.00	5,035.43
Depreciation	(1,248.00)	(563.72)	(14.38)	(46.02)	0.00	0.00	0.00	(1,872.13)
Net book Value @ 31/03/2013	1,249.28	1,691.16	129.42	93.44	0.00	0.00	0.00	3,163.31
Additions FY1314	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	1,249.28	1,691.16	129.42	93.44	0.00	0.00	0.00	3,163.31
Depreciation	(1,249.00)	(422.75)	(14.00)	(30.69)	0.00	0.00	0.00	(1,716.44)
Net book Value @ 31/03/2014	0.28	1,268.41	115.42	62.75	0.00	0.00	0.00	1,446.87
Additions FY1415	0.00	0.00	0.00	0.00	3,000.00	0.00	0.00	3,000.00
Total	0.28	1,268.41	115.42	62.75	3,000.00	0.00	0.00	4,446.87
Depreciation	(0.07)	(317.10)	(11.54)	(20.71)	(750.00)	0.00	0.00	(1,099.42)
Net book Value @ 31/03/2015	0.21	951.31	103.88	42.04	2,250.00	0.00	0.00	3,347.44
Additions FY1516	0.00	1,577.00	0.00	0.00	0.00	250,000.00	0.00	251,577.00
Total	0.21	2,528.31	103.88	42.04	2,250.00	250,000.00	0.00	254,924.44
Depreciation	0.00	(632.08)	(10.39)	(13.87)	(562.50)	(10,000.00)	0.00	(11,218.84)
Net book Value @ 31/03/2016	0.21	1,896.23	93.49	28.17	1,687.50	240,000.00	0.00	243,705.60
Additions FY1617	0.00	0.00	0.00	2,335.19	0.00	0.00	0.00	2,335.19
Total	0.21	1,896.23	93.49	2,363.36	1,687.50	240,000.00	0.00	246,040.79
Depreciation	0.00	(474.06)	(9.35)	(779.91)	(421.88)	(10,000.00)	0.00	(11,685.19)
Net book Value @ 31/03/2017	0.00	1,422.17	84.14	1,583.45	1,265.63	230,000.00	0.00	234,355.60
Additions FY1718	0.00	0.00	0.00	0.00	0.00	0.00	1,350.00	1,350.00
Total	0.00	1,422.17	84.14	1,583.45	1,265.63	230,000.00	1,350.00	235,705.39
Depreciation	0.00	(355.54)	(8.41)	(522.54)	(316.41)	(10,000.00)	(175.50)	(11,378.40)
Net book Value @ 31/03/2018	0.00	1,066.63	75.73	1,060.91	949.22	220,000.00	1,174.50	224,326.99
Additions FY1819	0.00	1,836.00	0.00	0.00	0.00	919.76	1,065.00	3,820.76
Total	0.00	2,902.63	75.73	1,060.91	949.22	220,919.76	2,239.50	228,147.75
Depreciation	0.00	(725.66)	(7.57)	(350.10)	(237.30)	(8,836.79)	(291.14)	(10,448.56)
Net book Value @ 31/03/2019	0.00	2,176.97	68.15	710.81	711.91	212,082.97	1,948.37	217,699.19
Additions FY1920	0.00	750.00	469.00	618.99	0.00	0.00	0.00	1,837.99
Total	0.00	2,926.97	537.15	1,329.80	711.91	212,082.97	1,948.37	219,537.18
Depreciation	0.00	(731.74)	(53.72)	(438.83)	(177.98)	(8,483.32)	(253.29)	(10,138.88)
Net book Value @ 31/03/2020	0.00	2,195.23	483.44	890.97	533.94	203,599.65	1,695.08	209,398.30
Additions FY2021	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	0.00	2,195.23	483.44	890.97	533.94	203,599.65	1,695.08	209,398.30
Depreciation	0.00	(548.81)	(48.34)	(294.02)	(133.48)	(8,143.99)	(220.36)	(9,389.00)
Net book Value @ 31/03/2021	0.00	1,646.42	435.10	596.95	400.45	195,455.66	1,474.72	200,009.30
Additions FY2122	0.00	0.00	329.00	1,626.25	0.00	0.00	6,400.00	8,355.25
Total	0.00	1,646.42	764.10	2,223.20	400.45	195,455.66	7,874.72	208,364.55
Depreciation	0.00	(411.61)	(76.41)	(733.66)	(100.11)	(7,818.23)	(1,023.71)	(10,163.72)
Net book Value @ 31/03/2022	0.00	1,234.82	687.69	1,489.54	300.34	187,637.44	6,851.00	198,200.83
Additions FY2223	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	0.00	1,234.82	687.69	1,489.54	300.34	187,637.44	6,851.00	198,200.83
Depreciation	0.00	(308.70)	(68.77)	(491.55)	(75.08)	(7,505.50)	(890.63)	(9,340.23)
Net book Value @ 31/03/2023	0.00	926.11	618.92	997.99	225.25	180,131.94	5,960.37	188,860.59
Additions FY2224	0.00	0.00	811.00	284.73	0.00	0.00	0.00	1,095.73
Total	0.00	926.11	1,429.92	1,282.72	225.25	180,131.94	5,960.37	189,956.32
Depreciation	0.00	(231.53)	(142.99)	(423.30)	(56.31)	(7,205.28)	(774.85)	(8,834.26)
Net book Value @ 31/03/2024	0.00	694.58	1,286.93	859.42	168.94	172,926.66	5,185.53	181,122.06

13 CURRENT LIABILITIES

Creditors payable within one year:

Independent examiner

Book keeping

	£	£	£	FY2324 £	FY2223 £
	400.00	0.00	0.00	400.00	400.00
	0.00	0.00	0.00	0.00	0.00
	<u>400.00</u>	<u>0.00</u>	<u>0.00</u>	<u>400.00</u>	<u>400.00</u>

14 DEBTORS

Represents amounts payable by

HMRC in respect of Gift Aid

				FY2324 £	FY2223 £
	13,872.85	0.00	0.00	13,872.85	12,545.73
	<u>13,872.85</u>	<u>0.00</u>	<u>0.00</u>	<u>13,872.85</u>	<u>12,545.73</u>

15 INVESTMENTS

Natwest Savings Account

	43,450.51	0.00	0.00	43,450.51	40,350.51
	<u>43,450.51</u>	<u>0.00</u>	<u>0.00</u>	<u>43,450.51</u>	<u>40,350.51</u>

BREAD OF LIFE INTERNATIONAL MINISTRIES
FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2024

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 7 for the year ended 31 March 2024



.....Treasurer

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of BREAD OF LIFE INTERNATIONAL MINISTRIES for the year ended 31 March 2024, which are set out on pages 1 to 6.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7)(b) of the Act, whether particular matters have come to my attention.

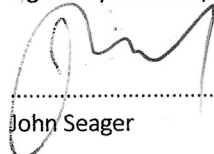
Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations 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 financial statements.

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner: date: 16th January 2024



.....
John Seager

27 Danbury Down
Basildon
Essex
SS14 2SP

BREAD OF LIFE INTERNATIONAL MINISTRIES

England & Wales - Charity number 1123248

Accounts



Trustees' Annual Report for the period

From 1st April 2022 Period start date to 31st March 2023 Period end date

Charity name: Bread of Life International Ministries

Charity registration number: 1123248

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>The objects of the Ministry are: -</p> <p>To advance the Christian Faith in accordance with the statement of Beliefs appearing in the schedule hereto in Basildon and in such other parts of the United Kingdom or the world as the Executive Committee may from time to time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the trust. To relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused hereby in the said locations and in such other parts of the United Kingdom or the world as the Executive Committee may from time-to-time think fit.</p> <p>To advance any other purpose beneficial to the community in which the Ministry operates in.</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>The church continues to operate:</p> <ul style="list-style-type: none">- A monthly ladies fellowship, where women learn and share on entrepreneurial skills, community development.- Men's bi-monthly fellowship, often attracting men from the community, other denominations and faith groups- Couples' fellowships, a platform for building lifelong marriages, learning and developing parental skills and designed to also foster community cohesion.- Music performances and platforms for aspiring young talent continues- Encouraging people to learn businesses and projects management- The church continues to create opportunities within different groups for all who want to learn how to run businesses and how to write business proposals- Holiday clubs and after school clubs planned to resume in the coming year.

