ARMED FORCES CHRISTIAN UNION

Trustee Annual Report & Statutory Accounts

2025



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Chair of Trustees: Summary

In December 2022, the Trustees set five core principles before the Directors. Reflecting on the past three years since this direction was set, it is helpful to assess how, with God's leading, this has been achieved.

Do less, more: following an audit of work strands, a number of ministries were laid down by the staff. Examples of this: the women's Twenty4 programme and the Veteran Friendly Church initiative both ceased, the Veterans in Custody ministry was fully handed over to AFCU volunteers.

Sharpen the focus: placing more emphasis on drawing in the wonderful non-serving community into supporting Christians serving in the military. With many of these being veterans their support has been invaluable – whether in running or being part of a Prayer Support Team or coming alongside someone at an event, mentoring, supervising or speaking on the leadership programme or providing fellowship and hospitality.

Open the aperture: the experience from Twenty4 was reshaped into a new leadership programme - Issachar. Investing into 'force multipliers' with a mentored 18-month calendar of events has impacted the 'Younger AFCU' most notably. Developing the WhatsApp community, starting an Instagram account, enhancing the weekly newsletter and running Bible studies through the YouVersion Bible app has improved the connections between AFCU members in this fast-paced world. Promoting both the opportunity to 'Adopt' serving Christian personnel in prayer, or to be supported in prayer draws the knowledge and understanding of the non-serving into blessing those who serve, so often lonely and isolated.

Increase a sense of belonging: Drawing in more of the serving community, whether around the table at New Wine, in a fellowship group on a station, base, ship or establishment, at AFCU events or in connecting people as they deploy and move, all links in with the revised strapline of '**a home for military Christians**'. The recently revised AFCU branding, which leans on the motive behind the original Ichthus fish of helping Christians find each other in a hostile environment, has colours that are easily identified as tri-service. Velcro cloth badges with the logo on backpacks have increased the visibility of AFCU members in their workplaces.

Be sufficiently resourced: After a time of prayer by the staff, God has answered in ways beyond understanding. The AFCU has received an unprecedented number of significant legacies, an unexpected and unsought cheque from a Trust, and a number of large anonymous donations. On a day of prayer, a call was received by the office from the granddaughters of General Sir Arthur Smith who passed on the remainder of his Trust encouraged by their understanding that the Union was entirely working still to support Christians in the Armed Forces. Additionally, the levels of giving by individuals has also risen in support of this valuable work.

As to the future, the resourcing we have will allow us to employ two new members of staff in 2026, to boost the effectiveness of both the membership team and the communications team. It's an exciting time to be working for the King of Kings!

Simon Harris
Chair of Trustees



Membership views 2025

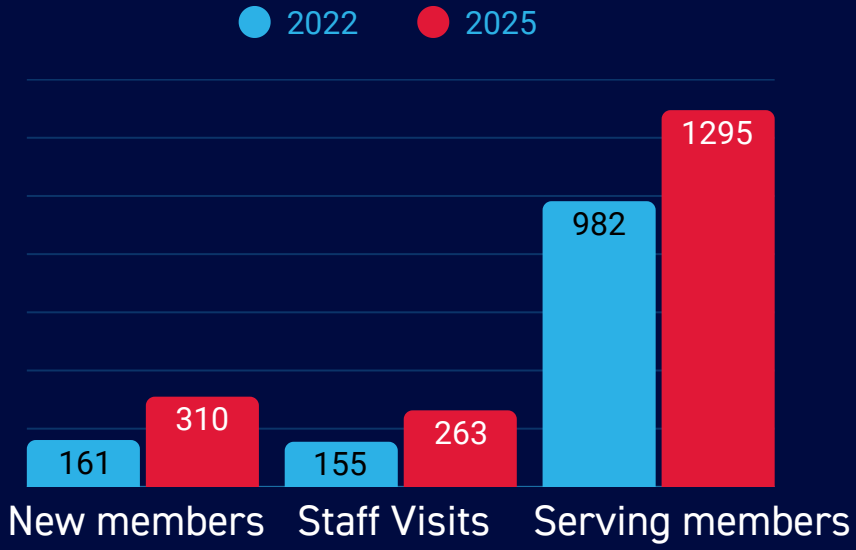


I would be grateful if you could pass on my thanks to those involved in praying for my husband and the family while he was on tour. He has returned safely and well, in good spirits and excellent health having spent 2 hours a day in the gym!

Thinking of Liesel's recent article about AFCU as a home for military Christians, I thank the AFCU family for their love and support during this time.

