Trustees' Strategic Report for the Year Ended 31 December 2025

Our Vision

To create an environment where seafarers, their families, and others may freely have the opportunity to hear the word of God.

Our Mission

To actively encourage and minister in every possible way to the spiritual, physical, practical and mental welfare of seafarers, their families and port workers and to provide counsel in the cause of the Christian faith and well-being.

Introduction

Our range of compassionate spiritual, emotional, practical and physical welfare support continued to embrace seafarers from hundreds of nations irrespective of their faith or religious belief, ethnic and cultural background, gender, or sexual orientation.

This support, friendship and trust is required more than ever given the backdrop of often poor working and welfare conditions together with the risk of bullying and harassment, abandonment, geo political warfare (as evidenced through the 2026 Arabian Sea conflict effecting 20,000 seafarers left with little or no support), piracy, and dangerous sea conditions. This has resulted in increased reporting of stress, anxiety, low mood and suicidal thoughts. (Ref ISWAN 2025 Half Yearly Report and ITF 2025 statistics).

Impact

SCFS Port Chaplains and Volunteer Ship Visitors visited a total of 1783 ships in UK and Irish ports during 2025. These included 1599 merchant vessels and 184 cruise ships.

SCFS Port Chaplains and Volunteer Ship Visitors provided vital spiritual, pastoral, emotional and practical welfare support to 23,109 crew members equating to 13,370 in UK ports and 9,739 in Irish ports.

SCFS has a seafarers lounge at Cobh and smaller facilities in Portland and Montrose in which Port Chaplains and volunteers provided support to an additional 706 seafarers.

With seafarers spending up to 9 months at sea at a time, often with precious little shore leave, they are overjoyed to receive gifts throughout the year and in particular during Christmas and New Year. 4,035 gifts or gift packs were handed out. A further 9,817 knitted items to keep the seafarers warm and dry, 2,287 in UK ports and 7,530 in Irish ports.

Port Chaplains transported seafarers on 472 occasions to purchase groceries, conduct bank transactions, and to see local attractions.

Our Port Chaplains provided 12 vital friendship and support visits to seafarers in hospital as a result of sickness or injury connecting them with their families and as required, to international maritime welfare agencies.

Within its mission SCFS also provides welfare support to those who work within a port environment including shipping agents, stevedores, welcome and security staff, and harbour police. During 2025 this support embraced 1434 such workers. 627 in the UK ports and 807 in Irish ports.

SCFS Strategy 2025 - 2028

Establish an infrastructure that SCFS can use as a solid base for further expansion to include:

- A layered port hub and satellite organisational structure.
- A management plan based on future growth.
- A future focussed financial and investment plan.
- An internal and external communications plan to meet the requirements of the strategy.
- A strong compliment of Port Chaplains and Volunteer Ship Visitors across the whole of the UK and ROI but not ignoring any God presented opportunities across the globe.
- Research and where possible revitalisation of links with SCFS global affiliates, such as the Philippines and Caribbean.

Risk

The SCFS Risk Register was regularly reviewed during 2025 and trustees informed during their General Meetings.

No health & safety, safeguarding breaches or untoward incidents occurred or reported to SCFS Management or our Board of Trustees during 2025.

We have taken the Commission’s public benefit guidance into account when making any decision it is relevant to.

Governance

To ensure continued good governance our Board of Trustees met four times during the year. Finance & Audit Committee met bimonthly and our HR Committee monthly.

The Board of Trustees were issued with the SCFS

- Trustee Annual Governance Review Policy and associated questionnaire
- Trustee Code of Conduct
- Trustees' Diversity & Equality Policy

We continue to benefit from guidance and expertise outsourced through a HR law firm. We benefit from annually updated Employee Handbooks for UK, N Ireland and Ireland employees. The Executive Director conducted monthly support meetings with our UK and Irish based port chaplains and Lead Volunteer Ship Visitors. Staff annual appraisals took place in October.

An annual review was conducted by the Chair with individual trustees in November. A whole Board review was conducted by an external adviser at the start of 2026.

During 2025 we outsourced an IT professional to provide support and oversight of SCFS IT hardware, software and training.

