

REGISTERED COMPANY NUMBER: 09814006 (England and Wales)
REGISTERED CHARITY NUMBER: 1170214

BREAD OF HOPE

Report of the Trustees and Financial Statements
for the period 1 January 2024 to 31 December 2024

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Bread of Hope
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for the Period 1 January 2024 to 31 December 2024

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REPORT OF THE TRUSTEES

For the Period 1 January 2024 to 31 December 2024

Chairperson's Report

It is my pleasure to present the 2024 Trustees Annual Report and Accounts for Bread of Hope.

Most of the core activities of the charity continued throughout 2024, including a monthly meeting with a group of workers in their 30's and a fortnightly Monday evening discipleship group. Whilst no "@Work" seminars were conducted in 2024 while the charity's safeguarding policy was reviewed and its constitution amended, the charity's continued participation in a project distributing Christian literature on West London's streets helped to achieve its object of advancing the Christian Faith. The charity also drafted a new booklet called "The Ministry of Justice" which will support the delivery of courses in future periods.

The charity continued deepening its partnership with Westbourne Park Baptist Church and the Westbourne Park Food Pantry which the Baptist Church runs. In 2024 the charity increased its financial support for the pantry for the third year running to £4,000, and continued assisting the pantry in person for one day a month. The pantry benefitted over 20,000 household members. The charity also started supported London Emmanuel Pantry – Harrow Road, a project of Emmanuel Church, Harrow Road, donating £5,532.71.

Income increased significantly and expenditure also increased materially in 2024, compared to 2023. Funding has remained stable and the charity's minimum level of reserves was increased from 3 to 6 months of routine expenditure. During 2024 the charity's constitution was amended so that a director can now be removed for failing to discharge their safeguarding responsibilities. Its grant-making capacity has also increased, in part, because of grants received from Bank of America.

The future remains bright for the charity in 2025 and beyond. In addition to its normal activities, it plans to continue supporting the Westbourne Park and Harrow Road Food Pantries, deliver two "@Work" training courses and experiment with relational evangelism in West London.

We continue to thank God for His provision, for allowing the vital work of Bread of Hope to continue and for opening new doors and opportunities for future growth.



T Bolster

Structure, Governance and Management

a. Governing Document

Bread of Hope is a private company limited by guarantee, incorporated on 7 October 2015 (9814006) and registered with the Charity Commission on 14 November 2016 (1170214). The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

b. Recruitment and Appointment of Directors and Trustees

The directors of the charitable company are its trustees for the purposes of charity law and are collectively referred to as the directors. Directors are appointed at board meetings, and are required to sign the statement of faith. At every other AGM one director is required to resign and may not stand for more than three consecutive terms. All members of the board give their time voluntarily and receive no benefits or expenses from the charity.

All the trustees are familiar with the work of the charity. The workings and financial standing of the charity will be explained to any new appointee by the Chairperson and Executive Officer.

c. Organisational Structure

The trustees meet periodically to administer the charity. They are drawn from a variety of professional backgrounds relevant to the work of the charity and are responsible for the strategic direction and policy of the charity. Jon Horne is responsible for the day to day work of the charity, and is employed on a part-time basis as Executive Officer.

d. Risk Management

The trustees have a responsibility to identify, assess and manage risks. This is done periodically during and between board meetings. Financial controls are reviewed annually. A red-amber-green review of the finances and a declaration of conflict of interests begin every board meeting. Reflection on risks may give rise to written policy. Such policies include: safeguarding; health and safety; whistleblowing; complaints; data protection; and anti-bribery.

e. Reference and Administrative Details

Charity Name	Bread of Hope
Charity Registration Number	1170214
Company Registration Number	9814006

Registered Office and Principal Office	7 Fazeley Court Elmfield Way London W9 3UF
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Directors and Trustees

Date appointed

Timothy Knight	7 October 2015
Andrew Nunn	7 October 2015
Tom Bolster (Chairperson)	28 September 2017
Gavin Wallis	28 September 2017

Secretary

Jonathan Horne	7 October 2015
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Executive Officer

Jonathan Horne	1 June 2017
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Solicitors

Bankers

Ellis-Fermor & Negus 2 Devonshire Avenue Beeston Nottingham NG9 1BS	Barclays Bank
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Our Aims and Objects

a. Aims and Objects

The objects of the charity are restricted to the advancement of the Christian Faith and to the relief of financial hardship. The charity aims:

- to meet its object of the advancement of the Christian Faith by distributing literature about the Christian Faith; and by providing support including (but not limited to) encouragement and training to workers; and
- to meet its object of the relief of financial hardship by providing resources for the relief of said hardship to charities whose object – or one of whose objects – is also the relief of financial hardship.