YAFCU has been an amazing support in my walk with Jesus. It has helped me to put down stronger roots than I ever could have done on my own and it's provided me with a community like no other. For the first time in my life, I feel completely seen, accepted and loved by a group of people. I learn more and more about God on every weekend.

Serving Membership ▲ 32%



Adventure Training weekend
I've found it encouraging meeting others who have experienced or are experiencing the same sort of challenges as me as a Christian in the armed forces. Especially encouraged by people's proactiveness in wanting to pray for each other.



On deployment packs:

> Thank you so much for the gift. I received it today and I was delighted with the message that gave me a smile. It was a joy when I was informed that I had received mail and upon receiving it I was happy and encouraged.

> An email of heartfelt thanks to you and the team at AFCU for the Christmas box that arrived with me in Baghdad. I really appreciated your festive greetings and kindness of thinking of me out here.

> Just a quick note to thank you for the sweets and book that I received today in the post. It is very thoughtful of you and much appreciated.

> **Men's weekend:** I learnt so much about the Lord, and the wisdom and knowledge from others was like no other. Fellowship is so important, and in times when we feel alone in the military, it's so important to find others of faith. I will definitely come back to another AFCU event.



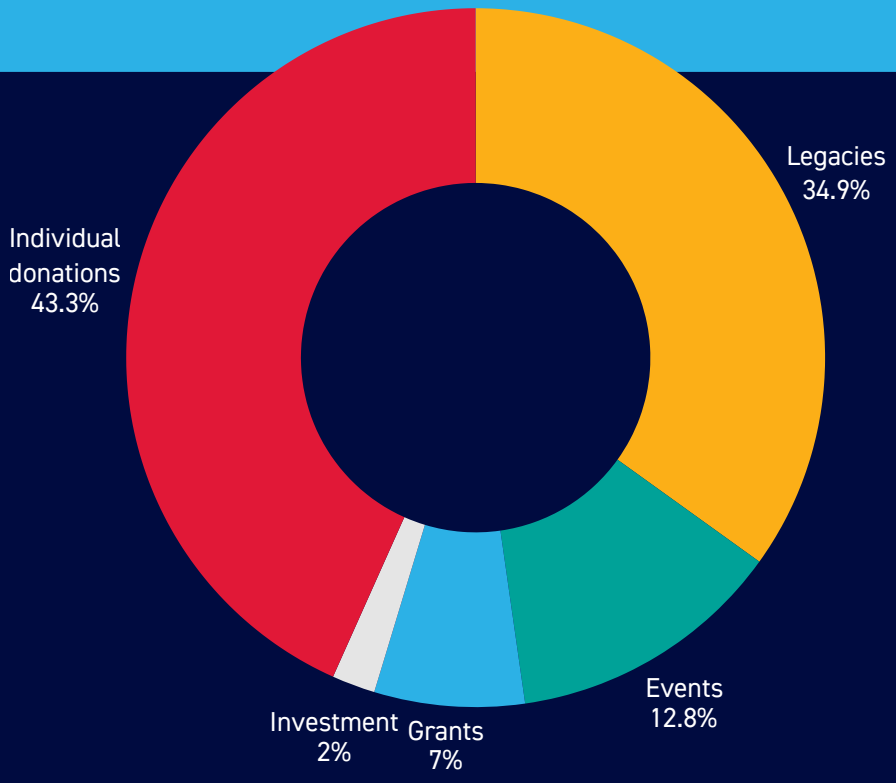
> **Issachar:** Every single one of these Issachar seminars has been absolutely stonkingly brilliant. I am learning so much.

> **Chaplain's Spouse:** Thank you for these and thank you for all you do for us spouses and indeed all your prayers for our families too. It is all hugely appreciated and makes all the difference.

