CATHOLIC MILITARY ASSOCIATION OF OUR LADY OF VICTORIES

REGISTERED CHARITY NUMBER: 1205467

REPORT OF THE TRUSTEES

AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

FOR

CATHOLIC MILITARY ASSOCIATION OF OUR LADY OF VICTORIES

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CATHOLIC MILITARY ASSOCIATION OF OUR LADY OF VICTORIES

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2026

	Page
Report of the Trustees	3 to 7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	10 to 13
Detailed Statement of Financial Activities	14

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2026

The trustees present their report with the financial statements of the charity for the year ended 31 March 2026. The trustees have adopted the provisions of 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

TRUSTEES' RESPONSIBILITIES

The Charities Act required the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity at the year and of the incoming and outgoing resources for the year then ended.

In preparing those financial statements, the trustees are required to select suitable accounting policies and then apply them consistently, making judgements and estimates that are reasonable and prudent. The trustees must also prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its activities.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, dated 20 March 2026, and constitutes a Charitable Incorporated Organisation.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1205467

Principal address

Tye House East
Edenbridge Road
Hartfield
East Sussex
TN7 4JR

Trustees

F Osborn
A J N Fisher
J Marchant
K Quinn
Information regarding the 5th Trustee has been redacted for security reasons.

REFERENCE AND ADMINISTRATIVE DETAILS

Additional information

The Board of Trustees take responsibility for the overall governance of the Charity, its activities, strategy, and financial planning, fundraising, risk management and overall performance. The Trustees are committed to raising public and professional awareness of the charity's aims in order to promote its goals and mission. The Trustees meet at least four times each year and converse by electronic communications and telephone between board meetings. Major General Chris Barry CBE (current Director Land Warfare) is the CMA's President and Fr George Bowen C. O. is the Spiritual Director. Both are invited to attend quarterly Board Meetings in a non-voting capacity.

The Bishop-in-Ordinary to HM Forces has formally recognised the CMA as an Association of the Faithful, and the CMA works closely with the Bishopric. Two Chaplains have been chosen to liaise between the CMA and the Bishopric and they are invited to attend the quarterly Board Meetings as non-voting members. A representative of the CMA is invited to attend the Bishops Council meetings as an observer and to give updates.

The day-to-day operational work of the charity is conducted by volunteer planning groups (e.g. event planning, social media), and each such group includes a trustee. Using insights gained though these planning groups and through talking to members, partners and other stakeholders, the trustees make strategic decisions. They retain oversight and responsibility and act in a voluntary capacity, receiving no remuneration or other benefits.

Trustees may claim out of pocket expenses for activities related to fulfilling their role and responsibilities. Details of Trustee expenses are disclosed within the statement of accounts. Trustees are required to disclose all relevant interests, and in accordance the Charity's policy, withdraw from decisions where a conflict of interest arises.

Recruitment of Trustees is carried out when necessary to maintain a diverse and skilled Board of Trustees to oversee the Charity. Potential Trustees are invited to submit a CV and a cover letter and subsequently interviewed by the current Trustees. Once a favourable reference has been received, an applicant is provided with a copy of the CMA Statutes and all the charity's policies. After accepting the offer of trusteeship, each new trustee is provided with a copy of the Charity Commission 'Charity Trustee Welcome Pack', as well as NCVO login information for continuous personal development.

The CMA is a Military Christian Organisation and founding member of the Defence Christian Network (DCN), which is a recognised Network within the Ministry of Defence. Although the CMA is independent of the DCN, this partnership provides oversight and support.

The CMA is a member of the National Council for Lay Associations (NCLA), an advisory body to the Catholic Bishops Conference of England and Wales which via the European Lay Forum liaises to the Dicastery for the Laity, Family and Life. It also represents HM Forces at the Apostolat Militaire International (AMI), a Vatican NGO. which reports to the Dicastery for the Laity, Family and Life. The CMA thereby represents its Members at the national and international levels. Additionally the CMA partners with other organisations to better achieve its objectives, for example The Catenians and The Catholic Police Guild.

The CMA has a Privacy and Confidentiality Policy, a Safeguarding Policy, a Complaints Policy and Procedure, a Volunteer Policy, a Social Media Policy, a Fundraising Policy, a Traditional Media Policy, a Volunteer Agreement that all volunteers are required to sign, and a Trustee Agreement which all trustees must adhere to. The trustees undertake training in the duties of Trustees, including that offered by the Charity Commission and the NCVO, of which the CMA is a member.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2026

OBJECTIVES, AIMS AND ACTIVITIES

Summary of the objects of the charity set out in its governing document

TO ADVANCE THE CATHOLIC RELIGION WITHIN HIS MAJESTY'S ARMED FORCES FOR THE BENEFIT OF THE PUBLIC IN ACCORDANCE WITH THE STATEMENTS OF BELIEF APPEARING IN THE SCHEDULE OF THE CONSTITUTION.