These aims are all particular to the London area.

b. Ensuring our work delivers our aims

The trustees have had regard to the guidance issued by the Charity Commission on public benefit. Charity policy dictates that before undertaking any activity, the following questions must be satisfied: “does the activity meet one of the objects of the charity?” “Whom does the activity benefit?” “What benefit does it bring?” Activities are then reviewed throughout the year using these three same questions. The aims by which the charity meets its objects are reviewed annually.

c. The focus of our work

- The provision of resources to charities whose object – or one of whose objects – is also the relief of financial hardship;
- The distribution of literature about the Christian Faith; and
- The development (and delivery) of resources to encourage and support workers.

Achievements and Public Benefit

a. Who used and benefited from our services

Food Pantries

The charity supports Westbourne Park Food Pantry, which is a project of Westbourne Park Baptist Church (charity: 1143988). The pantry is a practical expression of the church’s vision to ‘love God and love people’. During the period, 9 of the staff/volunteer team were members or regular attendees of the church, and pantry members were invited to events at the church. 1 member started to attend church services during the later months of the period.

The pantry is also a franchise of Your Local Pantry whose values – dignity, choice, and hope – are embodied in the experience, support, and conversation members enjoy when they attend the pantry. During the period, The Warm Welcome Café ran alongside the pantry until May. This provided opportunities over coffee or lunch to nurture relationships and offer support to members in different areas of life.

Pantry members:

- are referred by the North Paddington Food Bank, Social Services, the NHS (Health Visitors), local schools, and word of mouth;
- live or work in or on the borders of Westminster (borough of); and
- have access to £20–£25 worth of food each week, including fresh fruit, fish, and vegetables (as available) all for a small weekly subscription of £5.

Members who chose to disclose:

- represent 30 ethnic groups; and
- reveal that 30% have a disability.

During the period:

- the pantry delivered 50 (2023: 104) sessions from 10.30 to 17.00 every Thursday, closing for one week at Easter (for cleaning and staff training) and on Boxing Day (because the bank holiday fell on the Thursday);
- the number of registered members (on the Your Local Pantry portal) was 312 (2023: 315), of whom 297 (2023: 212) were active; and
- members shopped 6,056 (2023: 5,964) times (weekly, alternate weekly or monthly attendances) with an estimated 20,623 (2023: 19,191) household members benefiting.

Specifically, the charity:

- made a £4,000 grant (2023: £3,500). This grant has been used towards the monthly running costs of the pantry. Specifically, it has been used to purchase biodegradable bags that enable members to take produce home, as well as bags that allow donated bread, cakes, and fruit/vegetables to be safely packaged.
- has been collecting empty egg boxes from residents who neighbour the registered office. The pantry can then use these to distribute eggs sourced from a wholesaler, which come in large boxes. 160 boxes were supplied in the period (2023: 277).
- assisted the pantry in person by welcoming individuals in the pantry queue every other Thursday morning. This entails listening to and building relationships with members, and being intentional about spiritual conversations. The Pantry reports, 'This has been helpful in gaining information from members on areas that they find challenging and which could be improved.'

The charity also supports London Emmanuel Pantry – Harrow Road, which is a project of Emmanuel Church, Harrow Road (church code: 623041), and also a franchise of Your Local Pantry, aiming to provide £20–£25 worth of food each week for a £5 subscription.

- Pantry members mainly live in the Queens Park and Harrow Road wards of Westminster (borough of), with a small number from neighbouring W11 and W2 wards as well as other W9 addresses in the adjacent Maida Vale ward.
- A proportion of members are in low-income employment, often receiving housing benefit to help with their housing costs. The largest proportion of members are on Universal Credit or living upon the state pension, or are in receipt of some of the different disability benefits (representing 12% of households).