		The majority of charitable work was undertaken by volunteers who continue to be pivotal in the church community involvement.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	None issued

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	No changes to this policy in this current year. Donations to other charitable activities amounted to £3,037.00.
Policy on social investment including program related investment	Para 1.38	<p>The charity continues to focus part of its resources towards relief of persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused hereby in the said locations and in such other parts of the United Kingdom or the world as the Executive Committee may from time-to-time think fit.</p> <p>The church continues to operate:</p> <ul style="list-style-type: none"> - A monthly ladies fellowship, where women learn and share on entrepreneurial skills, community development. - Men's bi-monthly fellowship, often attracting men from the community, other denominations and faith groups - Couples' fellowships, a platform for building lifelong marriages, learning and developing parental skills and designed to also foster community cohesion. - Music performances and platforms for aspiring young talent continues - Encouraging people to learn businesses and projects management - The church continues to create opportunities within different groups for all who want to learn how to run businesses and how to write business proposals - Holiday clubs and after school clubs planned to resume in the coming year.
Contribution made by volunteers.	Para 1.38	The majority of charitable work was undertaken by volunteers who continue to be pivotal in the church community involvement.
Other Plans for the future of the church.		<p>(i) For the year 2022 to 2023, BOLIM aims to ensure that we maintain updated DBS checks for all who volunteer and work with children, the youth, and the elderly.</p> <p>(ii) Progress the registration of the</p>

		<p>Miracle Centre as a Marriage venue and progress the registration of a Marriage Officer.</p> <p>(iii) The current church logo is of very low quality and not compatible with new technology, making the printing of electronic documents difficult. Designs of the new logo are to be completed within a few months of the next financial year.</p> <p>(iv) Aim to re-introduce the Tea and cake Monday meetings for the elderly in our community on Monday mornings.</p> <p>(v) New assemblies in the Midlands (Milton Keynes, Luton, and Bedford area).</p> <p>(vi) Expanding Pastorate team to ensure that the church can manage growth within the UK.</p> <p>(vii) The church is looking at strengthening its Evangelism team as it once again looks at going out into the world and impacting the marketplace.</p> <p>(viii) Few small-scale works that need to be completed within the church building (Miracle Centre). This includes the trimming of the oak tree with a TPO at the Miracle Centre. The tree is having an adverse impacting on the building. Permission has been sought beforehand from Basildon Council.</p> <p>(ix) second kitchen also had a flood and repairs will need to be arranged from the beginning of the next financial year.</p>
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Achievements and Performance

	SORP reference	
<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p> <p>Objectives, activities, and achievements of the church 2022-2023.</p>	<p>Para 1.20</p>	<p>i. The year 2022 to 2023 has been another great year for BOLIM as we ran with the theme 'Impacting the Marketplace'. This year continued to be great as we recovered from the COVID 19 pandemic and were fully attending services at the Miracle Centre. Weekly services have continued with morning devotions every Monday to Friday morning from 7am to 8am., Midweek bible study every Wednesday evening via zoom and Friday Evening prayers between 6 and 7pm via the prayer/conference line.</p> <p>ii. Church members enjoyed the usual weekly activities and a family fitness Sunday on 21st August 2022 where all church members gathered in the park opposite the Miracle Centre where church members engaged in fitness and keeping healthy and understanding that we need to keep our bodies health and as prosperous</p>

Objectives, activities, and achievements of the church 2022-2023.

as our souls. This day proved to be very successful with members and non-members requesting for many more days where we concentrated on keeping healthy.

iii. The Sunday School class enjoyed their annual trip out in July where they attended a funfair with their teachers and had fun. Pastor Jane Doka blessed the church with a praise and thanksgiving service celebrating her 40th Birthday and attracted many praise and worship guests and where church members were really blessed.

iv. September 2022 saw the beginning of our 21 days of prayer and fasting which was very well organised with a rota of those leading the daily prayer meetings and this was followed by a significant shift in the church atmosphere. God's grace was upon everything from then on including the annual BOLIM conference and 17th anniversary celebration where services were held from Friday 23rd September and 25th September 2022. The anniversary weekend was held under the theme 'The Spirit empowered church'. Senior Pastor Tapiwamunashe Nduna opened the conference on the Friday. Guest speakers for the conference weekend were Bishop Noel McLean on the Saturday with breakout rooms for ladies and gentlemen and the youth in the afternoon. Reverend Nick Mzezewa led the 17th anniversary celebrations on the Sunday and things went very smoothly. BOLIM members were very proud to wear anniversary themed T shirts on the Saturday.

v. Ladies and Men's fellowship sessions have been successful with Ladies and Men's breakfasts held throughout the year but with annual retreats suspended following the pandemic.

vi. Safeguarding Sunday was observed in line with Thirty-one eight organisation on November 27th 2022

vii. The Sunday school Christmas party was held on Sunday 18th December and presents presented to all the children. Christmas Day service was held via zoom and a crossover service held at the Miracle Centre on the 31st of December 2022.

viii. 2023 started with the usual 7 days of

Objectives, activities, and achievements of the church 2022-2023.

Overseas Charitable work

prayer and fasting to begin the year. Ladies all night prayer was held on the last Friday of January 2023 and was so successful that church members called for quarterly all-night prayer meetings.

ix. BOLIM youth have been actively involved in the Basildon youth for Christ group; attending and leading youth themed events for all Basildon churches youth groups giving them the opportunity to meet with Christian youths across Basildon. Our BOLIM youth leaders have been involved in planning these services with our youth members actively taking part actively in music ministrations and ushering.

x. BOLIM hosted a Churches In Community (CIC) Essex Ministers Fellowship event at the Miracle Centre on 11th March 2023 with Noel Robinson, Paul Garratt and John Kirkby -with the title 'Being Salt and Light' which was another successful event.

BOLIM Zimbabwe

i. Financial Support to sister churches in Zimbabwe was over – £4000.

(ii) 2022-2023 year was full of activities for the BOLIM Zimbabwe as they too emerged from the COVID 19 lockdown. We saw the planting of branches in Chitungwiza and Eastview in the capital Harare and a branch in Shurugwi.

(iii) The first Zimbabwe Conference was held in August 2022 in Shurugwi and graced with the presence of UK based Senior Pastors Tapiwamunashe and Kudzai Nduna who boosted the morale and the joy to serve under BOLIM to all conference attendees. We managed to ordain 4 pastors at the conference. We hosted leadership conference in Masvingo in October 2022 attended by most of the leaders across Zimbabwe assemblies.

(iv) Plans for 2023 include the setting up of assemblies in Bulawayo and Gweru where we already have members attending cell groups. We also pray that the upcoming elections will be peaceful, and we can continue to expand the work of the Kingdom across Zimbabwe.

(v) The Vice Chair of the UK Board of Trustees met with members of the

		<p>Zimbabwe Trustees board and explained roles and responsibilities of board members. Actions agreed within that meeting include:</p> <p>(a) Set up governing document aligned the Zimbabwean constitution. (b) Appoint a secretary. (c) Organise their calendar that aligns to UK. (d) Consider their own chair of Trustees who would convene and chair meetings. (e) Take over operational oversight of the Zimbabwean church. (f) Feedback within 4 weeks of skeletal guide of their operations</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	The year 2022 to 2023 has been another great year for BOLIM as the church managed to achieve most of its planned annual programmes inline with its theme of 'Impacting the Marketplace'. The church experienced a year of great recovery from the COVID 19 pandemic. Most services were fully attended at the Miracle Centre. Weekly services continued as planned with morning devotions every Monday to Friday morning from 7am to 8am., Midweek bible study every Wednesday evening via zoom and Friday Evening prayers between 6 and 7pm via the prayer/conference line.
Performance of fundraising activities against objectives set	Para 1.41	All the charity's activities were funded from members tithes, offerings, and gift aided donations. A new drive will be launched in the next financial year to raise funds for the extension of the building to cater for the increasing membership numbers.
Investment performance against objectives	Para 1.41	No charity funds were put into investments. Interest rates from savings were miniscule due to poor bank rates. The Trustees are looking at the option of engaging a financial advisor to help with safer investment options for the charity.
Other Leadership and strategic reviews of the church.		i)Leadership retreat and training was scheduled for March 2023 but clashed with another event on the day and was completed on Easter Saturday as a day event. (ii)Strategic reviews remain standing items on the church calendar. (iii)Independent risk assessment reviews remain a priority.

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Financial review of the church. (i) Church remains in healthy financial state with a balance of more than £40000. (ii) Audited financial reports are part of the annex to this report.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves - The charity's policy on reserves is to maintain reserves equivalent to a minimum of 3 months its operational budget. Currently the charity's reserves exceed that required minimum.
Amount of reserves held	Para 1.22	£40,000.00
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	No funds in deficit
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Generous Members' donations, offerings tithes, and gift aided donation claims
Investment policy and objectives including any social investment policy adopted	Para 1.46	BOLIM Trustees have considered investment of funds in their meetings but have so far not invested any funds as least risk options are considered. Investment advisor option is to be considered in the next meetings.
A description of the principal risks facing the charity	Para 1.46	There no principal risks facing the charity
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Charity is governed by a Trust deed
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed/elected by serving trustees from a range of carefully selected candidates deemed to possess the best skills set necessary to advance the charity's objectives in line with Charity guidelines

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Trustees have access to training and have received information about the roles and responsibilities of Trustees. Trustees are to reflect diversity and inclusiveness of stakeholders.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	For organisational structure, please see paragraph..... below. BOLIM maintains a good relationship with various Christian umbrella bodies like Churches in Communities (CIC), a member body of the free churches group, Churches Together in Basildon (CTB). BOLIM continues to work together with other like focused organisations to support the community in Basildon.
Relationship with any related parties	Para 1.51	BOLIM works with other churches in Basildon to support the community through food banks, charity and sports events aimed at inviting the community. Currently looking at using the church hall as a nursery to serve the community and support with childcare. Have shared the church building with other organisations to support youth ministry and a place of prayer and worship for different groups.
Other		