Financial Overview 2025

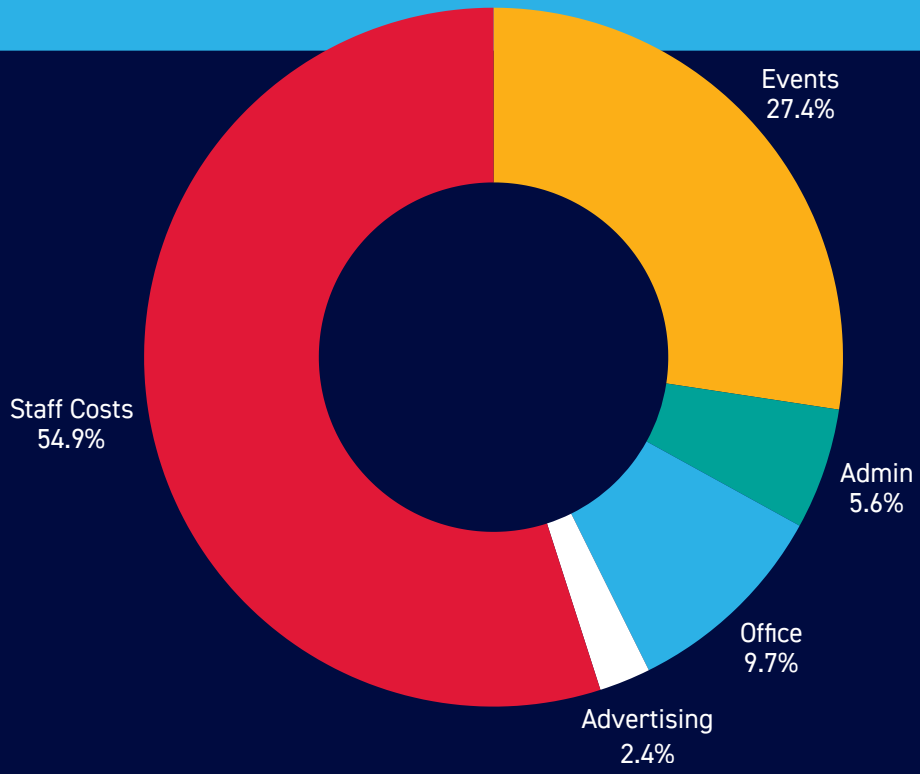
AFCU 2025 Income (£517k)

Income by percentage



AFCU 2025 Expenditure (£389k)

Expenditure by percentage



Year in Review 2025

January

- 50 people signed up to follow the NT Bible Project in one year
- Release weekend, Harnhill: CPTG ministry into trauma (20)
- New Army Chaplains briefed at Beckett House, and hosted for an evening meal (17)
- Chris New RN joined the staff team as volunteer to primarily support Navy Chaplains
- Issachar leadership talk: Tim Cross spoke on leadership and failure (98)

February

- Men's weekend, Beckett House, Defence Academy (DA): Martin Riddall taught on the subject of 'This little light of mine' (36)
- Flourish women's ministry gathered at New Wine Women's days RESET – in 3 locations (18)
- Issachar leadership talk: Simon Maggs spoke on leading in your calling & how to find it (52)
- Younger AFCU (YAFCU) weekend, Watchfield – fellowship and teaching looking at the big questions of life (25+)
- Three new Refuel groups started

March

- Spring Weekend, Denham Grove hotel – Bible teaching from Rev Mike Cain on the Sufficiency of Christ (76)
- Our first Chaplains' Retreat, Harnhill – speaker Rev Daf Meirion-Jones (11)
- Issachar leadership talk: Amy Orr-Ewing spoke on leadership that engages our cultural moment (80)

April

- Summer Camp leaders weekend, Cobham School – preparing for summer camp (31)
- Issachar leadership talk: The Ven Andrew Hillier spoke on leadership in the current climate (35)
- A record 45 cadets attend Christian Encounter at RMA Sandhurst

May

- Adventure Training weekend, St George's House, Devon – bring a friend and introduce them to faith (32)
- Flourish online Book Club: various times of the month – online over six months (c.30)
- Time spent with Ukrainian Forces Chaplains undertaking training at Beckett House, DA

Continued 2025

June

- The Gathering 'in a field near Swindon' – tents, BBQs & madcap activities alongside gospel preaching (32)
- Issachar Commissioning weekend – a celebration to mark the end of their programme (46)
- European Military Christian Meeting, Czech Republic – fellowship with other Military Christian Fellowships across Europe.

July

- New brand for AFCU launched
- New Wine Festival – catering for AFCU attendees laid on for the first time (73)
- 45 Bible Study and fellowship groups advertised on our website (run by AFCU, SASRA, CWG, Aggies)

September

- Flourish Weekend, Windmill Farm – the excellent Sharon Garlough-Brown taught on how we are 'made for more' (68)
- Second Chaplains' Retreat, Harnhill. (8)
- YAFCU hillwalking weekend (9)
- Participation in the Defence Christian Network in person gathering of all Christian military groups at Beckett House, DA

August

- Summer Camp, including leaders' weekend beforehand, Cobham School – action packed and Jesus focussed (65)
- Big Church Festival, Wiston Park – an opportunity to connect with members attending and sign up many more!