During the period:

- membership grew from 170 in March (average shopping each week: 90) to 250 in December (average shopping each week: 130); and
- Between April and December, members shopped 4,107 times with an estimated 260 households benefitting.

Specifically, the charity:

- received £5,032.71 from *The Bank of America* to allocate as grants to the pantry. This 'has given us the freedom and the confidence to continue to increase our spending upon food each month and to allow for continuing growth of the size of the pantry membership. Without [this] we would have needed to reduce our expenditure and/or cease accepting new members ...'
- gave an additional £500, which contributed to the procurement of a new fridge.

Courses

The charity facilitates a range of courses:

- *Forgiveness@Work* explores what it means to invite worthiness in the face of perceived wrongdoing. This helps to nurture connection between people.
- *Witness@Work* helps participants to articulate the hope that the resurrection of Jesus brings to the everyday.
- *Worship@Work* challenges participants to approach their own work as worship, and thereby play a part in God's plan to put the world to rights.

- *Stress@Work* seeks to complement stress management with spiritual formation, so that participants can better weather emotions, becoming a blessing to others in the process.

Since *Witness@Work* includes an exercise whereby participants engage members of the public in conversation about what they believe, no such exercises, and thereby no *Witness@Work* courses, were run in the previous period while the safeguarding policy was reviewed. The charity's articles of association were subsequently amended during the period so that a director may be removed for failing to discharge their safeguarding responsibilities.

Although preparing the respective series on gender and psychoanalysis (below) meant that no capacity was left to deliver @Work courses during the period, a new booklet called *The Ministry of Justice* was produced for the *Witness@Work* course.

The charity also used *The Powers* video from *Worship@Work* with a group of workers (from a range of sectors) in their 30's.

Meetings

The charity facilitated a fortnightly meeting (via Zoom) where resources to encourage and support workers from a range of sectors were delivered. (Notably, the group also includes a number of current and former church leaders, both lay and ordained.) Resources included:

- a bespoke series entitled Presence-Shaped Mission exploring how what is done in church can form the congregation to become more present to those around them outside of church, and more mindful of Christ's presence as they do so. Thinkers considered were: David Fitch; Michael Schluter; Sam Wells; Ivan Illich; and Peter Scazzero.
- a bespoke series entitled Gender Texts. Thinkers considered were: Brett Provance; John Perry; Judith Gundry; Cynthia Long Westfall; Judith Butler; Kathleen Stock; and Louise Perry.
- a bespoke series entitled Faith and Psychoanalytic Thought. Thinkers considered were: Deborah Hunsinger; Jordan Peterson; Walter Wink; and Ernest Becker.

The seminar on Jordan Peterson increased the charity's Meetup membership four-fold. This translated to five new individuals attending either the Peterson seminar or a subsequent seminar in the series.

The charity facilitated monthly meetings with a group of workers (from a range of sectors) in their 30's. Monthly meetings alternated between reflecting on pressing workplace issues and Timothy Gombis' book *The Drama of Ephesians*.

One-to-one meetings continued during the period, albeit these addressed ad hoc needs rather than literature about the Christian Faith.

Evangelism

The charity experimented with a relational approach to sharing the Christian Faith in West London. This entailed sitting with people, and asking questions. One conversation with two people occurred during the period. This resulted in a brief presentation of the Christian Faith.

Distribution

The charity distributed literature about the Christian Faith on the streets of West London. During sixteen hours spread over six weeks the charity distributed:

- 11 New Testaments.

Financial Review

a. Financial Review

During the period the charity received income from donations of £70,756 (2023: £50,039), and total income of £72,484 (2023: £50,166). The total costs for the period were £63,417 (2023: £50,562). This leaves a net surplus for the period of £9,067 (2023: deficit: £395).

b. Reserves Policy

The charity's policy is to use funds exclusively to meet the objects of the charity whilst ensuring that there are sufficient funds to cover cash-flow requirements relating to committed expenditure such as salary payments. During the period, £15,240.70 was typically retained in the General Fund as a three-month reserve. In December, this was increased by £12,791.70 (to give £28,032.40) in order to create a six-month reserve. This allows the charity more time to raise funds should income decrease.