Reference and Administrative details

Charity name	BREAD OF LIFE INTERNATIONAL MINISTRIES
Other name the charity uses	BREAD OF LIFE CHURCHES INTERNATIONAL
Registered charity number	1123248

Charity's principal address	The Miracle Centre Rushley Basildon, Essex SS13 1SL

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mrs Dennisha Abiona	Chairperson		Board of Trustees
2	Dr Mandla Nyathi	Deputy Chair of Trustees		Board of Trustees
3	Mrs Siphathisiwe Nyathi	Secretary of the Board of Trustees		Board of Trustees
4	Pastor Kudzai Nduna	Pastor		Board of Trustees
5	Pastor Tapiwamunashe Nduna	Senior Pastor BOLIM		Board of Trustees
6				
7				

Corporate trustees – names of the directors at the date the report was approved

Director name		
None		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
None		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	None
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	None

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Legal	Miss Rebecca Abiona	22 Cromer Road, Southend On Sea, Essex, SS1 2DU
Auditors	FN Accounting Services Limited	No 7 Shieling House, 30 Invincible Road, Farnborough, Hampshire GU14 7QU

Name of chief executive or names of senior staff members (Optional information)

Not Applicable

Exemptions from disclosure

Reason for non-disclosure of key personnel details



Not Applicable

Other optional information

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Dennisha Abiona	Siphathisiwe Nyathi
Position (eg Secretary, Chair, etc)	Chair of the board of Trustees	Secretary of the Board of Trustees
Date	30-01-2024	

BREAD OF LIFE INTERNATIONAL MINISTRIES

FINANCIAL STATEMENTS

For the year ended

31 March 2023

BREAD OF LIFE INTERNATIONAL MINISTRIES
Financial Statements for the year ended 31 March 2023

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BREAD OF LIFE INTERNATIONAL MINISTRIES
CHARITY INFORMATIONS
For the year ended 31 March 2023

Trustees:	Mrs Danisha Abiona	Chair
	Dr Mandla Nyathi	Vice Chair
	Mrs Siphathisiwe P Nyathi	Secretary
	Mrs Kudzai Nduna	
	Pastor Tapiwamunashe Nduna	

Registered Office:

Miracle Centre
Rushley
Basildon
Essex
SS13 1SL
United Kingdom

FN Accounting Services Limited
Independent Examiner
16 Shieling House
30 Invincible Road
Farnborough
GU14 7QU

Charity Reg. No. **11232248 (England and Wales)**

**BREAD OF LIFE INTERNATIONAL MINISTRIES
CHARITY INFORMATIONS
For the year ended 31 March 2023**

Trustees:	Mrs Danisha Abiona	Chair
	Dr Mandla Nyathi	Vice Chair
	Mrs Siphathisiwe P Nyathi	Secretary
	Mrs Kudzai Nduna	
	Pastor Tapiwamunashe Nduna	

Registered Office: Miracle Centre
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**FN Accounting Services Limited
Independent Examiner
16 Shieling House
30 Invincible Road
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GU14 7QU**

Charity Reg. No. 11232248 (England and Wales)

BREAD OF LIFE INTERNATIONAL MINISTRIES
Financial Statements for the year ended 31 March 2023

Receipts and Payments Analysis		Unrestricted	Restricted	General	Total	Total
		Funds	Funds	Funds	2023	2022
		£	£	£	£	£
2	Incoming resources					
	Voluntary Receipts					
	Weekly Tithes and offerings	44,755	0	0	44,755	46,274
	Special offerings and Contributions	5,437	0	0	5,437	3,026
	Income tax refunds under Gift Aid	12,746	0	0	12,746	4,200
	Total Incoming resources	62,938	0	0	62,938	53,500
	Resources expended					
		£	£	£	£	£
3	Ministrial Costs					
	Pastor's Stipend	19,200	0	0	19,200	18,000
	Pension	1,615	0	0	1,615	1,330
	allowances	4,200	0	0	4,200	4,330
	Payroll	180	0	0	180	180
		25,195	0	0	25,195	23,840
4	Church costs:					
	Insurance	598	0	0	598	550
	Mileage	300	0	0	300	480
	Travel	1,480	0	0	1,480	35
	Maintenance	1,356	0	0	1,356	1,295
	Utilities	1,066	0	0	1,066	221
	Conferences, Anniversary & retreats	3,062	0	0	3,062	3,513
	Teas and Kitchen supplies	249	0	0	249	177
	Subscription and Fees	1,197	0	0	1,197	784
	CIC and CCPAS	580	0	0	580	620
		9,888	0	0	9,888	7,876
5	Teaching costs:					
	Children & youth activities	879	0	0	879	360
	Adult programmes	4,198	0	0	4,198	320
		5,077	0	0	5,077	680
6	Communications:					
	Media, Printing, postage and stationery	611	0	0	611	634
	Tech Supplies	526	0	0	526	687
	General expenses	614	0	0	614	649
	Internet	749	0	0	749	745
		2,500	0	0	2,500	2,715
		42,660	0	0	42,660	34,911
7	Grants payable and restricted donations					
	Other Tithe Fund payments	1,840	0	0	1,840	1,440
	Love offerings	1,930	0	0	1,930	1,680
	benevolence	1,282	0	0	1,282	1,080
	Charity and mission	3,037	0	0	3,037	3,839
		8,089	0	0	8,089	8,039
8	Governance costs					
	Costs of Trustees meetings	91	0	0	91	0
	Independent Examiner	400	0	0	400	350
		491	0	0	491	350
9	Acquisition of Assets					
	Acquisition of Assets	0	0	0	0	8,355
		0	0	0	0	8,355
10	Finance charges and Other Fees					
	HMRC Tax payments	3,699	0	0	3,699	3,180
		3,699	0	0	3,699	3,180
	Total resources expended	54,939	0	0	54,939	54,838
	Net of receipts/(payments) a	7,999	0	0	7,999	-1,335
	Cash funds last year end	4,224	0	0	4,224	7,759
	Cash funds last year end Investment acco	33,400	0	0	33,400	31,200
	b	37,624	0	0	37,624	38,959
	Cash funds this year end a+b	45,623	0	0	45,623	37,624
	Closing balance @31/03/2023					
	Current Account	5,273	0	0	5,273	4,224
	Investment Account	40,351	0	0	40,351	33,400
		45,623	0	0	45,623	37,624

BREAD OF LIFE INTERNATIONAL MINISTRIES
Financial Statements for the year ended 31 March 2023

Statements of Assets and Liabilities


	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Fixed Assets						
Tangible assets	12	188,861	0	0	188,861	199,926
Investments	15	40,351	0	0	40,351	33,400
		229,211	0	0	229,211	233,326
Current Assets						
Debtors - Gift Aid		12,546	0	0	12,546	4,012
Bank and cash balances		5,273	0	0	5,273	4,224
		17,818	0	0	17,818	8,236
Current Liabilities						
Creditors payable within one year	13	500	0	0	500	600
Net Current Assets		17,318	0	0	17,318	7,636
Total Net Assets		246,529	0	0	246,529	240,962


Financed by:-

The Funds of the Charity

Accumulated Funds	66,397	0	0	66,397	51,600
Building Fund	180,132	0	0	180,132	189,362
Total Liabilities and equity	246,529	0	0	246,529	240,962

Approved and signed : by the Trustees on 4th October 2023


 Treasurer


 Chairman

BREAD OF LIFE INTERNATIONAL MINISTRIES

Notes to the Statement of Financial Activities

For the Year ended 31 March 2023

NOTES

1a Basis of Preparation

The financial statements have been prepared in accordance with the Accounting Regulations set out under Charities Act 1993, and with the Charities Statement of Recommended Practice 2005.

1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objects. Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of the grant. Endowment funds are funds the capital of which must be maintained; normally only income arising from investment of the endowment may be used, either as restricted or unrestricted funds depending on the purpose and terms on which the endowment was established.

1c Fixed Assets

Freehold property:

A church building and a minibus was donated to Bread of Life International ministries. The fixed assets recorded by the Church include, The church building, Musical Instruments, Furniture and Fittings and Computer equipment and projectors. Depreciation on fixed assets is calculated to write off the cost on a straight-line basis over their expected useful lives at the following rates:

Church Building	04%.
Musical instruments	25%.
Furniture and fittings	10% .
Computer equipment	33%.
Motor Vehicles	25%.
Building Improvements	13.33%.

Investments :Quoted investments are stated at market values. All other investment assets are shown at cost.

