CHARITY COMMISSION
FOR ENGLAND AND WALES

BREADtrust	1193882

Receipts and payments accounts

For the period from	01/04/2025	To	31/03/2026

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £
Receipts				
Regular Income - GA	17,299		-	17,299
Regular Income - Non GA	10,143		-	10,143
Irregular Income - GA	900		-	900
Irregular Income - Non GA	19,420		-	19,420
Regular transfers from Stewardship	2,362		-	2,362
Regular Income from Utility Warehouse	64		-	64
Restricted Fund Revenue (Z) - Boreholes		-	-	-
Restricted Fund Revenue (Z) - Foundations for Farming		120	-	120
Restricted Fund Revenue (Z) - Streetlife		225	-	225
Restricted Fund Revenue (U) - Igor Bogomaz Support		7,326	-	7,326
Restricted Fund Revenue (U) - Victor Polunin Support		4,648	-	4,648
Restricted Fund Revenue (U) - Victor Polunin's Church		9,885	-	9,885
Restricted Fund Revenue (U) - Accommodation		34,970	-	34,970
Restricted Fund Revenue (U) - Medical Expenses		-	-	-
Restricted Fund Revenue (U) - Conference		-	-	-
Restricted Fund Revenue (U) - Igor Bogomaz's Church		286	-	286
Restricted Fund Revenue (U) - Joseph Todikash's Church		13,250	-	13,250
Restricted Fund Revenue (U) - Kharkiv Church Plant		12,000	-	12,000
Restricted Fund Revenue (U) - Winter Appeal		13,783	-	13,783
Restricted Fund Revenue (U) - Agape		-		-
Restricted Fund Revenue (U) - Catalyst		-		-
Restricted Fund Revenue (P) - Pakistan Building Project		5,580		5,580
Restricted Fund Revenue (P) - Gifts for Jeremiah's Church		300	-	300
Sub total *(Gross income for AR)*	50,188	102,373	-	152,561
Asset and investment sales, (see table).				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total receipts	50,188	102,373	-	152,561

CHARITY COMMISSION
FOR ENGLAND AND WALES

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Receipts and payments accounts Page 2

For the period from	01/04/2025	To	31/03/2026

Payments				
Support for Aid Workers - Unrestricted	1,441		-	1,441
Humanitarian Aid	36,265		-	36,265
Humanitarian Aid - Soup Kitchens	4,661		-	4,661
Project - Boreholes	6,000		-	6,000
Restricted Fund Spend (Z) - Boreholes		-	-	-
Restricted Fund Spend (Z) - Foundations for Farming		240	-	240
Restricted Fund Spend (Z) - Streetlife		225	-	225
Specified Projects	11,100		-	11,100
Administrative Support	4,423		-	4,423
Project - Transportation and Warehouse Costs	11,066		-	11,066
Project - Vehicles and Repairs	388			388
Restricted Fund Spend (U) - Igor Bogomaz Support		7,751		7,751
Restricted Fund Spend (U) - Victor Polunin Support		4,648		4,648
Restricted Fund Spend (U) - Victor Polunin's Church		9,885		9,885
Restricted Fund Spend (U) - Accommodation		44,955		44,955
Restricted Fund Spend (U) - Medical Expenses		-		-
Restricted Fund Spend (U) - Conference		-	-	-
Restricted Fund Spend (U) - Igor Bogomaz's Church		286	-	286
Restricted Fund Spend (U) - Joseph Todikash's Church		13,250	-	13,250
Restricted Fund Spend (U) - Kharkiv Church Plant		12,000	-	12,000
Restricted Fund Spend (U) - Winter Appeal		13,783	-	13,783
Conference Costs - UK	37		-	37
Conference Costs - Outside UK	560		-	560
Restricted Fund Spend (U) - Agape		-	-	-
Restricted Fund Spend (U) - Catalyst		-	-	-
Restricted Fund Spend (P) - Pakistan Building Project		5,580	-	5,580
Restricted Fund Spend (P) - Gifts for Jeremiah's Church		300	-	300
Advertising & Marketing	231			231
Audit & Accountancy Fees	250			250
Bank Fees	218			218
Insurance	782			782
Website costs	567			567
Printing & Stationery	- 70			- 70
Computer and Software expenses	382			382
Travel - International	7,085		-	7,085
Sub total	85,385	112,903	-	198,288

Asset and investment purchases				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total payments	85,385	112,903	-	198,288
Net of receipts/(payments)	- 35,197	- 10,530	-	- 45,727
Transfers between funds	-	-	-	-
Cash funds last year end	65,455	10,530	-	75,985
Cash funds this year end	30,258	-	-	30,258