October

- Chaplain Spouses Retreat – a day in Watchfield sharing fellowship (12)
- AFCU Vision Evening – an update on the past 12 months (70)
- YAFCU weekend, Watchfield (15)
- Training for season 2 of the Issachar programme commenced for supervisors and mentors (26)

November

- Board of Trustees weekend, Watchfield. A time of prayer and fellowship. The other three meetings in 2025 took place online (15)
- Over 350 testimonies of Answered Prayers gathered in readiness for 175th year in 2026.

TRUSTEES REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

KEY MANAGEMENT PERSONNEL AND PROFESSIONAL ADVISORS

Board of Trustees
Jonathan Palmer (Resigned as Trustee and Chair 5 June 2025)
Simon Harris (Chair 5 June 2025)
Bob Sheldon (Honorary Treasurer)
Revd Chris Carre
Paula Carre
Barnaby Smith
Peter Ellison
Marina Colville
Paul Hodgkinson (resigned 18 September 2025)
Cammy Lamb (resigned 18 September 2025)
Revd Andrew Thompson
Sian White

Presidential Bench
Maj Gen Peter Rowell
Gp Capt Ruth Hake

Directors
Membership Director: Rhett Parkinson
Operations and Communications Director: Rebecca Benfield
Prayer and Pastoral Director: Liesel Parkinson

Office Address: Unit 24, Shrivenham Hundred Park Majors Road, Watchfield. Oxfordshire. SN6 8TZ

Bankers
CAF Bank Ltd
Kings Hill,
West Malling, Kent.
ME19 4TA

Independent Examiner
Chris Goodhead FCA
Knight Goodhead Ltd
7 Bournemouth Road, Chandler's Ford,
Eastleigh, Hampshire.
SO53 3DA

TRUSTEES REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

The Board of Trustees present their Annual Report and the financial statements for the year ended 31 December 2025.

Name and Registered Office of the Charity
The full name of the charity is Armed Forces Christian Union ('AFCU'), and its registered office and operating address is:
Unit 24, Shrivenham Hundred Park, Majors Road, Watchfield. Oxfordshire. SN6 8TZ

Legal status
AFCU was registered as a CIO on 31 March 2021. Its registered charity number is 1193977.
The charity is governed by the provisions of its Memorandum and Articles of Association and its constitution.

Board of Trustees
The members of the Board who served in the year are set out on page 8.
The Board of Trustees is comprised of members of the AFCU who are serving in the Armed Forces, normally two per Service, plus a chaplain, a civilian member and the Treasurer who is an ex officio trustee.

The following members of staff regularly attend the Board of Trustees meetings:
Rhett Parkinson (Membership Director)
Rebecca Benfield (Operations and Communications Director)
Liesel Parkinson (Prayer and Pastoral Director)
Gemma Ashton (Office Admin Coordinator and Secretary to the Board)

Objects of the Charity
The objects of the AFCU, as stated in the Memorandum and Articles of Association, are:

- to advance the Christian faith (on an interdenominational basis) and the kingdom of Jesus Christ in and through the Armed Forces of the United Kingdom and internationally
- to promote the efficiency of the Armed Forces of the Crown.

Public Benefit
The Trustees have complied with their duty under the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit. The Armed Forces' Christian Union (AFCU) delivers a clear public benefit by promoting the efficiency of the armed forces of the Crown. It does this by supporting a sufficient section of the public, specifically, the Armed Forces community. Through core ministries of discipleship, fellowship and prayer, and through building community, the AFCU provides vital moral and spiritual welfare.

This support enables personnel to deepen their Christian faith, fostering personal resilience and integrity, which ultimately makes them more effective in their operational and service roles.
Our website (www.afcu.org.uk)

Governance

During 2025, two Trustees resigned from the Board and no new Trustees were appointed. As a part of the recruitment process, all new Trustees receive documentation to assist them in understanding the responsibilities of a Trustee. All Trustees must affirm their adherence to the AFCU's Basis of Belief.

The Safeguarding, Risk and Governance steering group, comprising two Directors, two staff members and a Trustee, met quarterly to review and revise policies and to oversee the charity's safeguarding and risk management.

Business Review

Our main source of funding has historically been from individual donors and grants. Our total income for 2025 was £517,874 (2024: £447,240).We have been unexpectedly blessed with a number of legacies from which we received £125,675 during 2025. The principle of releasing legacies into general funds over a period of four years will be maintained.