Summary of the main activities and aims undertaken for the public benefit in relation to these objects

Trustees have complied with their duty to have due regard to the commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

Main activities undertaken include:

Fostering prayer and religious practice:

- The CMA has fostered prayer and religious practice in its members by providing prayer aids, a strong community which encourages regular prayer and provides virtual and in-person support, organising faith events and signposting to external organisations like Catholic Chaplains to the Forces or the Catenians.
- It has also run prayer campaigns including annual novenas (for the Royal Navy, Army, RAF, and the CMA) and the annual We Will Remember Them prayer campaign to remember and pray for the fallen known to its members by name.

Distributing prayer books and sacramental items:

- Funding for 800 large enamel Miraculous Medals acquired through the MOD D&I budget. These are being distributed free of charge to service personnel.
- Small miraculous medals, prayer leaflets and prayer cards are distributed to all members as they join. Members include service personnel and the wider forces community including veterans, families, and those who support the CMA's objects.
- Rosaries are distributed free of charge to all service personnel who join as members, as well as to other service personnel on request, and through military chaplains.
- The CMA is in the process of publishing its own prayer manual which will be distributed to service personnel once published.

Fostering community through shared religious events:

- The CMA organises an annual pilgrimage to Carfin which members attend.
- It also organises an annual Requiem Mass for the fallen in November.
- Ad hoc religious events organised by members to foster community and spiritual growth are also encouraged.
- The CMA has instituted Good Solid Lent, a virtual community program for its members to grow spiritually in preparation for Easter.

Building understanding by representing Catholic laity in the Ministry of Defence and more widely:

- The Blessing of the Icon of Our Lady of Victories was our biggest, most important and highest profile event to date, led by the Bishop of the Forces Rt Rev Paul Mason and Eparchial Bishop of the Ukrainian Catholic Eparchy of the Holy Family of London Rt Rev Kenneth Nowakowski OBE, and attended by many secular dignitaries as well as a high number of CMA Members. This was reported through MOD internal news and through various national and international news outlets.
- The CMA has represented its members by attending the AMI's conference in the Philippines, which focused on integrating Christian values into military service, promoting ethical leadership, and addressing the challenges of artificial intelligence and technology in warfare. It has also represented its members by attending the NCLA Conferences on a six-monthly basis.

In providing these activities the CMA is benefiting the public by encouraging its members to develop spiritual resilience, be the best that they can be, and fully and positively contribute to society. The Association continues to receive strong positive feedback from its members and external organisations about the contribution it makes, both to its members and the public good as a whole. For example, as one member says;

> "Joining the Catholic Military Association has been immensely beneficial both for my spiritual life and my service career. It has put me in touch with like-minded service personnel with whom I can share my experiences with as a Catholic in the Armed Forces, and get support from.
>
> It's not just a support network, but a community that strengthens both my spiritual health and my sense of purpose in service. Through prayer, fellowship, and formation, the CMA has helped me stay grounded in Christ whilst facing the day to day challenges of a military career. It's a reminder that our vocation as military personnel and as Catholics can, and should go hand in hand.

> Without the CMA, I would feel very much isolated as a Catholic in the Armed Forces, as prior to joining the support apparatus for those of us in the faith simply wasn't there. Thank God then, for the opportunities to grow in a community of faith and prayer that makes my military experience so much more valid and meaningful."

The CMA has no paid staff and relies entirely on the prayers and generosity of its supporters and volunteers who give their time, energy and expertise. The CMA is sincerely grateful to all of its volunteers, who put in many hours of work often at unsociable hours to ensure that the charity is able to function and provide all of its services.

ACHIEVEMENTS AND PERFORMANCE

Summary of the main achievements of the charity during the year to 31 March 2026.