CHARITY COMMISSION
FOR ENGLAND AND WALES

BREADtrust	1193882

Receipts and payments accounts Page 3

For the period from	01/04/2025	To	31/03/2026

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
Cash funds	No 2 Account - Pakistan	1,838	
	Co-Op Current Account - Ukraine	22,238	
	Lloyds Current Account - Zambia	5,594	
	PayPal Account	409	
	Development Fund	179	
	Petty Cash in multiple currencies	-	
	Total cash funds	30,258	-
	(agree balances with receipts and payments account(s))	OK	OK

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

Signature	Date of approval	Print Name
Phil Downand	10/09/26	PHIL DOWNAND
R Green	10.09.26	RAY GREEN.

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	BREADtrust		
On accounts for the year ended	31 March 2026	**Charity no (if any)**	1193882

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2026.

Responsibilities and basis of report

As the charity trustees of the Trust, 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:		**Date:**	22/10/2026
Name:	Inske Allso		
Relevant professional qualification(s) or body (if any):	CIMA		
Address:	Culverhay Sampford Arundel TA21 9QS		

BREADtrust

Annual Report

April 2025 - March 2026

Charity Number: 1193882

BREADtrust exists to support partner church networks in countries facing significant poverty and economic pressures. We empower our partners to serve the vulnerable in their communities and to build robust, resilient church fellowships.

This year, I had the privilege of traveling to Zambia, both to see the remarkable impact of our work over the past decade and to explore new opportunities for growth. Closer to home, we were also able to host several of our Ukrainian friends here in the UK—spending invaluable time together and hearing their stories first-hand. It is fair to say that the work of BREADtrust remains as vital and active as ever.

The attritional nature of the war in Ukraine has persisted through 2025 and into 2026, keeping our project team exceptionally busy as the demand for critical humanitarian funding remains high.

Meanwhile, we have made excellent progress in Zambia, where our deeply committed in-country team is working exceptionally well; many local farmers are now putting foundational agricultural techniques into practice, and our boreholes continue to provide vital relief in this drought-ridden region.

Looking ahead, we have also spent the year deepening relationships with our now-confirmed partners in Pakistan, where we are working to establish an education-focused project and look forward to sharing more updates in the near future.

We are sincerely grateful to our many donors, upon whose generosity our work entirely depends.

Phil Downward
Chair of Trustees

Zambia

Strategic Partnerships

During the past reporting year, BREADtrust continued to strengthen its footprint in Zambia through targeted field visits, capacity building, and strategic resource allocation. Representatives Roland West and Greg Le Roux conducted an extensive in-country review, visiting established projects in Chamboli, Kabwe, Hamambantu, and Makuku to monitor progress and deepen partner relationships.

As part of our commitment to local empowerment, BREADtrust facilitated an introduction between the Sikaunzwe community and Heartlands, a poultry and dairy company. We then stepped back, allowing the two local partners to decide whether and how they wish to develop a partnership, in line with our commitment to locally led decision-making. Looking ahead, we have established exciting new contacts in Choma to explore future project viability.

Capacity Building & Training

Investing in people remains at the core of BREADtrust's mission. This year, we prioritised knowledge transfer to foster long-term self-reliance:

Inspire Zambia Conference

BREADtrust sponsored five local delegates - representing Choma (Mapanza), Sikaunzwe, and Kabwe - to attend the Inspire Zambia conference in Mkushi, hosted by Foundations Zambia.



Foundations for Farming training attendees



Some attendees at the Foundation for Farming training at the Word of Grace church in Chamboli



Preparing a plot in Chamboli following FfF training

Community Infrastructure & Sustainable Agriculture

To ensure the long-term viability of our partner communities, BREADtrust invested in critical infrastructure and agricultural assets:

Hamambantu Village (Mapanza)

We secured one hectare of land for the local church. Following a successful water survey, a borehole was drilled to a depth of over 85 metres. To ensure consistent delivery, a solar-powered pump system was installed alongside a newly constructed secure guardhouse.



The commissioning of the Hamambantu borehole



The Hamambantu borehole



A local family in Mapanza travelled from a fair distance to take advantage of the new borehole at the Hamambantu church

Makuku Village (Mapanza)

BREADtrust financed a secure wire fence for the community vegetable garden, effectively protecting crops from local livestock. Additionally, we supplied 36 fruit trees (including orange, guava, lemon, papaya, satsuma, and avocado) to launch the community's next phase of nutritional and economic sustainability.



