

Charity registration number 1209452 (England and Wales)

GLORY 611 BREAD OF LIFE CHRISTIAN CHURCH BIRMINGHAM
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 DECEMBER 2025

GLORY 611 BREAD OF LIFE CHRISTIAN CHURCH BIRMINGHAM

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr Cheung Yee Simon Kwan	(Appointed 6 August 2024)
	Ms Yuk Shan Yip	(Appointed 4 February 2025)
	Mr Wong Ying Lam	(Appointed 4 February 2025)
	Mr Kim Seng Tee	(Appointed 6 August 2024)
	Ms Ivy Lai-Ping Tong	(Appointed 6 August 2024)
Charity registration	England and Wales	1209452
Principal address	23 Highfield Lane Quinton Birmingham B32 1QR	
Independent examiner	F L Clapham FCA CK Accounting Services No 4 Castle Court 2 Castlegate Way Dudley West Midlands DY1 4RH	
Bankers	Metro Bank PLC One southampton Row London WC1B 5HA	

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GLORY 611 BREAD OF LIFE CHRISTIAN CHURCH BIRMINGHAM

TRUSTEES REPORT

FOR THE PERIOD ENDED 31 DECEMBER 2025

The trustees present their annual report and financial statements for the period ended 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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 (FRS 102)".

Objectives and activities

The church's aim is to disseminate the Gospel, to declare the values and truth in the Word of God, and to pray for people, so that people may be impacted, evangelistic and healed. To ensure believers who may be conformed to the image of Jesus Christ and encouraged and supported through the organisation of meetings, spiritual training, seminars, Christian schools, bible school, programmes of Christian growth and church planting.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Significant activities and achievements against objectives

We are very pleased that we have met regularly on Saturdays at rented church halls with a stable attendance of about 20 people ranging from teenagers to retired people.

We have already secured a contract to continue to rent the Selly Oak Methodist Church Hall for our meeting for the coming year.

We shall continue to serve the people the Lord has commissioned us to do.

Financial review

We have a flow of steady income well exceeded our expenditure which left us with a health surplus and reserves.

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the period.

Structure, governance and management

The charity is a company limited by guarantee.

The trustees who served during the period and up to the date of signature of the financial statements were:

Mr Cheung Yee Simon Kwan	(Appointed 6 August 2024)
Ms Yuk Shan Yip	(Appointed 4 February 2025)
Mr Wong Ying Lam	(Appointed 4 February 2025)
Mr Kim Seng Tee	(Appointed 6 August 2024)
Ms Ivy Lai-Ping Tong	(Appointed 6 August 2024)

Recruitment and appointment of trustees

Trustees are to resign by the age of 75. New incoming trustees are to be appointed by the current trustees. The term of the trustees should be of three years but could be extended by agreement of the existing trustees.

GLORY 611 BREAD OF LIFE CHRISTIAN CHURCH BIRMINGHAM

TRUSTEES REPORT (CONTINUED)

FOR THE PERIOD ENDED 31 DECEMBER 2025

Organisational structure

Our organisation is governed by the trustees. Administrative and organisational work are provided by volunteers who are overseen by the trustees. Currently we do not have any employees.

The trustees report was approved by the Board of Trustees.

Yip

Ms Yuk Shan Yip

Trustee

Date: 30/7/2026

GLORY 611 BREAD OF LIFE CHRISTIAN CHURCH BIRMINGHAM

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF GLORY 611 BREAD OF LIFE CHRISTIAN CHURCH BIRMINGHAM

I report to the trustees on my examination of the financial statements of Glory 611 Bread of Life Christian Church Birmingham (the charity) for the period ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

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 Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

F L Clapham FCA
CK Accounting Services
No 4 Castle Court 2
Castlegate Way
Dudley
West Midlands
DY1 4RH
Date:

