

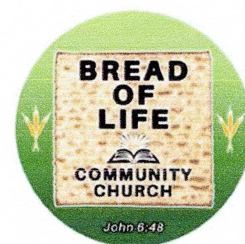


CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

Period start date: from 10th April 2024

Period end date: to 31st December 2024



Charity name: Bread of Life Community Church

Charity registration number: 1207787

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To advance the Christian faith for the public benefit and to pursue other charitable purposes consistent with Christian principles and practice.
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	By active evangelism, preaching the Gospel regularly in public places and online By operating a church with Sunday services of public worship, including a Sunday School for children, and with midweek meetings for fellowship, prayer and Bible study By providing public and social media broadcasting of Christian faith messages of an evangelistic and teaching nature By giving and encouraging pastoral care.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees had full regard to the guidance in Commission documents PB1, PB2 and PB3 when drafting the formal Constitution in early 2024 and continue to keep those principles in mind.

Additional information:

Policy on grant making	Para 1.38 (optional)	It is our policy, following the Biblical practice of tithing, to use at least 10% of our income to aid other charities involved in Christian work. We do not invite applications for support. All decisions are at the discretion of the charity trustees.
-------------------------------	----------------------	---

Contribution made by volunteers	Para 1.38 (optional)	It is of the nature of churches that the activity programme is largely built around those who participate, so each is a volunteer. Our street evangelism is probably the best example, where everyone participates to some degree. Likewise, everyone at a prayer meeting offers their time freely. Even the weekly Sunday service relies on maybe a third of those attending serving in one way or another. Indeed, much of the public benefit comes from taking up the opportunities for service offered within the church fellowship.
Other	(optional)	We held a number of special events such as a men's breakfast, and a main church summer BBQ. These were both well attended, and enabled other people in the community to visit and see what typically goes on in our church. We held a very successful Christmas outreach event in Central London.

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, if practicable, any wider benefits to society as a whole.	Para 1.20	Our church has approximately doubled in size during this period. One of the contributing factors is the number of people moving from other parts of the country to join our church. All sectors of the church have been affected: ▪ Our Sunday School class has increased vastly due to new families attending. We introduced a baby and toddler room to lighten the demand that came with this growth. ▪ Our evening fellowship and Bible study groups have also increased in size ▪ Our morning prayer meeting has attracted many new people too. ▪ Our food bank donations have likewise increased. We had some baptism services. However, the numbers have not grown as most new people joining our church were existing Christians. Our new website was designed and launched, as well as our social media platforms such as Facebook and YouTube, all of which continue to increase in their following.

		We introduced live-streaming of our street evangelism, which has contributed to our online following. Another indicator reflecting the above growth is financial performance. We make no charges; rather we invite people to give “offerings” on a freewill basis. In May, our first full month in 2024, offerings reached £1,526; in December, £2,401 (up 57% in seven months). Reserves, after expenses, rose from £9,855 to £12,630 in the same period (up 28%).
--	--	---

Financial Review

	SORP reference	
Review of the charity's financial position at the end of the period	Para 1.21	When we became a CIO in April, we inherited a balance of £9,528 from the unincorporated charity. With growth in numbers of members and also in their faithfulness to God, offerings have climbed steadily month by month. At the end of December, our reserves reached £12,630 and look to continue to grow.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	It is too early to formulate a reserves policy, as a new charity, and especially at a time of consistent growth where there is little need. We have however set up a Designated Fund separate from the General Fund, consisting of sums derived from Gift Aid, as a reserve for strategic investment or to meet significant unplanned expenditure. At the end of the period, the balance was £5,194. Our practice is to keep a minimum of £2,000 in the bank current account at any time as a cushion to deal with cash flow, the rest of our surplus funds held in an interest-earning deposit account on three months' notice. The charity trustees are considering opening a Building Fund, to encourage faith for a move to larger premises in response to need.
Amount of reserves held	Para 1.22	At the year end, our deposit account had a balance of £10,131.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Not applicable
Details of fund materially in deficit	Para 1.24	Not applicable

Additional information:

The charity's principal sources of funds (including any fundraising)	Para 1.47 (optional)	Our only sources of income are currently freewill offerings from our members and supporters, together with any Gift Aid from HMRC. We make no charges and do not engage in fund-raising.
Investment policy and objectives including any social investment policy adopted	Para 1.46 (optional)	Our policy is to place funds surplus to cash-flow requirements with Kingdom Bank, due to its focus on lending to new and growing churches. The bank is authorised and regulated by the Financial Services Authority.
A description of the principal risks facing the charity	Para 1.46 (optional)	The only significant risk we foresee is the likelihood we will shortly outgrow the hired premises in which we meet for our Sunday services. The charity trustees are exploring various short-term and longer-term options.

Structure, Governance and Management

	SORP reference	
Description of the charity's trusts:		
Type of governing document	Para 1.25	Constitution
How is the charity constituted?	Para 1.25	Charitable Incorporated Organisation (CIO)
Trustee selection methods including details of any constitutional provisions	Para 1.25	The Constitution provides for candidates to be selected from creditable current members of the CIO and for appointments to be made by resolution of the charity trustees.