1d Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received. Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

1e Resources Expended

The Bread of Life International Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates. Resources expended are recognised in the period to which they are incurred. They are allocated to the particular activity to which they relate. Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements. As the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

1f Taxation

Bread of Life International Ministries, as a church is an exempt charity within the meaning of the Taxes and Charities Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

	Unrestricted Funds	Restricted Funds	General Funds	Total 2023	Total 2022
	£	£	£	£	£
2 Incoming resources					
Voluntary Receipts					
Weekly Tithes and offerings	44,755	0	0	44,755	46,274
Special offerings and donations	5,378	0	0	5,428	3,025
Income tax refunds under Gift Aid	12,746	0	0	12,746	4,200
Total Incoming resources	62,879	0	0	62,929	53,500

BREAD OF LIFE INTERNATIONAL MINISTRIES

Notes to the Statement of Financial Activities-continued

For the Year ended 31 March 2023

	Unrestricted Funds	Restricted Funds	General Funds	Total 2,023	Total 2,022
	£	£	£	£	£
3 Ministerial Costs					
Pastor's Stipend	19,200	0	0	19,200	18,000
Pension	1,615	0	0	1,615	1,330
allowances	4,200	0	0	4,200	4,330
Payroll	180	0	0	180	180
	25,195	0	0	25,195	23,840
4 Church costs:					
Insurance	598	0	0	598	550
Mileage	300	0	0	300	480
Travel	1,543	0	0	1,543	35
Maintenance	1,293	0	0	1,293	1,295
Utilities	1,066	0	0	1,066	221
Conferences, Anniversary & retreats	3,062	0	0	3,062	3,513
Teas and Kitchen supplies	249	0	0	249	177
Subscription and Fees	1,197	0	0	1,197	785
CIC and CCPAS	580	0	0	580	620
	9,888	0	0	9,888	7,676
5 Teaching costs:					
Children & youth activities	879	0	0	879	360
Adult programmes	7,198	0	0	7,198	320
	8,077	0	0	8,077	680
6 Communications:					
Printing, postage and stationery	611	0	0	611	634
Tech Supplies	526	0	0	526	687
General expenses	614	0	0	614	649
Internet	749	0	0	749	745
	2,500	0	0	2,500	2,715
	45,660	0	0	45,660	34,911
7 Grants payable and restricted donations					
Other Tithe Fund payments	1,840	0	0	1,840	1,440
Love offerings	1,930	0	0	1,930	1,680
Benevolence	1,282	0	0	1,477	1,080
Charity and mission	3,037			3,037	3,839
	8,089	0	0	8,284	8,039
8 Governance costs					
Costs of Trustees meetings	91	0	0	91	0
Independent Examiner	400	0	0	400	350
	491	0	0	491	350
9 Acquisition of Assets					
Acquisition of Assets	0	0	0	0	8,355
	0	0	0	0	8,355
10 Finance charges and Other Fees					
HMRC Tax payments	3,699	0	0	3,699	3,180
	3,699	0	0	3,699	3,180
Total resources expended	57,939	0	0	57,939	54,836
Net incoming resources	4,940	0	0	4,940	-1,336
11 Movement of funds					
Brought forward	37,624	0	0	37,624	38,959
Transfers out during the year	-54,939	0	0	-54,939	-54,836
Transfers in during the year	62,929	0	0	62,929	53,501
Total funds carried forward	45,614	0	0	45,614	37,624

BREAD OF LIFE INTERNATIONAL MINISTRIES

Notes to the Statement of Financial Activities-continued

For the Year ended 31 March 2023

12 TANGIBLE FIXED ASSETS

	<u>Mini Bus</u>	<u>Musical Instrum.</u>	<u>F & F Comput. Pulpit. Equipment.</u>		<u>Motor Vehicles</u>	<u>Church Building</u>	<u>Building Improvements</u>	<u>Total 2023</u>
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	
	£	£	£	£	£	£	£	£
Net book Value @ 31/03/2020	0	2,195	483	891	534	203,600	1,695	209,398
Additions 2021	0	0	0	0	0	0	0	0
Total	0	2,195	483	891	534	203,600	1,695	209,398
Depreciation	0	-549	-48	-294	-133	-8,144	-220	-9,389
Net book Value @ 31/03/2021	0	1,646	435	597	400	195,456	1,475	200,009
Additions 2022	0	0	329	1,626	0	0	6,400	8,355
Total	0	1,646	764	2,223	400	195,456	7,875	208,365
Depreciation	0	-412	-76	-734	-100	-7,818	-1,024	-10,164
Net book Value @ 31/03/2022	0	1,235	688	1,490	300	187,637	6,851	198,201
Additions 2023	0	0	0	0	0	0	0	0
Total	0	1,235	688	1,490	300	187,637	6,851	198,201
Depreciation	0	-309	-69	-492	-75	-7,505	-891	-9,340
Net book Value @ 31/03/2023	0	926	619	998	225	180,132	5,960	188,861

13 Current Liabilities

				2023	2022
	£	£	£	£	£
Creditors payable within one year:					
Independent examiner	500	0	0	500	400
Book keeping	0	0	0	0	200
	500	0	0	500	600

14 Debtors

				2023	2022
	£	£	£	£	£
Represents amounts payable by HMRC in respect of Gift Aid	12,546	0	0	12,546	4,012
	12,546	0	0	12,546	4,012


15 Investments

Natwest Savings Account	40,351	0	0	40,351	33,400
	40,351	0	0	40,351	33,400

BREAD OF LIFE INTERNATIONAL MINISTRIES
FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2023

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 7 for the year ended 31 March 2023


.....Treasurer

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of BREAD OF LIFE INTERNATIONAL MINISTRIES for the year ended 31 March 2020, which are set out on pages 1 to 6.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7)(b) of the Act, whether particular matters have come to my attention.


Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations 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 financial statements.

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner: date: 4th October 2023

 **Accounting Services Limited**

FN Accounting Services Limited
No 9 Shielling House
30 Invincible Road
Farnborough
GU14 7QU



Trustees' Annual Report for the period

From 1st April 2022 Period start date to 31st March 2023 Period end date

Charity name: Bread of Life International Ministries

Charity registration number: 1123248

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>The objects of the Ministry are: -</p> <p>To advance the Christian Faith in accordance with the statement of Beliefs appearing in the schedule hereto in Basildon and in such other parts of the United Kingdom or the world as the Executive Committee may from time to time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the trust. To relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused hereby in the said locations and in such other parts of the United Kingdom or the world as the Executive Committee may from time-to-time think fit.</p> <p>To advance any other purpose beneficial to the community in which the Ministry operates in.</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>The church continues to operate:</p> <ul style="list-style-type: none">- A monthly ladies fellowship, where women learn and share on entrepreneurial skills, community development.- Men's bi-monthly fellowship, often attracting men from the community, other denominations and faith groups- Couples' fellowships, a platform for building lifelong marriages, learning and developing parental skills and designed to also foster community cohesion.- Music performances and platforms for aspiring young talent continues- Encouraging people to learn businesses and projects management- The church continues to create opportunities within different groups for all who want to learn how to run businesses and how to write business proposals- Holiday clubs and after school clubs planned to resume in the coming year.

		The majority of charitable work was undertaken by volunteers who continue to be pivotal in the church community involvement.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	None issued

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	No changes to this policy in this current year. Donations to other charitable activities amounted to £3,037.00.
Policy on social investment including program related investment	Para 1.38	<p>The charity continues to focus part of its resources towards relief of persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused hereby in the said locations and in such other parts of the United Kingdom or the world as the Executive Committee may from time-to-time think fit.</p> <p>The church continues to operate:</p> <ul style="list-style-type: none"> - A monthly ladies fellowship, where women learn and share on entrepreneurial skills, community development. - Men's bi-monthly fellowship, often attracting men from the community, other denominations and faith groups - Couples' fellowships, a platform for building lifelong marriages, learning and developing parental skills and designed to also foster community cohesion. - Music performances and platforms for aspiring young talent continues - Encouraging people to learn businesses and projects management - The church continues to create opportunities within different groups for all who want to learn how to run businesses and how to write business proposals - Holiday clubs and after school clubs planned to resume in the coming year.
Contribution made by volunteers.	Para 1.38	The majority of charitable work was undertaken by volunteers who continue to be pivotal in the church community involvement.
Other Plans for the future of the church.		<p>(i) For the year 2022 to 2023, BOLIM aims to ensure that we maintain updated DBS checks for all who volunteer and work with children, the youth, and the elderly.</p> <p>(ii) Progress the registration of the</p>

		<p>Miracle Centre as a Marriage venue and progress the registration of a Marriage Officer.</p> <p>(iii) The current church logo is of very low quality and not compatible with new technology, making the printing of electronic documents difficult. Designs of the new logo are to be completed within a few months of the next financial year.</p> <p>(iv) Aim to re-introduce the Tea and cake Monday meetings for the elderly in our community on Monday mornings.</p> <p>(v) New assemblies in the Midlands (Milton Keynes, Luton, and Bedford area).</p> <p>(vi) Expanding Pastorate team to ensure that the church can manage growth within the UK.</p> <p>(vii) The church is looking at strengthening its Evangelism team as it once again looks at going out into the world and impacting the marketplace.</p> <p>(viii) Few small-scale works that need to be completed within the church building (Miracle Centre). This includes the trimming of the oak tree with a TPO at the Miracle Centre. The tree is having an adverse impacting on the building. Permission has been sought beforehand from Basildon Council.</p> <p>(ix) second kitchen also had a flood and repairs will need to be arranged from the beginning of the next financial year.</p>
--	--	---

Achievements and Performance

	SORP reference	
<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p> <p>Objectives, activities, and achievements of the church 2022-2023.</p>	<p>Para 1.20</p>	<p>i. The year 2022 to 2023 has been another great year for BOLIM as we ran with the theme 'Impacting the Marketplace'. This year continued to be great as we recovered from the COVID 19 pandemic and were fully attending services at the Miracle Centre. Weekly services have continued with morning devotions every Monday to Friday morning from 7am to 8am., Midweek bible study every Wednesday evening via zoom and Friday Evening prayers between 6 and 7pm via the prayer/conference line.</p> <p>ii. Church members enjoyed the usual weekly activities and a family fitness Sunday on 21st August 2022 where all church members gathered in the park opposite the Miracle Centre where church members engaged in fitness and keeping healthy and understanding that we need to keep our bodies health and as prosperous</p>