Our operating expenditure increased by £58,542 to £389,477 (2024: £330,935).

The reserves policy requires the calculation of the costs for closing the charity within two time periods: 6 months and one month. The closing costs include payments to employees for redundancy and notice periods, minimal commitments for utilities and rent in lieu of notice, so are higher than just the raw operating costs. This policy has been prepared based on the Charity Commission Guidance Note (CC19).

Reserve figures:		
6 months operation costs:	68% of Reserves	£215,859
Minimal Closedown costs (1 month)	28% of Reserves	£87,309

Going concern

The financial statements for the year ended 31 December 2025 have been prepared on a going concern basis. Trustees have reviewed the circumstances of AFCU and consider adequate resources continue to be available to fund the activities for the foreseeable future. The trustees are of the view that AFCU is a going concern. The Trustees confirm that there are no material uncertainties which will prevent the charity from continuing as a going concern for the foreseeable future.

At the end of the year – the funds held were as follows:

- Total: £371,520
- Restricted: £54,224
- Designated: £206,536
- General Fund: £110,761

Safeguarding

We take our duties to safeguard our members, staff, and those who come into contact with our charity seriously. This includes ensuring that we create a safe working environment and promote a healthy organisational culture, underpinned by sound policies, procedures, and practices. We have both a Designated Safeguarding Lead and Deputy Safeguarding Lead, as well as a Trustee Lead to champion safeguarding with the Trustees across the charity. The Assistant Safeguarding ead will support the Designated Safeguarding Lead in safeguarding decision-making and responding to concerns from staff and members. Our safeguarding processes and procedures are reviewed annually.

Risk

The Board of Trustees, with advice from the three Directors, reviews our risk register and the associated risks as part of their quarterly process. This year we have concentrated on reviewing the mitigations that have been put in place for the risks to confirm that they are appropriate and have been instigated.
Our three top risks are:

1. Safeguarding issues (including unproven/false accusations), including the abuse of vulnerable members.
2. Disruption to normal business operations and charitable activities, including cyber attacks
3. Loss of key staff or high staff turnover, including trustees.

We have undergone an intensive review of our safeguarding policy and procedures, as well as additional awareness training to reduce the level of risk. We have also been reviewing the resilience of our business to disruptions and introducing countermeasures. For the risk concerning our personnel, we have been looking at our succession planning and the nomination of deputies for critical roles.

Board of Trustees Responsibilities

The Board of Trustees is responsible for preparing the report of the Board of Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standard (United Kingdom Generally Accepted Accounting Policies). This includes financial statements for the financial year which give a true and fair view of the state of the charity and of incoming resources and application of resources, including the income and expenditure of the charity for the period.

In preparing these financial statements, the Board of Trustees is 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, subject to any material departures disclosed and explained in the financial statements. prepare the financial statements on the going concern basis unless it Is inappropriate to presume that the charity will continue in its activities.

The Board of Trustees is responsible for keeping adequate accounting records, which disclose with reasonable accuracy at any time the financial position of the charity. 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.



Chair of Trustees

Date Signed: 12 / 10 / 2026

Independent Examiner's report to the Trustees on the unaudited accounts of the Armed Forces' Christian Union

I report to the trustees on my examination of the accounts for the year ending 31 December 2025, which comprise the Statement of Financial Activities, the Balance Sheet and related notes set out on the following pages.

Responsibilities and basis of report

As the trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the trustee'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 2011 Act.

Independent Examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

a) accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
b) the accounts do not accord with those records; or
c) 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.



C J Goodhead FCA
Knight Goodhead Limited
Chartered Accountants

7 Bournemouth Road, Chandler's Ford, Eastleigh, Hampshire, SO53 3DA

Date: 14th October 2026

ARMED FORCES' CHRISTIAN UNION
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 December 2025

	Note	Unrestricted Funds (General Fund)	Designated Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
		£	£	£	£	£
Income and endowments from:						
Donations and legacies Other	3(a)	214,626	167,314	62,829	444,768	396,375
trading activities	3(b)	622	-	-	622	413
Income from investments	3(c)	9,882	-	-	9,882	4,563
Income from Charitable Activities:						
Holidays and activities	3(d)	62,600	-	-	62,600	45,889
Total Income		287,731	167,314	62,829	517,874	447,240
Expenditure on raising funds	4(a)	964	-	-	964	181
Expenditure on Charitable Activities:						
Holidays and activities	4(b)	145,153	-	35,300	180,453	149,739
Member mailing and visits	4(c)	197,224	5,120	5,717	208,060	181,016
Total Expenditure		343,341	5,120	41,017	389,477	330,935
Net Income/(expenditure) before transfer of funds		(55,610)	162,194	21,813	128,397	116,304
Transfers between Funds		64,949	(58,049)	(6,900)	-	-
Balances b/f 1 January 2025	7	101,422	102,391	39,311	243,124	126,820
Balances c/f 31 December 2025		110,761	206,536	54,223	371,520	243,124