- The CMA has increased its Serving Membership by 56%, its Veteran Membership by 47% and its Associate Membership by 32%, taking the total number of members to over 600.
- The CMA has comprehensively reviewed our Constitution and had it reapproved by the Charity Commission so that it accurately reflects how we have developed as an organisation.
- The CMA has sourced high quality and reliable new stock for its online shop as well as for charitable distribution and designed a 'how to pray the rosary' prayer card which will be sent to all new Members.
- The CMA received a letter from His Majesty the King in support of the Blessing of the Icon of Our Lady of Victories. We also achieved international news coverage of its Blessing.
- The CMA has been approached by various external organisations and influential Catholics with requests to support their projects.
- We are mentoring potential new sister organisations – CMA Netherlands, CMA Australia and CMA Ireland.
- A new Trustee has been successfully onboarded and weekly Trustee Co-ords have been instituted, which has significantly improved the running of the organisation.
- Volunteer-onboarding procedures are now in place to facilitate appropriate due-diligence, compliance with CMA policies, and support for volunteers through their Link Trustee. Whilst Trustees retain oversight, it is very important for the CMA that it be run by an active community of its own members.
- In addition to its strong and active virtual community, the CMA has now created a Membership Portal through the website so that resources and information can be easily distributed to Members.
- The CMA has organised events for members including the Icon Blessing, the annual pilgrimage at Carfin National Shrine, a pilgrimage to Walsingham, a 5-day pilgrimage to Rome for the Jubilee Year at a personal contribution of £240 per participant (our first independently planned overseas pilgrimage), the annual Requiem for the Fallen, it has assisted with the International Military Pilgrimage, and members have attended the John Bradburne Memorial Mass and Conference, which the Association sponsored.
- The CMA has supported the spiritual growth of its members by supporting devotion to and the cause of canonisation of Servant of God Fr Willie Doyle, an Army Chaplain, and Servant of God John Bradburne, a wartime officer of the Gurkha Rifles. The CMA began the process of collating a dossier of private devotion to Fr Willie Doyle, to support the Cause for his Canonisation, and attended John Bradburne's Memorial Mass at Westminster Cathedral.
- The CMA has continued to effectively represent its members at the MOD level (through the DCN), the national level (through the NCLA) and the international level (through the AMI).
- The CMA has improved governance by writing policies and complying with best practice as advised by the Charity Commission and the NCVO.

FINANCIAL REVIEW

Brief statement of the charity's policy on reserves

Cash at bank was £1,373 at 31.03.26. The Board of Trustees has examined the Charity's requirements for reserves. The Trustees have committed to reserve unrestricted funds not committed or invested in tangible fixed assets held by the Charity at a minimum of 10% of annual expenditure. This has been broadly achieved during this financial period. The CMA does not have many regular fixed outgoings, so can plan expenditure proportionate to the donations available at any given time.

Details of any funds materially in deficit

Not applicable

Further financial review details

As was the case last year, the largest source of funding this year has been through donations. Donations were received via standing orders, one-off donations through the website, as well as through the fundraising drive for the Icon of Our Lady of Victories. The funds raised during this fundraising drive came primarily from small donations from individuals through JustGiving but also from our first grant of restricted funds (£1500) from a well-known large Charitable Organisation to assist with the purchase of the Icon. This represents a diversification of income streams compared to last year. We continue to remain grateful to all our donors. Funds raised through the online shop were also significant, and increased by 51% compared to last year.

Expenditure has supported the CMA's key objectives by paying for the Icon of Our Lady of Victories, a significant heritage object for veneration by CMA Members, and also for sacramentals and prayer aids which have been posted to service personnel, and running and subsidising attendance at faith events for service personnel. All personnel who have requested CMA support or sacramentals were provided with these regardless of background. Expenditure has also supported representing Catholic personnel by funding expenses associated with attending the AMI annual conference, the NCLA, and subsidising attendance on various pilgrimages and other external events.

The CMA does not currently have any investments.

FUTURE PLANS

In 2026-27 the CMA will focus on the following:

- Have the Military Prayer Manual available to serving personnel.
- Diversify and deepen income streams.
- Support at least one high-profile event in honour of Our Lady.
- Continue to support the cause for the canonisation of Fr Willie Doyle both as CMA and with the Fr Willie Doyle Association.
- Further empower Members to increase their contribution to the community life of the CMA and wider Catholic life in the Armed Forces.
- Improve scope for Catholic SP to practice their faith at work.
- Formalise a system for recognising the good work of CMA volunteers.
- Provide support for the first time to the running of the annual Mass in St Thomas More's cell in Tower of London, started by USCA, our predecessor organisation.

Approved by order of the board of trustees on 31 Oct 26 and signed on its behalf by:



F Osborn – Co-Founder and Trustee

CATHOLIC MILITARY ASSOCIATION OF OUR LADY OF VICTORIES

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted fund £	Restricted fund £	Year Ended 31.3.26 Total funds £	Period 27.10.23 to 31.3.25 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		7,764	1,500	9,264	6,465
Other trading activities	2	7,684	-	7,684	5,188
Total		15,448	1,500	16,948	11,653
EXPENDITURE ON					
Raising funds		614	-	614	1,176
Charitable activities					
Charitable activities		10,385	-	10,385	5,719
Total		10,999	-	10,999	6,895
NET INCOME		4,449	1,500	5,949	4,758
Transfers between funds	7	1,500	(1,500)	-	-
Net movement in funds		5,949	-	5,949	4,758
RECONCILIATION OF FUNDS					
Total funds brought forward		4,758	-	4,758	-
TOTAL FUNDS CARRIED FORWARD		10,707	-	10,707	4,758