Additional information:

Policies and procedures adopted for the induction and training of trustees	Para 1.51 (optional)	The Constitution provides that training and induction will be given to newly appointed trustees, especially in any areas of particular responsibility to be carried out by them on behalf of the CIO.
The charity's organisational structure and any wider network with which the charity works	Para 1.51 (optional)	The effective management of the charity is led by the Minister supported by a Leadership Team consisting of the five trustees and five appointed leaders of the main departments of the church. We are independent of any formal denomination or other ruling body. The charity has no paid staff.

Relationship with any related parties	Para 1.51 (optional)	Likewise, the charity has no subsidiary undertakings and no partnership with any other organisation in pursuit of its charitable objects. Relationships with other bodies, e.g. the local Food Bank, are on an informal basis.
---------------------------------------	----------------------	--

Reference and Administrative details

Charity name	Bread of Life Community Church
Other name the charity uses	Bread of Life CC
Registered charity number	1207787
Charity's principal address	c/o The Brotherhood Hall 28 St. Osyth Road Clacton-on-Sea Essex CO15 3BW

The charity trustees who managed the charity during the period

	Trustee name	Office (if any)	Dates acted, if not for the whole period
1	Stephen Clayden	Minister	
2	David Huskisson	Treasurer and Administrator	
3	Anthony Clayden		
4	Joshua Tann		
5	Victoria Sergeant		

Other disclosures

The charity had no corporate trustees at any time during the period.

No charity trustee held title to property belonging to the charity during the period.

The charity held no assets as custodian trustee on behalf of others during the period.

Other optional information

Overall, our church has advanced in the direction we wanted it to. We have had gifted volunteers step up into various roles in order to cope with the large growth we have experienced. We have been able to invest in more advanced equipment and resources. We have experienced minimal challenges this year.

Declarations

The current charity trustees declare that they have approved the report above.

Signed on behalf of the charity trustees:

Signature(s)		
Full name(s)	Stephen Anthony CLAYDEN	David Patrick Charles HUSKISSON

Date 9/9/2025

"SORP" references are to the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK (FRS 102) effective 1st January 2019.



Bread of Life Community Church (CIO)

1207787

CC16a

Receipts and payments accounts

For the period
from

10-Apr-24

to

31-Dec-24

Section A: Receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Designated funds to nearest £	Total funds to nearest £	Last year to nearest £
A1 Receipts					
Tithes and Offerings	15,586	440	-	16,026	-
Tax refunds (Gift Aid)	2,210	-	-	2,210	-
Interest earnings	131	-	-	131	-
Sales and other	19	-	-	19	-
Transfer, winding up of former charity	9,528	-	-	9,528	-
Sub total	27,475	440	-	27,914	-
A2 Asset and Investment disposals					
PA equipment and other technology	522	-	-	522	-
Sub total	522	-	-	522	-
Total receipts	27,997	440	-	28,436	-
A3 Payments					
Pastor's expenses	932	-	-	932	-
Sunday ministry, including hall hire	3,781	-	-	3,781	-
Other ministry and support	1,350	150	-	1,500	-
Donations	1,895	257	-	2,152	-
Administration	3,785	-	-	3,785	-
Sub total	11,743	407	-	12,150	-
A4 Asset and investment purchases					
Musical instruments and technology	2,183	-	-	2,183	-
Security equipment	48	-	-	48	-
Audio-visual and media equipment	1,425	-	-	1,425	-
Sub total	3,656	-	-	3,656	-
Total payments	15,400	407	-	15,807	-
Net receipts/payments (-)	12,597	33	-	12,630	-
A5 Transfers between funds	-5,194	-	5,194	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	7,402	33	5,194	12,630	-

Section B: Statement of assets and liabilities at the end of the period

Categories		Unrestricted funds	Restricted funds	Designated funds
	Details	to nearest £	to nearest £	to nearest £
B1 Cash funds	Current account	2,450	33	-
	Deposit account	4,937	-	5,194
	Cash	16	-	-
	Total cash funds	7,402	33	5,194

(agree balances with receipts and payments account(s))

OK

OK

OK

		Unrestricted funds	Restricted funds	Designated funds
	Details	to nearest £	to nearest £	to nearest £
B2 Other monetary assets	Gift Aid rebate claimed, not yet received	676	-	-
	GASDS rebate claimed, not yet received	132	-	-
		-	-	-

		Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Details			
	None		-	-
			-	-

		Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Details			
	Equipment and technology	Unrestricted	5,150	-
			-	-

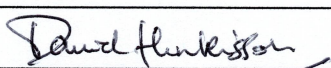
		Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Details			
	Hire of The Brotherhood Hall	Unrestricted	436	Jan-25
			-	

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name

Date of approval

Stephen Clayden
David Huskisson

9/9/25
9/9/25



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
BREAD OF LIFE COMMUNITY CHURCH

On accounts for the year
ended

31st DECEMBER 2024

Charity no
(if any)

1207787

Set out on pages

1 and 2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2024.

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 exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. 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:

28/8/25

Name:

ANDREW CONROY

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

ACIB

Address:

G WALNUT WAY
BRIGHTLINGSEA
CO7 0LJ.

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.

None