Our policies are reviewed annually and revisions made for Board approval, where required. A suite of policies, procedures and other governance documents were ratified by SCFS trustees during 2025 including our

- Delegation Policy
- Complaints Policy
- Whistle blowing Policy
- Annual leave carryover and TOIL Policy
- Employed Port Chaplain Job Description
- Volunteer ship visitor Job Description

Our Privacy Policy was circulated to Trustees, HQ staff and UK and ROI Port Chaplains and Volunteer Ship Visitors.

Following our June 2025 Conference workshop on employee and volunteer mental & emotional health a registered psychiatrist is voluntarily facilitating bimonthly online support group sessions for our port chaplains and lead Volunteer Ship Visitors. They will also provide limited individual support if required.

Training

Port Chaplains and Volunteer Ship Visitors were able to avail of training opportunities provided by the Merchant Navy Welfare Board including suicide awareness, grief awareness, drug & alcohol awareness and mental health awareness.

A review of our port chaplain core training and induction programme is taking place with input from chaplains to reflect local port procedures.

Planning is underway to introduce a programme of compliance, mandatory, and refresher training for all Trustees, staff and volunteers. The programme will be introduced in 2026 with full implementation in 2027.

Communications

Informal online prayer / support meetings for port chaplains, volunteer ship visitors and trustees continue to take place each Friday for the benefit of sharing information, encouragement and mutual support.

Our Helmsman newsletter content continues to evolve and improve its news, features, and story content and is circulated via mail, email and deputation meetings to around 4,500 supporters and donors three times per year.

We are thankful for the 100 + knitters plus school youth and knitting groups who provide close to 10,000 woolly hats and other knitted items for seafarers throughout the year. The Helmsman newsletter is circulated to the individual knitters.

48 people attended a local supporter event in Parliament Buildings Stormont in November and 35 at Portsmouth to convey developments and cement relationships.

News and story content on the SCFS website is regularly updated and relevant.

We maintain our commitment to the International Christian Maritime Association (ICMA) and its 2024 Code of Conduct. SCFS was represented at its Global Conference in October and at periodic UK & Ireland membership meetings.

Through our partnership with Our Daily Bread Ministries a postcard was designed for seafarers to access daily devotionals in a range of languages through a QR code.

Port Expansion

SCFS was pleased to have expanded its ministry during 2025.

- A Volunteer Port Chaplain was appointed to the Shetland Islands in October.
- Our Lisbon based Volunteer Ship Visitors gained increased permissions to board cruise ships.
- SCFS Montrose, Portland and Cork (Cobh) continued to provide additional support to seafarers through our port based seafarer cruise lounge and seafarer hub.
- Twenty two Volunteer Ship Visitors were recruited during the year to support UK and Ireland port chaplain ship visiting and maintaining a presence at the cruise lounge, bringing the number recruited since January 2024 to fifty two.

- Preliminary discussions are underway to formally establish SCFS ship visiting in Ketchikan, Alaska, following a trial period conducted by our St Lucia port chaplain over the summer.

Conclusion

The trustees remain thankful for the continuing measured progress and expansion of the ministry.

Steven Thompson
Chair
SCFS Board of Trustees

Company registration number: 00378765

Charity registration number: 209133

Seafarers' Christian Friend Society

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 December 2025

Xeinadin Blackpool Limited
Ground Floor, Seneca House
Links Point, Amy Johnson Way
Blackpool
Lancashire
FY4 2FF

Seafarers' Christian Friend Society

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Seafarers' Christian Friend Society

Reference and Administrative Details

Charity Registration Number	209133
Company Registration Number	00378765
	The charity is incorporated in England and Wales.
Registered Office	Ground Floor Seneca House Links Point Amy Johnson Way Blackpool FY4 2FF
Independent Examiner	Xeinadin Blackpool Limited Ground Floor, Seneca House Links Point, Amy Johnson Way Blackpool Lancashire FY4 2FF

Seafarers' Christian Friend Society

Strategic Report for the Year Ended 31 December 2025

The trustees, who are directors for the purposes of company law, present their strategic report for the year ended 31 December 2025, in compliance with s414C of the Companies Act 2006.

Our Vision
To create an environment where seafarers, their families, and others may freely have the opportunity to hear the word of God.