Objectives, activities, and achievements of the church 2022-2023.

as our souls. This day proved to be very successful with members and non-members requesting for many more days where we concentrated on keeping healthy.

iii. The Sunday School class enjoyed their annual trip out in July where they attended a funfair with their teachers and had fun. Pastor Jane Doka blessed the church with a praise and thanksgiving service celebrating her 40th Birthday and attracted many praise and worship guests and where church members were really blessed.

iv. September 2022 saw the beginning of our 21 days of prayer and fasting which was very well organised with a rota of those leading the daily prayer meetings and this was followed by a significant shift in the church atmosphere. God's grace was upon everything from then on including the annual BOLIM conference and 17th anniversary celebration where services were held from Friday 23rd September and 25th September 2022. The anniversary weekend was held under the theme 'The Spirit empowered church'. Senior Pastor Tapiwamunashe Nduna opened the conference on the Friday. Guest speakers for the conference weekend were Bishop Noel McLean on the Saturday with breakout rooms for ladies and gentlemen and the youth in the afternoon. Reverend Nick Mzezewa led the 17th anniversary celebrations on the Sunday and things went very smoothly. BOLIM members were very proud to wear anniversary themed T shirts on the Saturday.

v. Ladies and Men's fellowship sessions have been successful with Ladies and Men's breakfasts held throughout the year but with annual retreats suspended following the pandemic.

vi. Safeguarding Sunday was observed in line with Thirty-one eight organisation on November 27th 2022

vii. The Sunday school Christmas party was held on Sunday 18th December and presents presented to all the children. Christmas Day service was held via zoom and a crossover service held at the Miracle Centre on the 31st of December 2022.

viii. 2023 started with the usual 7 days of

Objectives, activities, and achievements of the church 2022-2023.

Overseas Charitable work

prayer and fasting to begin the year. Ladies all night prayer was held on the last Friday of January 2023 and was so successful that church members called for quarterly all-night prayer meetings.

ix. BOLIM youth have been actively involved in the Basildon youth for Christ group; attending and leading youth themed events for all Basildon churches youth groups giving them the opportunity to meet with Christian youths across Basildon. Our BOLIM youth leaders have been involved in planning these services with our youth members actively taking part actively in music ministrations and ushering.

x. BOLIM hosted a Churches In Community (CIC) Essex Ministers Fellowship event at the Miracle Centre on 11th March 2023 with Noel Robinson, Paul Garratt and John Kirkby -with the title 'Being Salt and Light' which was another successful event.

BOLIM Zimbabwe

i. Financial Support to sister churches in Zimbabwe was over – £4000.

(ii) 2022-2023 year was full of activities for the BOLIM Zimbabwe as they too emerged from the COVID 19 lockdown. We saw the planting of branches in Chitungwiza and Eastview in the capital Harare and a branch in Shurugwi.

(iii) The first Zimbabwe Conference was held in August 2022 in Shurugwi and graced with the presence of UK based Senior Pastors Tapiwamunashe and Kudzai Nduna who boosted the morale and the joy to serve under BOLIM to all conference attendees. We managed to ordain 4 pastors at the conference. We hosted leadership conference in Masvingo in October 2022 attended by most of the leaders across Zimbabwe assemblies.

(iv) Plans for 2023 include the setting up of assemblies in Bulawayo and Gweru where we already have members attending cell groups. We also pray that the upcoming elections will be peaceful, and we can continue to expand the work of the Kingdom across Zimbabwe.

(v) The Vice Chair of the UK Board of Trustees met with members of the

		<p>Zimbabwe Trustees board and explained roles and responsibilities of board members. Actions agreed within that meeting include:</p> <p>(a) Set up governing document aligned the Zimbabwean constitution. (b) Appoint a secretary. (c) Organise their calendar that aligns to UK. (d) Consider their own chair of Trustees who would convene and chair meetings. (e) Take over operational oversight of the Zimbabwean church. (f) Feedback within 4 weeks of skeletal guide of their operations</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	The year 2022 to 2023 has been another great year for BOLIM as the church managed to achieve most of its planned annual programmes inline with its theme of 'Impacting the Marketplace'. The church experienced a year of great recovery from the COVID 19 pandemic. Most services were fully attended at the Miracle Centre. Weekly services continued as planned with morning devotions every Monday to Friday morning from 7am to 8am., Midweek bible study every Wednesday evening via zoom and Friday Evening prayers between 6 and 7pm via the prayer/conference line.
Performance of fundraising activities against objectives set	Para 1.41	All the charity's activities were funded from members tithes, offerings, and gift aided donations. A new drive will be launched in the next financial year to raise funds for the extension of the building to cater for the increasing membership numbers.
Investment performance against objectives	Para 1.41	No charity funds were put into investments. Interest rates from savings were miniscule due to poor bank rates. The Trustees are looking at the option of engaging a financial advisor to help with safer investment options for the charity.
Other Leadership and strategic reviews of the church.		i)Leadership retreat and training was scheduled for March 2023 but clashed with another event on the day and was completed on Easter Saturday as a day event. (ii)Strategic reviews remain standing items on the church calendar. (iii)Independent risk assessment reviews remain a priority.

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Financial review of the church. (i) Church remains in healthy financial state with a balance of more than £40000. (ii) Audited financial reports are part of the annex to this report.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves - The charity's policy on reserves is to maintain reserves equivalent to a minimum of 3 months its operational budget. Currently the charity's reserves exceed that required minimum.
Amount of reserves held	Para 1.22	£40,000.00
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	No funds in deficit
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Generous Members' donations, offerings tithes, and gift aided donation claims
Investment policy and objectives including any social investment policy adopted	Para 1.46	BOLIM Trustees have considered investment of funds in their meetings but have so far not invested any funds as least risk options are considered. Investment advisor option is to be considered in the next meetings.
A description of the principal risks facing the charity	Para 1.46	There no principal risks facing the charity
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Charity is governed by a Trust deed
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed/elected by serving trustees from a range of carefully selected candidates deemed to possess the best skills set necessary to advance the charity's objectives in line with Charity guidelines

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Trustees have access to training and have received information about the roles and responsibilities of Trustees. Trustees are to reflect diversity and inclusiveness of stakeholders.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	For organisational structure, please see paragraph..... below. BOLIM maintains a good relationship with various Christian umbrella bodies like Churches in Communities (CIC), a member body of the free churches group, Churches Together in Basildon (CTB). BOLIM continues to work together with other like focused organisations to support the community in Basildon.
Relationship with any related parties	Para 1.51	BOLIM works with other churches in Basildon to support the community through food banks, charity and sports events aimed at inviting the community. Currently looking at using the church hall as a nursery to serve the community and support with childcare. Have shared the church building with other organisations to support youth ministry and a place of prayer and worship for different groups.
Other		

Reference and Administrative details

Charity name	BREAD OF LIFE INTERNATIONAL MINISTRIES
Other name the charity uses	BREAD OF LIFE CHURCHES INTERNATIONAL
Registered charity number	1123248

Charity's principal address	The Miracle Centre Rushley Basildon, Essex SS13 1SL

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mrs Dennisha Abiona	Chairperson		Board of Trustees
2	Dr Mandla Nyathi	Deputy Chair of Trustees		Board of Trustees
3	Mrs Siphathisiwe Nyathi	Secretary of the Board of Trustees		Board of Trustees
4	Pastor Kudzai Nduna	Pastor		Board of Trustees
5	Pastor Tapiwamunashe Nduna	Senior Pastor BOLIM		Board of Trustees
6				
7				

Corporate trustees – names of the directors at the date the report was approved

Director name		
None		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
None		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	None
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	None

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Legal	Miss Rebecca Abiona	22 Cromer Road, Southend On Sea, Essex, SS1 2DU
Auditors	FN Accounting Services Limited	No 7 Shieling House, 30 Invincible Road, Farnborough, Hampshire GU14 7QU

Name of chief executive or names of senior staff members (Optional information)

Not Applicable

Exemptions from disclosure

Reason for non-disclosure of key personnel details



Not Applicable

Other optional information

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Dennisha Abiona	Siphathisiwe Nyathi
Position (eg Secretary, Chair, etc)	Chair of the board of Trustees	Secretary of the Board of Trustees
Date	30-01-2024	

BREAD OF LIFE INTERNATIONAL MINISTRIES

England & Wales - Charity number 1123248

Accounts



Charity name BREAD OF LIFE INTERNATIONAL MINISTRIES/ BREAD OF LIFECHURCHES INTERNATIONAL

Other names charity is known by BOLIM

Registered charity number (if any) 1123248

Charity's principal address

Rushley	
Basildon	
Essex	
Postcode	SS13 1SL

	Trustee name	Office (if any)
1	Mrs Dennisha Abiona	Chair of Trustees
2	Dr Mandla Nyathi	Deputy Chair of Trustees
3	Pastor Tapiwamunashe Nduna	Senior Pastor BOLIM
4	Pastor Kudzai Nduna	Pastor
5	Mrs Siphathisiwe Nyathi	Secretary

Name of other senior members	
Pastor Michael Doka	Associate Pastor
Pastor Jane Doka	Associate Pastor
Mr Adeleye Adeyeye	Deacon
Mrs Abiola Adeyeye	Deaconess

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Legal	Miss Rebecca Abiona	22 Cromer Road, Southend On Sea, Essex, SS1 2DU
Accountant	FN Accounting Services Limited	No 7 Shieling House, 30 Invincible Road, Farnborough, Hampshire GU14 7QU

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust deed
How the charity is constituted (eg. trust, association, company)	Trust

Trustee selection methods (eg. appointed by, elected by)	Appointed/elected
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Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees.
- the charity’s organisational structure and any wider network with which the charity works;

- relationship with any related parties.
- trustees’ consideration of major risks and the system and procedures to manage them.