The Makuku community putting up the fence around their vegetable garden



The Vegetable garden at Makuku village in Mapanza

Mobility Solutions

To increase the reach and effectiveness of local leadership, BREADtrust purchased and distributed three robust Buffalo bicycles to key community leaders: Pastor Kaipe (Hamambantu), Pastor Oscar (Makuku), and Pastor Raymond Mwila Simungala (Chamboli).



Pastor Kaipe (Hamambantu village, Mapanza) Pastor Oscar (Makuku village, Mapanza) with their bicycles

Ukraine

Ukraine continues to face a significant humanitarian crisis, with the ongoing conflict causing widespread displacement and hardship. Continued attacks on civilian infrastructure have compelled many people, especially in the east and south, to flee their homes and relocate to western Ukraine as internally displaced persons (IDPs). There are approximately 4.6 million IDPs in Ukraine, and in total there are about 10.3 million refugees of war, both internally and in other nations.

> ***"Ukraine remains in a state of war-driven emergency as Russia's full-scale invasion, launched in February 2022, grinds on with limited short-term prospects for moving toward sustainable peace and end of the war. [Now] in its fifth year, the war continues to inflict profound humanitarian, development, and human rights consequences. Daily missile and drone attacks, as well as aerial bombardments and artillery strikes, target cities and critical infrastructure, causing civilian casualties and destruction that disproportionately affect vulnerable groups – including women, children, the elderly, and persons with disabilities in frontline communities and in temporary occupied territories."***
>
> *United Nations Ukraine, 2025, p.9*

National statistics

General population

13% Unemployment

19% Food insecurity*

83% High stress levels

Veterans

60% Living below subsistence level

22% Psychological trauma

16% Disabled

** forced to cut spending on food*

Sources: United Nations Ukraine (2025), and Samoiliuk (2026)

Thanks to the generosity of our donors, BREADtrust has continued to work alongside trusted local partners in Ukraine to support those most affected by the conflict, such as the unemployed, homeless, refugees with food insecurity, and struggling veterans. Our response has focused on providing essential humanitarian aid, emergency accommodation, and nutritious meals through our soup kitchen programme.

Current BREADtrust Projects

- Humanitarian aid centres - Rakhiv, Vasylkiv, Kyiv, Kropyvnytskyi, Cherkasy and Kharkiv
- Accommodation Projects - Kropyvnytskyi, Kharkiv, Kyiv and Cherkasy
- Soup kitchen - Kyiv

Humanitarian Aid

Pastors and their volunteer teams work tirelessly each week to support vulnerable individuals and families within their local communities. Through regular outreach activities, they provide essential food, hygiene products, and clothing to those facing hardship, helping to meet immediate needs and offer practical support.



Kyiv - clothes given to those in need



Kyiv - food parcels delivered to the vulnerable



Kropyvnytskyi - essential hygiene products for the elderly



Kropyvnytskyi - food parcels collected, representing many households



Kropyvnytskyi - clothing given to three generations in one family



Kharkiv - food parcels during the winter months

> ***"This year has been the most difficult in nearly four years of intense warfare, but thanks to you and your support, we have not only been able to overcome everything, but also to experience Christ's victory in our circumstances and be a source of support and encouragement to others. Thank you for your friendship, support, prayers, and encouragement!"***
>
> *Victor Polunin, Kyiv (December 2025)*

Accommodation Projects

Among those who visit church social centres for humanitarian assistance, the most vulnerable individuals and families are identified and assessed. Internally displaced people (IDPs) with the greatest needs may receive support with their initial rental payments, helping them establish stability and begin rebuilding their lives in a new city.

Oleksandra lost her husband in a drone attack and lives with painful effects of shrapnel in her arms and legs.



Oleksandra's house under attack

Nataliia's home in the East was destroyed, she has lost her eldest son in the conflict, and her younger son needs medical care. Her new flat has also been hit by air strikes, but they cannot afford to move out.



Nataliia's home after a strike

Oksana and her family are grateful to be alive, and have started a new life after the difficult decision to flee, leaving everything behind.