ARMED FORCES' CHRISTIAN UNION
BALANCE SHEET AS AT 31 December 2025

	Note	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
		£	£	£	£
Fixed Assets					
Tangible Fixed Assets	8	1,255	-	1,255	1,972
		1,255	-	1,255	1,972
Current Assets					
Short term deposits + Investments	9	295,706	54,223	349,929	210,493
Debtors	10	20,505	-	20,505	23,689
Cash at bank & in hand		15,337	-	15,337	23,414
		331,547	54,223	385,771	257,596
Liabilities	11	(15,505)	-	(15,505)	(16,443)
Net Current		316,042	54,223	370,266	241,152
Assets					
Net Assets		317,297	54,223	371,520	243,124
Funds	12				
General Fund				110,761	101,422
Designated Funds				206,536	102,391
Restricted Funds					
- Missionary Fund				1,781	1,749
- International Fund				-	-
- Specific Gifts Fund				52,443	37,562
				371,520	243,124

S Harris

Chair of Trustees

Date Signed: 12 / 10 / 2026

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 December 2025

1 Accounting Policies

(a) Basis of preparing the financial statements

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Charities SORP FRS 102 and the Charities Act 2011.

The charity is a public benefit entity as defined by FRS 102.

(b) Going Concern

The financial statements have been prepared on a going concern basis and the trustees are of the opinion that there are no material uncertainties about the charity's ability to continue as such.

(c) Recognition of Income.

Generally income is recognised on an accruals basis. However, legacies are recognised in the SOFA on receipt, credited to the Special Project fund (Designated Fund), then released over 4 years. All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

(d) Basis of Allocation of 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. Expenditure on Charitable activities includes both direct expenditure for each category of activity as well as an apportionment of support costs and governance costs.

(e) Allocation of support and governance costs.

Governance costs consist of all legal and other costs connected to the charity meeting its statutory governance obligations, and includes the annual independent examination fee and the costs associated with Trustees' meetings.

Governance costs and support costs relating to charitable activities have been apportioned on a time basis as 50 : 50 (Holidays & Activities : Members)

Included in support costs are the following salaries:

Operations and Communications Director
Financial Coordinator
Communications Coordinator
Admin Coordinator
Half costs of Prayer Coordinator

(f) Fixed Assets

Fixed assets costing £750 or more on purchase are capitalised. Depreciation on cars is charged as 30% reducing balance.

Depreciation on computers and other equipment is charged over 3 years on a straight line basis; 5 years for larger, longer lasting items.

(g) Funds

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted Details of the main Restricted Funds are disclosed in note 12.

2 Transactions with Trustees and Connected Persons

No payments were made in respect of any trustee or connected person.

	Unrestricted Funds General	**Designated Funds** Spe.Proj + GSAS	**Restricted Funds** See Note 12	**TOTAL FUNDS** **2025**	**2024**
3 Income and endowments from:	£	£	£	£	£
(a) Donations and Legacies					
Gift Aid	124,551		1,279	125,830	120,407
General Donations	58,937		27,978	86,915	130,589
Income Tax Recovery	31,138		1,272	32,410	33,138
Legacies, Grants		167,314	32,300	199,614	112,241
	214,626	167,314	62,829	444,768	396,375
(b) Other trading activities Books Souvenirs etc.	622			622	413
(c) Income from investments					
Bank Interest	9,882			9,882	4,563
	225,131	167,314	62,829	455,273	401,351
(d) Income From Charitable Activities					
Holidays	-			-	-
Activities	62,600			62,600	45,889
	62,600	-	-	62,600	45,889
Total Income	**287,731**	**167,314**	**62,829**	**517,874**	**447,240**