Trustees have access to training and have received information about the roles and responsibilities of Trustees. Trustees to reflect diversity and inclusiveness of stakeholders.

Please see above for organisational structure. BOLIM works with churches in Basildon to support the community which it serves. This is done through food banks, charity and sports events aimed at inviting the community. Currently looking at using the church hall as a nursery to serve the community and support with childcare. Have shared the church building with other organisations to support youth ministry and a place of prayer and worship for different groups.

BOLIM maintains a good relationship with various churches in Basildon and work together to support the community in Basildon.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The objects of the Ministry shall be:-
 To advance the Christian Faith in accordance with the statement of Beliefs appearing in the schedule hereto in Basildon and in such other parts of the United Kingdom or the world as the Executive Committee may from time to time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the trust.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

- a) To relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused hereby in the said locations and in such other parts of the United Kingdom or the world as the Executive Committee may from time-to-time think fit.
- b) To advance any other purpose beneficial to the community in which the Ministry operates. These also include:
 - A monthly ladies fellowship, where women learn and share on entrepreneurial skills, community development and citizenship.
 - Men's bi-monthly fellowship, often attracting men from the community, other denominations and faith groups
 - Couples' fellowships, a platform for building lifelong marriages, learning and developing parental skills and designed to also foster community cohesion.
 - Music performances and platforms for aspiring young talent could not continue as a result of the current ongoing lockdown
 - Encouraging people to learn businesses and projects management has all gone virtual
 - The church continues to create opportunities within different groups for all who want to learn how to run businesses and how to write business proposals, howbeit, virtually.
 - Holiday clubs and after school clubs for youth and young people

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- contribution made by volunteers.

No changes to this policy in this current year. Nil significant donations to the charity

BOLIM Trustees have considered investment of funds in their meetings but have so far not invested any funds as we have no excess reserve funds.

Most of the work at BOLIM is completed on a voluntary basis.

Summary of the main achievements of the charity during the year

The beginning of the year 2021 is a time when BOLIM like many other churches came out of the COVID pandemic era and resumed a lot of the face-to-face meetings across all departments and for Sunday worship services. As a ministry we join the nation in thanking God for His faithfulness following the challenge of COVID and continue thanking Him for His faithfulness and protection towards our members. In 2021, whilst observing COVID restrictions, Sunday services resumed at the Miracle Centre with members enjoying face to face fellowship. A hybrid service continues with some members attending services through zoom which has allowed members who live far away to continue to be part of our Sunday services.

Average Sunday Service attendance around 50 adult members

Daily morning devotions (Monday to Friday from 7am to 8am) which commenced at the beginning of 2020 as a way of connecting with members virtually, have grown in popularity with members and continue with a daily attendance of about 14 families. This platform has also given members of the church an opportunity to lead devotions daily and it is good to see how members are developing spiritually.

Wednesday mid-week bible study and Friday prayer services have continued to be held virtually.

A 3 day conference was held in September 2021 with the theme Grace Enabled and this was very well attended with guest ministers who supported the conference

BOLIM Zimbabwe planted in July 2020 continues to thrive with the first Sunday service in Rujeko on the 29th April 2021. Senior Pastor visiting the Zimbabwean congregations in April 2022 with a leadership conference held with the leaders in Zimbabwe.

BFA continues to be a powerful group for our ladies where they hold activities that bring them together. The Annual ladies retreat was cancelled this year as we continued to observe COVID regulations. The ladies however managed to hold a virtual conference with powerful guest ministers with very good attendance. Ladies continued to hold bridal showers and baby showers celebrating and supporting those who were entering marriage and those expecting their babies. Good attendances to functions and shared learning amongst ladies.

The Men's fellowship has seen a growth in membership. Breakfast meetings were held in the year and a number of meetings completed virtually.

The Children's Annual trip was cancelled this year due to the pandemic, however the children held their annual Christmas party where they were presented with presents.

Disposed of the Church minibus that had not been in use for a while for £3200. Purchased video camera. CCTV supporting the security of church building.

A new virtual platform was set up for the Children's department which allowed the children to remain connected with each other during lockdown and facilitated Sunday school lessons whilst the main service was going on virtually. The platform has remained, and we have continued to support children who are not

Section D**Achievements and performance**

physically in the church to keep up to date with their lessons. We have also seen additions to our Sunday school teaching staff to which we are grateful to God.

This year we have celebrated 2 members of our youth who have found life partners and got married within the year. We continue to thank God for this growth.

We thank God that the youth ministry continues to grow with the introduction of the 'In-betweeners' group for children over the age of 10 who have left Sunday School but are too young for the youths group. The 'Inbetweeners' group continues to hold sessions aimed at their age level with activities out for meals and have also enjoyed activities arranged with other ministries in Basildon as Nights of worship.

We have been blessed with 3 babies born to families within BOLIM.

Successful 3-day conference and 16th church anniversary celebration

Section E**Financial review****Brief statement of the charity's policy on reserves**

The charity's policy on reserves is to maintain reserves equivalent to a minimum of 3 months its operational budget. Currently the charity's reserves exceed that required minimum.

Details of any funds materially in deficit

The charity is not in deficit.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The charity's main source of funds are the members' tithes and offerings.

Everything achieved to date is a result of faithful members giving.



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Section G

Declaration

The trustees declare that they have approved the trustees' report above.

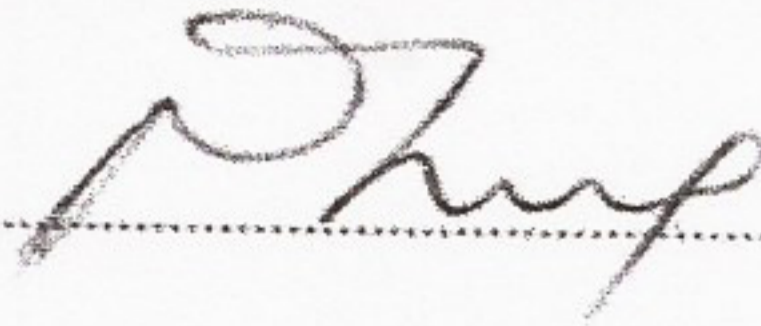
Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	DENNISHA ABIONA	SIPHATHISIWE NYATHI
Position (eg Secretary, Chair, etc)	Chair of Trustees	Secretary
Date	31/01/2023	

BREAD OF LIFE INTERNATIONAL MINISTRIES
Financial Statements for the year ended 31 March 2022

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 6 for the year ended 31 March 2022



.....Treasurer

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of BREAD OF LIFE INTERNATIONAL MINISTRIES for the year ended 31 March 2022, which are set out on pages 1 to 7.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations 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 financial statements.

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner: date on 16th January, 2023

fa Accounting Services Limited

FN Accounting Services Limited
No 16 Shieling House
30 Invincible Road
Farnborough
GU14 7QU

BREAD OF LIFE INTERNATIONAL MINISTRIES

England & Wales - Charity number 1123248

Accounts



Trustees' Annual Report for the period

From (start date) **31 03 2020** to (end date) **31 03 2021**

SECTION A		Reference and administration details
Charity name	Bread of Life International Ministries / Bread of Life Churches international.	
Other names the charity is known by	BOLIM	
Charity registration number	1123248	
Charity's principal address	Rushley, Basildon, Essex, SS13 1SL	

Names of the trustees who manage the charity

Trustee name	Office (if name)
1. Mrs Dennisha Abiona	Chair of trustees
2. Dr Mandla Nyathi	Deputy chair
3. Pastor Tapiwamunashe Nduna	Senior Pastor BOLIM
4. Mrs Patricia Nyathi	Secretary
5. Pastor Kudzai Nduna	

Names and addresses of advisors

Type of advisor	Name	Address
1. Legal	Rebecca Abiona	22 Cromer Road Southend-on-Sea SS1 2DU
2. Accounting	FA Accounting Services Limited	No 7 Shieling House, 30 Invincible Road, Farnborough, Hampshire, GU14 7QU

Names of other senior members

Name	Role
1. Jane Doka	Associate pastor
2. Michael Doka	Associate pastor
3. Adeleye Adeyeye	Deacon
4. Abiola Adeyeye	Deaconess

SECTION B		Structure, governance and management
Type of governing document	Trust deed	
How the charity is constituted	Trust	
Trustee selection methods	Appointed/elected	
Important notes on policies and competences of the trustees		
Policy/competence	Outcomes	
Governance and stewardship	1. The chairlady and her deputy attended training on trustee roles, expectations and good stewardship in the period under consideration.	