Oksana's house after Russian attack

> ***"Our hearts are filled with sincere appreciation and deep gratitude for the help you provide to Ukrainian people in war time.***
>
> ***"This winter period [November 2025 - February 2026] has been very challenging for our country due to constant attacks on energy infrastructure and, as a result, shortages of electricity, heating, and water supply in many cities, especially in Kyiv.***
>
> ***"The flow of refugees in our country continues, and during this period there were days at our humanitarian centre in Kropyvnytskyi when up to 200 people came in the morning to register to receive assistance with food or hygiene supplies.***
>
> ***Your help and support are very valuable to us."***
>
> *Olena Bogomaz, Kropyvnytskyi (March 2026)*

Soup Kitchen

During the challenging months of autumn, winter, and spring, a dedicated team of volunteers serves hot meals to more than 100 people every Saturday in central Kyiv. Meals typically include a meat stew accompanied by rice, pasta, couscous, or potatoes, along with bread, salad, and a warm drink. Whatever the weather - rain, snow, or ice - the soup kitchen continues to operate, providing both nourishment and a reliable source of support for those in need.







The soup kitchen feeds over 100 people every weekend



Homeless people receive clothing as well as a hot meal on soup kitchen days

Pakistan

Overview & Strategic Breakthroughs

Building on the foundational work laid during the 2024 Church and Community Transformation (CCT) launch, the 2025–2026 financial year has been a period of profound transition and rapid project acceleration. In collaboration with our local partner, Pur Fazal Kaliseya (PFK) Pakistan, BREADtrust has successfully transitioned from initial community mobilisation into robust infrastructure execution and enhanced international cooperation.

A pivotal moment occurred in early 2026, when BREADtrust trustee Dr. Jamie Muir and Mark Willoughby undertook a vital field visit to Pakistan. The delegation engaged extensively with the PFK network, conducting major leadership teaching sessions and preaching across six distinct congregations to reinforce our core relational bonds. Furthermore, in recognition of his valuable contributions and ongoing commitment to the region during this trip, Mark Willoughby was formally appointed as a permanent team member of the BREADtrust Pakistan oversight team.

Infrastructure Development & Capacity Building

A primary objective of the past reporting year was the completion of critical oversight and administrative facilities to safely house resources and manage large-scale initiatives. We are pleased to report that the infrastructure works at the PFK central site are now fully operational.

Key completions include:

- **Central Administrative Suite:** Fully renovated and fitted out to serve as the regional operational hub.
- **Children's Block:** Newly constructed to provide a safe, dedicated space for youth programmes.
- **Project Storage Facilities:** Dedicated units established to handle incoming resources and development materials.



A new guard room (Completed)



Renovated office with canopy for outdoor activities (Completed)



A new children's work block (Partially completed)



Extensive storage area (Completed)

The Jamestown School Project & International Partnership

A primary focus of our field visit early this year was the Jamestown enclave on Adiyala Road (Rawalpindi), a severely disadvantaged community of roughly 3,000 residents facing deep structural poverty and an emergency-level literacy gap. Our objective was to evaluate the ground floor of the Jamestown School Project, which begins with the construction of a dedicated Montessori Infant School.

Observations from this visit led directly to the publication of a data-driven promotional masterplan mapping out a multi-decade transformation strategy for the enclave. This strategic document served as the catalyst for a monumental new

partnership with Waymaker, an international charity led by Andy Robinson with a proven track record of establishing schools in sub-Saharan Africa. By unlocking both institutional school-building expertise and vital matching finance, this powerful alliance has drastically accelerated our project timelines.



The main church building will have a second floor for the school block



Church hall to be demolished to make way for two-story school



Roof of the church hall in need of repair



Washrooms to be demolished and rebuilt

Crisis Resilience: Emergency Registration Appeal

In Spring 2026, changing compliance regulations in Pakistan presented an immediate, existential threat to the PFK network. The family of seven churches was given a strict deadline to complete complex legal registrations with two additional government bodies or face potential closure.

Faced with unexpected legal and administrative costs totaling £4,700, BREADtrust launched an immediate emergency appeal. Thanks to the rapid and generous mobilisation of our donor base, the required funds were raised and transferred well ahead of the deadline. This swift intervention successfully insulated the local church network, ensuring their legal standing remains fully protected and secure.

Outlook for the Upcoming Year

The 2025–2026 financial year closes with immense momentum. With a reinforced central infrastructure base, deep relational ties, and a secured legal framework, the path forward is clear.

As a direct result of the fundraising and organisational milestones achieved this year, Phase 1 of the Jamestown School Project, the construction of the Montessori Infant School, is now officially underway. We enter the upcoming year with profound gratitude to our supporters and partners as we watch this life-changing institution rise from the ground.

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Ukraine

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BREADtrust

To find out more, get in touch or give, visit breadtrust.com