4 Expenditure	Unrestricted Funds General £	Designated Funds Spe.Proj + GSAS £	Restricted Funds See Note 12 £	Total Funds 2025 £	2024 £
(a) Expenditure on raising funds					
Books Souvenirs etc.	964		-	964	181
Expenditure on Charitable Activities					
(b) Holidays & Activities					
Holidays & Activities costs	68,110		35,300	103,410	79,846
Support and governance costs (50%)	77,043			77,043	69,892
	145,153	-	35,300	180,453	149,739
(c) Member mailing and visits					
Salaries	102,467			102,467	97,869
Literature & Printing	169			169	291
Advertising	8,142			8,142	-
Ministry	2,313			2,313	1,131
Memorial - Miss Symonds			-	-	-
Motor and Travel	4,085			4,085	4,684
Motor Depreciation	-			-	50
Postage	2,718			2,718	3,362
Support for AMCF Vice Presidents			1,000	1,000	1,000
Support for MMI & Flame			-	-	-
Ladies Secretary salary			2,400	2,400	2,400
Other	287	5,120	2,317	7,723	337
Support and governance costs (50%)	77,043			77,043	69,892
	197,224	5,120	5,717	208,060	181,016
Total Expenditure	**343,341**	**5,120**	**41,017**	**389,477**	**330,935**

5 Support and governance costs	Unrestricted Funds General £	Designated Funds Spe.Proj + GSAS £	Restricted Funds See Note 12 £	Total Funds 2025 £	2024 £
Support costs					
Support Staff Salaries	109,145			109,145	106,189
Insurance	2,587			2,587	2,631
Rent, cleaning, heat and light	21,081			21,081	18,206
Repairs and renewals	13,948			13,948	7,299
Office Equipment Depreciation	717			717	717
Stationery and phone	1,611			1,611	1,359
Training	784			784	327
Sundry expenses/ bank charges	2,294			2,294	2,053
	152,167	-	-	152,167	138,780
Governance of the charity:					
Audit & legal fees	1,920	-		1,920	1,005
Total	**154,087**	**-**	**-**	**154,087**	**139,785**

6 Staff Costs

	2025 £	2024 £
Staff costs include:		
Wages and Salaries	185,208	178,478
Social Security	9,244	8,639
costs Pensions	17,159	16,941
Training	784	327
Staff expenses	6,398	5,865
	218,793	210,250

	£	£
These are represented by:		
Direct Charitable Wages	102,467	97,869
Support Staff Wages	109,145	106,189
Other expenses	7,182	6,192
	218,793	210,250

Average number employed	8	6

No member of staff was paid more than £60,000, including benefits, during the last year.
None of the Trustees has received any remuneration.

Related Party Disclosure.
During the year, Mrs H Palmer, who was employed by the charity, received £3,323 in salary and pension contributions. Her husband, Mr J. Palmer, served as a Trustee during the period in which these payments were made.
The remuneration related solely to her employment duties and was paid on normal terms.

Notes to the financial statements - continued

7 Statement of Financial Activities Comparison: Year Ended 31 December 2024

	Unrestricted Funds General	Designated Funds Special Project	Restricted Funds	Total
	£	£	£	£
Income and endowments from:				
Donations and Legacies	201,822	112,241	82,312	396,375
Other trading activities	413			413
Income from investments	4,563			4,563
Income From Charitable Activities				
Holidays and activities	45,889			45,889
Total Income	**252,687**	**112,241**	**82,312**	**447,240**
Expenditure:				
Expenditure on raising funds				
Books Tapes & Videos	181			181
Expenditure on Charitable Activities				
Holidays & Activities				
Holidays & Activities costs	22,722		57,125	79,846
Support and governance costs (50%)	69,892			69,892
	92,614	-	57,125	149,739
Member mailing and visits				
Salaries	97,869	-	-	97,869
Literature & Printing	291	-	-	291
Advertising	-	-	-	-
Ministry	1,131	-	-	1,131
Memorial - Miss Symonds	-	-	-	-
Motor and Travel	4,684	-	-	4,684
Motor Depreciation	50	-	-	50
Postage	3,362	-	-	3,362
Support for AMCF Vice Presidents	-	-	1,000	1,000
Support for MMI & Flame	-	-	-	-
Ladies Secretary salary	-	-	2,400	2,400
Other	-	-	337	337
Support and governance costs (50%)	69,892	0	0	69,892
	177,279	-	3,737	181,016
Total Expenditure	**270,074**	**-**	**60,862**	**330,935**
Net income/(expenditure) before transfer of funds	(17,387)	112,241	21,450	**116,304**
Transfer between funds	19,590	(19,881)	291	(0)
Balances brought forward	99,219	10,031	17,570	126,820
Balances carried forward	**101,422**	**102,391**	**39,311**	**243,124**