	<ol style="list-style-type: none"> Trustees continue to enjoy sharing from the Best Practices learned from the training session to influence efficiency and prudence in managing BOLIM achieve its aims and objectives.
Pastoral training	<ol style="list-style-type: none"> Members of staff completed programmes ranging from diploma to masters' degree. BOLIM committed to continual development of all forms using education and training, including short courses, seminars, diplomas and certificates.
Additional trustees	<ol style="list-style-type: none"> New trustees will receive induction as per the budget provided. The composition of new trustees reflects diversity and inclusivity dimensions that the charity cherishes amongst its varied stakeholders.
Collaborative Ministerial work	<ol style="list-style-type: none"> BOLIM has continued to work with other Christian fellowships to further the good news of Christ. Some of the BOLIM leadership attended multi-faith symposiums and conferences as part of increasing the charity's understanding of the wider environment, necessary to develop love and tolerance across communities.
Policy reviews and updates	<ol style="list-style-type: none"> Many of the policies were subject of reviews and updating to reflect the high expectations that the BOLIM family prides itself on. Voluntary and contracted professional views influenced input into the current portfolios. Physical files are now available to all the stakeholders for their perusal and input.

SECTION C

Objectives and activities

	SORP reference	
Summary of the purposes and objectives of the BOLIM as set out in its governing document	Para 1.17	<ul style="list-style-type: none"> To advance the Christian Faith in accordance with the statement of Beliefs. Fulfil such other purposes, which are exclusively charitable according to the law of England and Wales.

SECTION D

Achievements and performance.

Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<ol style="list-style-type: none"> Hosted a celebratory anniversary of the foundation of BOLIM. Hosted a 3-day conference themed "Great Grace" and exceeded trustees' expectations. Symbolic material and food marked the fellowshipping and celebrations on the occasions of both the 16th anniversary and the conference. Have hosted pastors from other similar faith organisations to share on the Holy Bible, mainly to support and encourage brethren after a difficult year due to the covid-19 pandemic. Updated internet connectivity capabilities to reflect the increased demand of online services in furtherance of the aims and
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		<p>objectives of the BOLIM family and its wider stakeholders.</p> <ol style="list-style-type: none"> 6. Some of the newlyweds had ceremonial celebrations hosted in the BOLIM premises. 7. Mother and toddler programmes resumed after the lockdown, complementing the online interface. 8. The foodbank continued despite the covid-19 challenges. The trustees, together with the BOLIM operational staff found innovative ways to sustain this important community initiative. 9. Both men's and women's annual programmes themed on the breakfast and beauty for ashes, respectively, were a huge support on alternative interfaces. 10. Youths had a successful virtual games night. BOLIM has received calls to host the event again in the coming year. 11. A new branch of BOLIM started in Zimbabwe with the support of the trustees. Resources including both physical and financial were availed to the BOLIM church in Zimbabwe. 12. The BOLIM doors continued to be open to the vulnerable members of the wider community in Essex. There is a noticeable increase of numbers of vulnerable people calling in the church for spiritual, emotional and physical support.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have followed the governing document, read in conjunction with the relevant statutes and advice on best practices given by competent bodies and individuals of good repute.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.20	<ol style="list-style-type: none"> 1. The policy has not changed in this area. 2. There were no significant donations made in the current period.
Policy on social investment including program related investment	Para 1.20	<ol style="list-style-type: none"> 1. The policy has not changed in this area. 2. Policy under review
	Para 1.20	<ol style="list-style-type: none"> 1. The members of the congregation made various social contributions to

Contribution made by volunteers		the charity, including investing time to clean the grounds, serve tea, material donations sent to the new BOLIM church in Zimbabwe and basically, being the keepers of each other during the harsh conditions imposed on the church by the covid-19 restrictions.
Other		Nothing worth reporting

Additional information

Achievements against objectives set	Para 1.41	<ol style="list-style-type: none"> 1. In the context of a covid-19 pandemic environment, the BOLIM trustees and staff achieved most of the aspirational goals set at the beginning of the year. 2. Lessons learned will inform the continuous improvement agenda. 3. Membership growth is on course. 4. BOLIM exceeded the financial target.
Performance of fundraising activities against objectives set	Para 1.41	<ol style="list-style-type: none"> 1. New fundraising interfaces worked well and led to a marked financial growth. 2. Relevant arms of the church continue to identify innovative ways to add to the revenue streams for the church.
Investment performance against objectives	Para 1.41	<ol style="list-style-type: none"> 1. BOLIM has not invested in any risky portfolios. The financial resources are in the current account of a local bank.
Other		None

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity is in a very good financial position.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	BOLIM operates three banking accounts, reserve, savings and current accounts, respectively.
Amount of reserves held	Para 1.22	£32 505.24 as at preparation date of TAR
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	<ol style="list-style-type: none"> 1. The church members' tithes 2. Freewill offerings 3. Gift Aid 4. Fundraising
Investment policy and objectives including any social investment policy adopted	Para 1.46	Investment and social investment policies are subject of regular reviews to reflect the ever-changing socio-economic environment
A description of the principal risks facing the charity	Para 1.46	<ol style="list-style-type: none"> 1. Uncertainties owing to the covid-19. Long-term impact of the covid-19 virus remains subject of wide speculation.

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Exemptions from disclosure


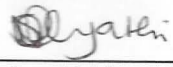
Reason for non-disclosure of key personnel details

N/A

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees


Signature(s)		
Full name(s)	Dennisha Abiona	Siphathisiwe P Nyathi
Position	Chair of Board of Trustees	Secretary of the Board of Trustees
Date	5-1-2022	

BREAD OF LIFE INTERNATIONAL MINISTRIES

CHARITY INFORMATION For the period ended 31 March 2021

Trustees: Mrs Dennisha Abiona – Chair
Dr Mandla Nyathi – Vice Chair
Mrs Siphathisiwe P Nyathi – Secretary
Mrs Kudzai Nduna
Pastor Tapiwamunashe Nduna

Registered office: Miracle Centre
Rushley
Basildon
Essex
SS13 1SL
United Kingdom

Independent Examiner:  Accounting Services Limited
14 Shieling House
30 Invincible Road
Farnborough
GU14 7QU

Charity Reg. No: 1123248 (England and Wales)

BREAD OF LIFE INTERNATIONAL MINISTRIES

Financial statements for the year ended 31 March 2021

Receipts and Payments Analysis

	Unrestricted Funds	Restricted Funds	General Funds	Total 2021	Total 2020
	£	£	£	£	£
2 Incoming resources					
Voluntary Receipts					
Weekly Tithes and offerings	41,180	0	0	41,180	31,712
Special offerings and donations	7,005	0	0	7,005	6,740
Income tax refunds under Gift Aid	9,479	0	0	9,479	8,664
Other Income	2,381	0	0	2,381	2,601
Total Incoming resources	60,045	0	0	60,045	49,717
Resources expended					
3 Ministerial Costs					
Pastor's Stipend	16,800	0	0	16,800	16,800
Pension	1,450	0	0	1,450	885
allowances	3,780	0	0	3,780	3,806
	22,030	0	0	22,030	21,491
4 Church costs:					
Insurance	536	0	0	536	609
Bus expenses	795	0	0	795	931
Travel	0	0	0	0	620
Maintenance	1,842	0	0	1,842	2,481
Utilities	2,851	0	0	2,851	2,321
Shed	0	0	0	0	920
Conferences, Anniversary & retreats	1,722	0	0	1,722	1,059
Teas and Kitchen supplies	0	0	0	0	599
Subscription and Fees	531	0	0	531	756
CIC and CCPAS	480	0	0	480	775
	8,757	0	0	8,757	11,071
5 Teaching costs:					
Pulpit supply	600	0	0	600	52
Children & youth activities	230	0	0	230	617
Women's Fellowship	0	0	0	0	3,877
Men's Fellowship	769	0	0	769	1,385
	1,599	0	0	1,599	5,931
6 Communications:					
Printing, postage and stationery	47	0	0	47	86
Media and tech supplies	808	0	0	808	818
General expenses	1,493	0	0	1,493	1,858
Internet	130	0	0	130	0
	2,478	0	0	2,478	2,762
	34,864	0	0	34,864	41,255
7 Grants payable and restricted donations					
Tithe payments	1,840	0	0	1,840	0
Love offerings	1,400	0	0	1,400	1,170
benevolence	755	0	0	755	702
Charity and mission	820	0	0	820	0
	4,815	0	0	4,815	1,872
8 Governance costs					
Independent Examiner	350	0	0	350	350
	350	0	0	350	350
9 Acquisition of Assets					
Acquisition of Assets	1,908	0	0	1,908	1,836
	1,908	0	0	1,908	1,836
10 Finance charges and Other Fees					
HMRC Tax payments	3,180	0	0	3,180	3,150
	3,180	0	0	3,180	3,150
Total resources expended	45,117	0	0	45,117	48,463
Net of receipts at 31/03/2021	14,928	0	0	14,928	1,254

