



CHARITY COMMISSION
FOR ENGLAND AND WALES

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 CharityRegular all or half night prayer sessionsCommunity support for the vulnerable in the communitySupport 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.		(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	
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<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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		xx) xxi) xxii) xxiii) xxiv) xxv) xxvi) xxvii) xxviii) xxix)	Children's Christmas party was held on Sunday 8 th December 2024 Christmas Carol Service was held on Sunday 15 th December 2024 Christmas Day service was held at the Miracle Centre from 10am to 11am Watchnight service was held on 31 st December from 9pm to 0030hrs January New Year 7 Day prayer and fasting was held from January 2 nd to January 8 th with prayers every evening from 6pm till 7pm The congregation enjoyed a family meal on Sunday 26 th January 2025 with an Afro-Caribbean themed meal. Visit from Pastor Alan Murphy on Sunday 16 th February 2025. Congregation agreed that he brought a timely word and very encouraging word Valentines' dinner was held on 1 st 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 The launch of the Kings Lynn branch of BOLIM was held on March 16 th , 2025, with the Basildon branch closed for the day and all members supporting the launch On Sunday 23 rd 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.		i) ii) iii) iv)	3 Assembles that are functional across Zimbabwe in Masvingo, Chitungwiza and Eastview Harare Open air crusades held from April to July 2024 supported financially from mother branch in the United Kingdom Increase seen increasing steadily with fully functional Sunday school services for children 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	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 Launch of BOLIM Kings Lynn branch Support of the vulnerable within the community Increased attendance to Ladies and Men's retreat Very active participation of the youth in services and activities arranged for Basildon churches
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. Christmas jumper day where all members donated £5 each for wearing a Christmas jumper to church. Donation made to Save the Child charity
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 training for all leaders and workers ii) Review of Trustees and additions to Trustees board

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 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				

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

	Unrestricted Funds	Restricted Funds	General Funds	TOTAL FY2425	TOTAL FY2324
	£	£	£		£
2 Incoming resources					
Voluntary Receipts					
Weekly Tithes and offerings Special offerings and	45,950.86	0.00	0.00	45,950.86	45,378.78
Contributions Income tax refunds under Gift Aid	16,513.14	0.00	0.00	16,513.14	10,112.60
Interest on Investment account Rent receivable	14,442.32	0.00	0.00	14,442.32	9,204.66
Other Income	16.88	0.00	0.00	16.88	26.59
	0.00			0.00	0.00
	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 Ministerial 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 Teas and	(-2,744.00)	0.00	0.00	(-2,744.00)	(-1,789.20)
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 Adult	(-1,978.48)	0.00	0.00	(-1,978.48)	(-1,335.33)
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 Media	(-147.07)	0.00	0.00	(-147.07)	(-233.63)
Tech Supplies	0.00	0.00	0.00	0.00	(-300.00)
General expenses	0.00	0.00	0.00	0.00	(-269.00)
Internet	(-1,719.59)	0.00	0.00	(-1,719.59)	(-1,393.65)
	(-820.80)	0.00	0.00	(-820.80)	(-801.40)
	(-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 Love	(-1,940.00)	0.00	0.00	(-1,940.00)	(-1,940.00)
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 Financial	0.00	0.00	0.00	0.00	0.00
Accounting Independent Examiner	(-250.00)	0.00	0.00	(-250.00)	0.00
	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	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		0.00	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	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

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
		219,310	0	0	219,310	224,573
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
		19,678	0	0	19,678	17,347
CURRENT LIABILITIES						
Creditors payable within one year	13	0	0	0	0	(250)
NET CURRENT ASSETS		19,678	0	0	19,678	18,841
TOTAL NET ASSETS		238,988	0	0	238,988	243,413


Financed by:-

THE FUNDS OF THE CHARITY

Accummulated Funds	72,978	0	0	72,978	68,744
Building Fund	166,010	0	0	166,010	172,927
TOTAL LIABILITIES + EQUITY	238,988	0	0	238,988	241,671

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 receivable	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	(-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)
	<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)
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
	<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	(-2,760.00)	0.00	0.00	(-2,760.00)	(-2,651.16)
benevolence	0.00	0.00	0.00	0.00	(-552.87)
Visitors Subsistence	0.00	0.00	0.00	0.00	0.00
Charity and mission	(-7,621.66)	0.00	0.00	(-7,621.66)	(-7,848.26)
	<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	<u>(-76,054.74)</u>	<u>0.00</u>	<u>0.00</u>	<u>(-76,054.74)</u>	<u>(-64,719.52)</u>

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	47,844.33	0.00	0.00	47,844.33	46,925.87

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		2,965.88	181.80	411.14	0.00	0.00	0.00	3,558.82
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	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

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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

Creditors payable within one year:	£	£	£	FY2425 £	FY2324 £
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

Represents amounts payable by HMRC in respect of Gift Aid				FY2425 £	FY2324 £
	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

Responsibilities and
basis of report

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

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.

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