8 Fixed Assets

	Motor Vehicles	Other Equipment	Total
	£	£	£
Gross Book Value			
At 1 January 2025	1,440	5,178	6,618
Additions	-	-	-
Disposals	-	-	-
At 31 December 2025	1,440	5,178	6,618
Depreciation			
At 1 January 2025	1,440	3,207	4,647
Charge for year	-	717	717
Disposals	-	-	-
At 31 December 2025	1,440	3,924	5,364
Net Book Value			
At 31 December 2025	-	1,255	1,255
At 31 December 2024	-	1,972	1,972

9 Short term Deposits and Investments

	2025 £	2024 £
Deposits		
CAF Gold Account	30,206	115,493
COIF Charities Deposit Fund	224,723	
	254,929	115,493
Loan Investments		
Green Pastures - 1 year loans	95,000	95,000
	349,929	210,493

10 Debtors

	2025 £	2024 £
Income Tax recoverable	9,244	10,556
Other debtors and prepaid expenses	11,261	13,132
	20,505	23,689

11 Liabilities: Amounts falling due within one year

	2025 £	2024 £
Due to Inland Revenue - PAYE/NIC	479	5,177
Other creditors and accrued charges	15,027	11,267
	15,505	16,443

12 Movement in funds for 2025

	Bal B/F £	Income £	Expend £	Transfers £	Bal C/F £
Unrestricted Funds					
General Fund	101,422	287,731	(343,341)	64,949	110,761
Designated Funds	102,391	167,314	(5,120)	(58,049)	206,536
	203,813	455,044	(348,461)	6,900	317,297
Restricted Funds					
Missionary	1,749	828	(796)	-	1,781
International	-	213	(213)	-	-
Specific Gifts					
Abbey Wood	-	-	-	-	-
Big Give	12,478	3,158	(1,289)	-	14,347
Cornelius	-	19,800	(19,800)	-	-
Family Ministry	5,072	450	(3,000)	-	2,522
Issachar	9,704	16,168	-	(6,900)	18,972
Ladies Ministry	3,162	3,083	(2,400)	-	3,844
Men's Ministry	1,293	130	-	-	1,423
Miss Symonds	3,256	1,500	-	-	4,756
Ancient Mariners (ex NCF)	2,597	-	-	-	2,597
Naval	-	5,000	(1,018)	-	3,982
Veterans Foundation	-	12,500	(12,500)	-	-
Specific Gifts TOTALS	37,562	61,788	(40,007)	(6,900)	52,443
Restricted Fund Totals	39,311	62,829	(41,017)	(6,900)	54,223
Total Funds	**243,124**	**517,874**	**(389,477)**	**-**	**371,520**

The Designated Fund (otherwise called the Special Project Fund) was set-up to even out legacy income over 4 years.
The Missionary Fund receives donations to provide personal gifts for Members and Associates on the Missionary Prayer List.
The International Fund receives donations to support the work of other military fellowships overseas.
Specific Gifts are monies given for specific projects, often short term (e.g. grants from the Cornelius Trust, or for Summer camps).

An annual grant from Cornelius Trust (CT) is credited to a restricted fund. Grants to specific events are shown as transfers from this fund.

13 Movement in funds for 2024

	Bal B/F £	Income £	Expend £	Transfers £	Bal C/F £
Unrestricted Funds					
General Fund	99,219	252,687	(270,074)	19,590	101,422
Designated Fund	10,031	112,241		(19,881)	102,391
	109,250	364,928	(270,074)	(291)	203,813
Restricted Funds					
Missionary	559	1,956	(767)	-	1,749
International	-	209	(500)	291	-
Specific Gifts					
Abbey Wood	70	-	(70)	-	-
Cornelius	-	12,478	-	-	12,478
DCN	-	19,123	(19,123)	-	-
Family Ministry	9,829	450	(5,208)	-	5,072
Ladies Ministry	-	42,498	(32,794)	-	9,704
Men's Ministry	1,962	3,600	(2,400)	-	3,162
Miss Symonds	1,046	247	-	-	1,293
Ancient Mariners (ex NCF)	1,506	1,750	-	-	3,256
Russia Fund (ex NCF)	2,597	-	-	-	2,597
Specific Gifts TOTALS	17,011	80,146	(59,595)	-	37,562
Restricted Fund Totals	17,570	82,312	(60,862)	291	39,311
Total Funds	**126,820**	**447,240**	**(330,935)**	**0**	**243,124**