BREAD OF LIFE INTERNATIONAL MINISTRIES

Financial statements for the year ended 31 March 2021

Funds movements during the year

		<u>Unrestricted</u>	<u>Restricted</u>	<u>General</u>	<u>Total</u>	<u>Total</u>
		<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>2021</u>	<u>2020</u>
		£	£	£	£	£
2 Incoming resources						
Net of receipts at 31/03/2021	a	14,928	0	0	14,928	1,254
Closing balance at 31/03/2020						
Current Account 1		2,253	0	0	2,253	2,252
Current Account 2		6,710	0	0	6,710	5,456
Investment Account		11,468	0	0	11,468	11,468
Total Funds at 31/03/2020	b	20,431	0	0	20,431	19,177
Closing balance at 31/03/2021-a+b		35,359	0	0	35,359	20,431
Trustees Account		27,600	0	0	27,600	11,468
Current Account 68841191		3,271	0	0	3,271	2,252
Current Account 68681062		4,488	0	0	4,488	6,711
Cash Funds at 31 March 2021		35,359	0	0	35,359	20,431

BREAD OF LIFE INTERNATIONAL MINISTRIES
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

STATEMENT OF ASSETS AND LIABILITIES


	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Fixed Assets						
Tangible assets	12	209,375	0	0	209,375	209,573
Investments	15	27,600	0	0	27,600	21,505
		<u>236,975</u>	<u>0</u>	<u>0</u>	<u>236,975</u>	<u>231,078</u>
Current Assets						
Debtors - Gift Aid		351	0	0	351	6,359
Bank and cash balances	16	7,759	0	0	7,759	2,449
		<u>8,110</u>	<u>0</u>	<u>0</u>	<u>8,110</u>	<u>8,808</u>
Current Liabilities						
Creditors payable within one year	13	(350)	0	0	(350)	(350)
Net Current Assets		<u>7,760</u>	<u>0</u>	<u>0</u>	<u>7,760</u>	<u>8,458</u>
Total Assets less liabilities		<u>244,735</u>	<u>0</u>	<u>0</u>	<u>244,735</u>	<u>239,536</u>

Financed by:-

The Funds of the Charity

Accumulated Funds	41,135	0	0	41,135	34,066
Building Fund	203,600	0	0	203,600	205,470
Total Liabilities + Equity	<u>244,735</u>	<u>0</u>	<u>0</u>	<u>244,735</u>	<u>239,536</u>

APPROVED by the Church Meeting held on 16th January 2021
and signed on its behalf by:

.....

..... Treasurer

.....

..... Chairman

Notes

1a Basis of Preparation

The financial statements have been prepared in accordance with the Accounting Regulations set out under the Charities Act 1993, and with the Charities Statement of Recommended Practice 2005.

1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of the grant. Endowment funds are funds the capital of which must be maintained; normally only income arising from investment of the endowment may be used, either as restricted or unrestricted funds depending on the purpose and terms on which the endowment was established.

1c Fixed Assets**Freehold property:**

A church building and a minibus was donated to Bread of Life International ministries. The fixed assets recognised by the Church include, The church building, Minibus, Musical Instruments, Furniture and Fittings and Computer equipment and projectors. Depreciation on fixed assets is calculated to write off the cost on a straight-line basis over their expected useful lives at the following rates:

Church Building	4.00%
Musical instruments	25.00%
Furniture and fittings	10.00%
Computer equipment	33.00%
Motor Vehicles	25.00%
Building Improvements	13.33%

Investments :Quoted investments are stated at market values. All other investment assets are shown at cost.

1d Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received. Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

1e Resources Expended

The Bread of Life International Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates. Resources expended are recognised in the period to which they are incurred. They are allocated to the particular activity to which they relate. Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements. As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

1f Taxation

Bread of Life International Ministries, as a church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

2 Incoming resources

	Unrestricted Funds	Restricted Funds	General Funds	Total 2021	Total 2020
	£	£	£	£	£
Voluntary Receipts					
Weekly Tithes and offerings	41,180	0	0	41,180	31,712
Special offerings and donations	7,005	0	0	7,005	6,740
Income tax refunds under Gift Aid	9,479	0	0	9,479	8,664
Other Income	2,381			2,381	2,600
Total Incoming resources	60,045	0	0	60,045	49,716

BREAD OF LIFE INTERNATIONAL MINISTRIES

Notes to the Statement of Financial Activities-continued

For the Year ended 31 March 2021

Notes	Unrestrict	Restrict	General	Total	Total
	Funds	Funds	Funds	2021	2020
	£	£	£	£	£
3 Ministerial Costs					
Pastor's Stipend	16,800	0	0	16,800	16,800
Pension allowances	1,450			1,450	885
	3,780			3,780	3,806
	22,030	0	0	22,030	21,491
4 Church costs:					
Insurance	536	0	0	536	609
Bus expenses	795	0	0	795	1,311
Maintenance	1,842	0	0	1,842	5,722
Utilities	2,851	0	0	2,851	2,321
Conferences, Anniversary & retreats	1,722	0	0	1,722	1,069
Teas and Kitchen supplies	0	0	0	0	599
Subscription and Fees	531	0	0	531	756
CIC and CCPAS	480	0	0	480	775
	8,757	0	0	8,757	13,162
5 Teaching costs:					
Pulpit supply	600	0	0	600	52
Children & youth activities	230	0	0	230	617
Adult programmes	769	0	0	769	5,887
	1,599	0	0	1,599	6,556
6 Communications:					
Printing, postage and stationery	47	0	0	47	86
Media	599	0	0	599	444
Tech Supplies	209	0	0	209	374
General expenses	1,493	0	0	1,493	1,858
Internet	130	0	0	130	0
	2,478	0	0	2,478	2,762
Sub Total	34,864	0	0	34,864	43,971
7 Grants payable and restricted donations					
Other Tithes Fund payments	1,840	0	0	1,840	0
Love offerings	1,400	0	0	1,400	1,170
benevolence	755	0	0	755	702
Charity and mission	820	0	0	820	0
	4,815	0	0	4,815	1,872
8 Governance costs					
Independent Examiner	350	0	0	350	350
	350	0	0	350	350
9 Acquisition of Assets					
Acquisition of Assets	1,908			1,908	1,836
	1,908	0	0	1,908	1,836
10 Finance charges and Other Fees					
HMRC Tax payments	3,180	0	0	3,180	3,151
	3,180	0	0	3,180	3,151
<i>Total resources expended</i>	45,117	0	0	45,117	51,180
<i>Net incoming resources</i>	14,928	0	0	14,928	(1,459)
11 Movement of funds					
Brought forward	20,431	0	0	20,431	12,743
Transfers out during the year	(45,117)	0	0	(45,117)	(48,738)
Transfers in during the year	60,045	0	0	60,045	49,717
Total funds carried forward	35,359	0	0	35,359	20,431

12 **TANGIBLE FIXED ASSETS**

	<u>Minibus</u>	<u>Musical</u>	<u>F & F</u>	<u>Comput.</u>	<u>Motor</u>	<u>Church</u>	<u>Building</u>	<u>Total</u>
		<u>Instrum.</u>	<u>Pulpit.</u>	<u>Equipment</u>	<u>Vehicles</u>	<u>Building</u>	<u>Improvmts</u>	<u>2,021</u>
Depreciation rate	25%	25%	10%	33%	25%	4%	13%	0%
Net book Value at 31/03/2020	0	2,177	68	711	712	210,083	1,948	215,699
Additions 2021	0	750	469	689	0	0	0	1,828
Total	0	2,927	537	1,400	712	210,083	1,948	217,607
Depreciation	0	732	54	462	178	8,403	260	10,168
Net book Value @ 31/03/2021	0	2,195	483	868	534	203,600	1,695	209,375

13 **Current Liabilities**

				2021	2020
	£	£	£	£	£
Creditors payable within one year:					
Independent examiner	350	0	0	350	350
	350	0	0	350	350

14 **Debtors**

				2021	2020
	£	£	£	£	£
Represents amounts payable by					
HMRC in respect of Gift Aid	351	0	0	351	5,172
	351	0	0	351	5,172

15 **Investments**

Natwest Savings Account	27,600	0	0	27,600	21,505
	27,600	0	0	27,600	21,505

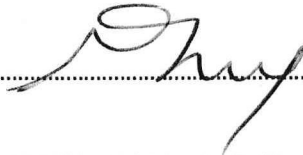
16 **Cash resources**

Current Account - 68841191	3,271	0	0	3,271	1,538
Current Account - 68681062	4,488	0	0	4,488	912
	7,759	0	0	7,759	2,449

**BREAD OF LIFE INTERNATIONAL MINISTRIES
FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2021**

Treasurer's Report

I have prepared the financial statements on pages 1 to 7 for the year ended 31 March 2021



.....Treasurer

Independent Examiner's Report

I report on the financial statements of BREAD OF LIFE INTERNATIONAL MINISTRIES for the year ended 31 March 2020, which are set out on pages 1 to 6.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations 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 financial statements.

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner: date: 10th November 2021

FM Accounting Services Limited

.....
fa Accounting Services Limited

**No 14 Shieling House
30 Invincible Road
Farnborough
GU14 7QU**