The notes form part of these financial statements

BALANCE SHEET
31 MARCH 2026

	Notes	Unrestricted fund £	Restricted fund £	2026 Total funds £	2025 Total funds £
FIXED ASSETS					
Heritage assets	5	3,900	-	3,900	-
CURRENT ASSETS					
Stocks	6	5,464	-	5,464	3,385
Cash at bank		1,343	-	1,343	1,373
		6,807	-	6,807	4,758
NET CURRENT ASSETS		6,807	-	6,807	4,758
TOTAL ASSETS LESS CURRENT LIABILITIES		10,707	-	10,707	4,758
NET ASSETS		10,707	-	10,707	4,758
FUNDS	7				
Unrestricted funds				10,707	4,758
TOTAL FUNDS				10,707	4,758

The financial statements were approved by the Board of Trustees and authorised for issue on 30 October 2026 and were signed on its behalf by:



F Osborn – Co-Founder and Trustee

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2026

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

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.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 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.

Heritage assets

The charity holds an Icon and associated items (including its stand and case), which are held for their religious and historical significance in furtherance of the charity's objects. These are not held for resale or distribution.

Heritage assets are recognised at cost and are not subsequently revalued. The trustees consider that the cost of acquisition is the most appropriate basis of measurement, as obtaining a valuation would involve a cost disproportionate to the benefit to users of the accounts.

Heritage assets are not depreciated, as the trustees consider them to have indefinite useful economic lives and residual values that are not materially lower than their carrying amount. Any depreciation charge would therefore be immaterial.

The carrying amount of heritage assets is reviewed for impairment where there is evidence of physical deterioration, breakage or other indication that their value may have fallen. Any impairment is recognised in the Statement of Financial Activities.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

	Year Ended 31.3.26 £	Period 27.10.23 to 31.3.25 £
Shop income	7,684	5,188

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2026 nor for the period ended 31 March 2025.

Trustees' expenses

Trustee expenses totalling £1,208 (2025: £668) have been paid during the period.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	6,465	-	6,465
Other trading activities	5,188	-	5,188
Total	11,653	-	11,653
EXPENDITURE ON			
Raising funds	1,176	-	1,176
Charitable activities			
Charitable activities	5,719	-	5,719
Total	6,895	-	6,895
NET INCOME	4,758	-	4,758
TOTAL FUNDS CARRIED FORWARD	4,758	-	4,758

5. HERITAGE ASSETS

	Total £
Cost	
Additions	3,900

Net book value	
At 31 March 2026	3,900
At 31 March 2025	-

The heritage assets comprise an Icon and associated items (stand and case), held for their religious and historical significance. They are measured at cost and are not depreciated, as set out in the accounting policies.

6. STOCKS

	2026	2025
	£	£
Stocks	5,464	3,385

7. MOVEMENT IN FUNDS

	At 1.4.25	Net movement in funds	Transfers between funds	At 31.3.26
	£	£	£	£
Unrestricted funds				
General fund	4,758	4,449	1,500	10,707
Restricted funds				
Icon heritage fund	-	1,500	(1,500)	-
TOTAL FUNDS	4,758	5,949	-	10,707

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	15,448	(10,999)	4,449
Restricted funds			
Icon heritage fund	1,500	-	1,500
TOTAL FUNDS	16,948	(10,999)	5,949

Comparatives for movement in funds

	Net movement in funds	At 31.3.25
	£	£
Unrestricted fund	4,758	4,758
TOTAL FUNDS	4,758	4,758

Comparative net movement in funds included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted fund	11,653	(6,895)	4,758
TOTAL FUNDS	11,653	(6,895)	4,758

7. MOVEMENT IN FUNDS - continued

An amount of £1,500 was received during the year towards the purchase of the Icon of Our Lady of Victories. The grant was applied in full for this purpose, with the remaining balance being met from unrestricted funds. As the restriction was fulfilled on purchase, the trustees have transferred the Icon Heritage Fund (restricted) to unrestricted funds, with the Icon being held as a heritage asset in note 5.

8. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2026.

CATHOLIC MILITARY ASSOCIATION OF OUR LADY OF VICTORIES

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2026

	Year Ended 31.3.26 £	Period 27.10.23 to 31.3.25 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	9,264	6,465
Other trading activities		
Shop income	7,684	5,188
Total incoming resources	16,948	11,653
EXPENDITURE		
Other trading activities		
Opening stock	3,385	-
Cost of goods sold	2,693	4,561
Closing stock	(5,464)	(3,385)
	614	1,176
Charitable activities		
Requiem mass	-	300
Sponsorship costs	500	1,042
Icon blessing	2,060	-
Printing, post and stationery	1,828	1,390
Pilgrimage costs	3,551	1,172
Membership costs	85	300
	8,024	4,204
Support costs		
Finance		
Bank charges and stripe fees	-	165
Other		
Computer costs	1,153	511
Travel and subsistence	1,208	839
	2,361	1,350
Total resources expended	10,999	6,895
Net income	5,949	4,758