GLORY 611 BREAD OF LIFE CHRISTIAN CHURCH BIRMINGHAM

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE PERIOD ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Income and endowments from:				
Donations and legacies	3	24,734	3,000	27,734
Other income	4	4,435	-	4,435
Total income		29,169	3,000	32,169
Expenditure on:				
Charitable activities	5	6,040	-	6,040
Total expenditure		6,040	-	6,040
Net income and movement in funds		23,129	3,000	26,129
Reconciliation of funds:				
Fund balances at 6 August 2024		-	-	-
Fund balances at 31 December 2025		23,129	3,000	26,129

The statement of financial activities includes all gains and losses recognised in the period. All income and expenditure derive from continuing activities.

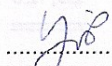
GLORY 611 BREAD OF LIFE CHRISTIAN CHURCH BIRMINGHAM

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	£
Current assets			
Debtors	11	4,485	
Cash at bank and in hand		22,724	
		<u>27,209</u>	
Creditors: amounts falling due within one year	12	(1,080)	
Net current assets			<u>26,129</u>
The funds of the charity			
Restricted income funds	13		3,000
Unrestricted funds	14		<u>23,129</u>
			<u>26,129</u>

The financial statements were approved by the trustees on



 Ms Yuk Shan Yip
 Trustee

GLORY 611 BREAD OF LIFE CHRISTIAN CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 DECEMBER 2025

1 Accounting policies

Charity information

Glory 611 Bread of Life Christian Church Birmingham is a Charitable Incorporated Organisation which is governed by its trust deed. It was registered with the Charity Commission on 6 August 2024.

1.1 Reporting period

Given this is the first period of account, the financial statements cover a period of longer than 12 months.

1.2 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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 (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.3 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.4 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.5 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

GLORY 611 BREAD OF LIFE CHRISTIAN CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE PERIOD ENDED 31 DECEMBER 2025

1 Accounting policies

(Continued)

1.6 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

GLORY 611 BREAD OF LIFE CHRISTIAN CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE PERIOD ENDED 31 DECEMBER 2025

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Donations and gifts	24,734	3,000	27,734

4 Other income

	Unrestricted funds 2025 £
Gift aid	4,435

5 Expenditure on charitable activities

	Church activities 2025 £
Direct costs	
Music equipment	102
Speaker fees	1,200
	1,302
Share of support and governance costs (see note 6)	
Support	2,862
Governance	1,876
	6,040
Analysis by fund	
Unrestricted funds	6,040

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE PERIOD ENDED 31 DECEMBER 2025

6 Support costs allocated to activities

	2025
	£
Rent	2,162
Refreshments	369
Stationery	59
Sundries	272
Governance costs	1,876
	<u>4,738</u>
Analysed between:	
Church activities	<u>4,738</u>

7 Net movement in funds

	2025
	£
The net movement in funds is stated after charging/(crediting):	
Fees payable for the independent examination of the charity's financial statements	<u>1,080</u>

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the period.

9 Employees

The average monthly number of employees during the period was:

	2025
	Number
Total	<u>-</u>

There were no employees whose annual remuneration was more than £60,000.

10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

11 Debtors

	2025
	£
Amounts falling due within one year:	
Other debtors	<u>4,485</u>

GLORY 611 BREAD OF LIFE CHRISTIAN CHURCH BIRMINGHAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE PERIOD ENDED 31 DECEMBER 2025

12 Creditors: amounts falling due within one year

	2025 £
Accruals and deferred income	1,080

13 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 6 August 2024 £	Incoming resources £	At 31 December 2025 £
Building fund	-	3,000	3,000

The building fund is for the purchase of a property in the future.

14 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 6 August 2024 £	Incoming resources £	Resources expended £	At 31 December 2025 £
General funds	-	29,169	(6,040)	23,129

15 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 December 2025:			
Current assets/(liabilities)	23,129	3,000	26,129
	23,129	3,000	26,129

16 Related party transactions

There were no disclosable related party transactions during the period (- none).