Plans for Future Periods

The charity will continue to:

- support Westbourne Park Food Pantry by making grants, and by assisting in person;
- support London Emmanuel Pantry – Harrow Road, by making grants, and by being on hand to assist in person;
- develop (and deliver) resources to encourage and support workers;
- facilitate monthly and fortnightly meetings to support and encourage workers from various sectors, using (amongst other things) bespoke courses on faith and psychoanalytic thought, and atonement and mission respectively;
- facilitate one-to-one meetings with individuals;
- distribute literature about the Christian Faith on the streets of West London; and
- experiment with relational evangelism in West London.

The charity will also:

- run a *Forgiveness@Work* seminar before Easter; and
- run a *Witness@Work* seminar after Easter (with a view to printing and field-testing *The Ministry of Justice* booklet).

In order to mitigate risk, the charity will keep seeking to increase the number of monthly donors (whose giving is somewhat predictable), and therefore come to rely less on occasional "lump-sum" donors (whose giving is less predictable).

Trustees' Responsibilities in Relation to the Financial Statements

The trustees (who are also directors of Bread of Hope for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102). The first transition to these Reporting Standards took place on 1st November 2016.

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions:

By order of the board



T Bolster
Chairperson

Date 10.02.25

STATEMENT OF FINANCIAL ACTIVITIES
Bread of Hope
For the year ended 31 December 2024

	Notes	Unrestricted funds 2024	Unrestricted funds 2023
		£	£
INCOME AND ENDOWMENTS FROM:	3		
Donations and legacies		70,756	50,039
Other		<u>1,728</u>	<u>127</u>
Total		72,484	50,166
 EXPENDITURE ON:			
Raising funds			
Communication with donors		862	882
Charitable activities			
Staff costs	4	45,802	42,754
Running and operating costs	5	5,709	3,425
Grants made	6	9,533	3,500
Other	7	<u>1,511</u>	<u></u>
Total resources expended		63,417	50,562
 NET INCOME / (EXPENDITURE)		<u>9,067</u>	<u>(395)</u>
 Net movement in funds		9,067	(395)
 Reconciliation of funds:			
Total funds brought forward		<u>27,611</u>	<u>28,006</u>
Total funds carried forward		<u>36,678</u>	<u>27,611</u>

The notes on pages 11 to 13 form part of these financial statements.


BALANCE SHEET
Bread of Hope
As at 31 December 2024

	Notes	31 Dec 2024	31 Dec 2023
FIXED ASSETS			
Tangible assets		0	0
Total fixed assets		<u>0</u>	<u>0</u>
CURRENT ASSETS			
Cash at bank		37,515	28,085
Total current assets		<u>37,515</u>	<u>28,085</u>
LIABILITIES			
Creditors: Amounts falling due within one year		(837)	(474)
NET ASSETS		<u>36,678</u>	<u>27,611</u>
Unrestricted funds		36,678	27,611
TOTAL CHARITY FUNDS		<u>36,678</u>	<u>27,611</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the period ended 31 December 2024. The members have not required the charitable company to obtain an audit of its financial statements for the period ended 31 December 2024 in accordance with Section 476 of the Companies Act 2006. The trustees acknowledge their responsibilities for:

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006; and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard 102. The financial statements were approved by the Board of Trustees on 10.02.25 and signed on its behalf by:


.....
Trustee

The notes on pages 11 to 13 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS

Bread of Hope

for the Period 1 January 2024 to 31 December 2024

1. ACCOUNTING POLICIES

a. Accounting Convention

The financial statements have been prepared in accordance with historical cost convention and with the accounting policies set out below. The financial statements comply with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102). The first transition to these Reporting Standards took place on 1st November 2016.

b. Income and endowments

All income and endowments are included in the statement of financial activities when the charity has entitlement to the funds, certainty of receipt and the amount can be measured with sufficient reliability.

c. Expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

d. Recognition of Liabilities

Liabilities are recognised when an obligation arises to transfer economic benefits as a result of past transactions or events.

e. Reserves Policy

The policy of the charity is to distribute reserves in accordance with the objects of the charity whilst ensuring that there are sufficient funds to cover cashflow requirements relating to committed expenditure such as salary payments. Typically, this meant retaining £15,240.70 in the General Fund until November, and then £28,032.40 thereafter.

f. Funds

The charity holds general funds that are unrestricted. These are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

g. Taxation

The charity is exempt from corporation tax on its charitable activities. The charity is not registered for VAT either and accordingly, all of its expenditure is recorded inclusive of VAT incurred.

2. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the period ended 31 December 2024.

There were no trustees' expenses paid for the period ended 31 December 2024.

3. INCOME AND ENDOWMENTS

"Other" is composed of £217 credit from the bank, and £1,511 to recoup £1,511 paid out in error. See note 7.

NOTES TO THE FINANCIAL STATEMENTS

Bread of Hope

for the Period 1 January 2024 to 31 December 2024

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4. STAFF COSTS

The average number of persons employed by the charity during the period for support work was one. The staff costs were:

	Unrestricted funds 2024
	£
Wages and salaries	31,902
Social security costs	7,929
Pension costs	5,264
Administration fee	707
Total	45,802

No employee earned more than £60,000.

Salary does not reflect position in the organisation. Rather, it reflects a conviction that staff lifestyle should not detract from public benefit. Salary is set so that staff may pursue the objects of the charity for the public benefit unhindered by both substandard living (which might affect performance) and excess (thereby appropriating funds that should otherwise benefit the public). This balance also reflects the Christian ethos of the charity: 'give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, "Who is the Lord?" Or I may become poor and steal, and so dishonour the name of my God' [Proverbs 30:8-9].

Furthermore, the same salary scale is applicable to all staff, albeit allowing for adjustments like location: the minimum salary for staff based in London is the London Living Wage; but for staff based elsewhere in the UK the minimum salary is the National Living Wage.

Policy dictates that salary is reviewed annually, which affords an opportunity to compare the salary scale with other organisations in the sector.

5. RUNNING AND OPERATING COSTS

	Unrestricted funds 2024
	£
Equipment	1,739
Governance	961
Literature	468
Office	1,379
Other	1,162
Total	5,709

In the previous period, "Running and Operating costs" included "Stationary and postage". But since no expenditure was made in this area during the current period, "Stationary and postage" has been excluded. This is to give a clearer account of these costs.

"Equipment" includes computer hardware, software, and on-line services.

The charity operates a *de minimis* policy for equipment. Equipment with a historical cost of less than £200 is not subject to depreciation.

6. GRANTS MADE

Analysis	Grants to institutions	Grants to individuals	Support cost	Total
	£	£	£	£
Institution: Westbourne Park Baptist Church (charity: 1143988); project: Westbourne Park Food Pantry.	4,000	0	0	4,000
Institution: Emmanuel Harrow Road (church code: 623041); project: Emmanuel Food Pantry – Harrow Road.	5,533	0	0	5,533
Total	9,533	0	0	9,533

The objects of Westbourne Park Baptist Church (charity: 1143988) are 'the advancement of the Christian Faith ... and other charitable purposes in the United Kingdom ...' The work of Westbourne Park Food Pantry coincides with the charity's object for the relief of financial hardship.

Emmanuel Harrow Road (church code: 623041) is a charity for the purposes of the Charities Act 2011. The work of Emmanuel Food Pantry – Harrow Road coincides with the charity's object for the relief of financial hardship.

Both Westbourne Park Food Pantry and Emmanuel Harrow Road also satisfy the charity's grant-making policy that grants be made "with particular focus on" Greater London.

7. OTHER

"Other" is composed of £1,511 paid out in error. See note 3.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

Bread of Hope

I report to the trustees on my examination of the accounts of the charitable company for the year ended 31st December 2024.

Responsibilities and basis of report

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

I report in respect of my examination of the charity'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 examiners statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.



Kolade Andrew Alli ACMA
The ARK Financial Management Consultants Ltd
10 Gatcombe Gardens
West End
Hampshire
SO18 3NA
15th January 2024