Our Mission
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Our range of compassionate spiritual, emotional, practical and physical welfare support continued to embrace seafarers from hundreds of nations irrespective of their faith or religious belief, ethnic and cultural background, gender, or sexual orientation.

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Seafarers' Christian Friend Society

Strategic Report for the Year Ended 31 December 2025

SCFS Strategy 2025 - 2028
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• Preliminary discussions are underway to formally establish SCFS ship visiting in Ketchikan, Alaska, following a trial period conducted by our St Lucia port chaplain over the summer.

Financial review

The statement of financial activities shows a deficit of £2,482 (2024: a deficit of £84,024) Total income increased to £334,314 from £245,465 due to the profit on sale of the Dublin property of £45,652 included in the profit & loss and an increase in legacies of 36k.

Overheads increased slightly to £336,796 from £329,489, in line with expectations.
Trustee, Chaplain and Volunteer costs all came in as expected.

The total reserves at the year-end stand at £646,462 (2024:648,943)

Share Capital
The company is Limited by guarantee and therefore has no share capital.

Policy on reserves

The Society's policy is to maintain general reserves to reflect the long-term nature of its work. As the current guardians of these reserves, Trustees feel that is essential that they leave Seafarers Christian Society in a state where it can continue for as long as seafarers need it and there are no signs of this need diminishing.

Trustees believe that general reserves should not fall below one year's total expenditure excluding exceptional items. This would equate to £360,000 as the minimum.
Trustees confirmed that there should be a controlled utilisation of excess reserves.This will be achieved through controlled deficit budgets after legacy income is taken into account. The Society has benefited from legacy income in the past however legacy income cannot be relied upon as a certain source of incoming resources.

Plans for future periods

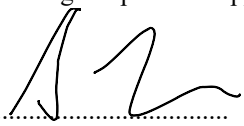
Aims and key objectives for future periods

The success of Aberdeen, Montrose, Limerick and Malta as a first step has encouraged the board to proceed with the plans for the appointment of a Chaplain in Limerick to develop the volunteers in Limerick port.

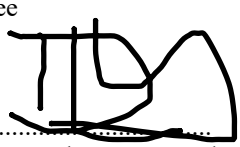
The board has also decided to fund SCFS Philippines for 2026/2027 to contribute towards their Salaries and Head office costs.

The Trustees realise that continued expansion will require additional head office support .Therefore they have decided to appoint a part-time executive to assist the head office team.

The strategic report was approved by the trustees of the charity on 29 October 2026 and signed on its behalf by:



.....
Mr S Thompson
Trustee



.....
Mr D L Yarker Commander Royal Navy - Retired
Trustee

Seafarers' Christian Friend Society

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 December 2025.

Objectives and activities

Objects and aims

Vision

To create an environment where seafarers, their families, port dock workers and others may freely have the opportunity to hear the word of God.

Mission

To actively encourage and minister in every possible way to the spiritual, physical, practical and mental welfare of seafarers, their families and port workers and to provide counsel in the cause of the Christian faith and well-being.

Objectives

a) To employ Ordained, Associate and Volunteer Port Chaplains and Ship Visitors for the visitation of ships in various ports worldwide.
b) To seek to befriend and support seafarers, their families and others.
c) To provide spiritual, physical, practical and mental welfare support as necessary.
d) To disseminate the Holy Scriptures, tracts, and Christian literature among the seafarers and others.
e) To conduct Christian services onboard vessels as requested.
f) To disciple and encourage seafaring Christians in the continuation of their faith.
g) To promote SCFS worldwide

Seafarers' Christian Friend Society

Trustees' Report

Public Benefit
The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

We have taken the Commission's public benefit guidance into account when making any decision it is relevant to.

Governance

To ensure continued good governance our Board of Trustees met four times during the year. Finance & Audit Committee met bimonthly and our HR Committee monthly.

The Board of Trustees were issued with the SCFS

Trustee Annual Governance Review Policy and associated questionnaire
Trustee Code of Conduct
Trustees' Diversity & Equality Policy

We continue to benefit from guidance and expertise outsourced through a HR law firm. We benefit from annually updated Employee Handbooks for UK, N Ireland and Ireland employees. The Executive Director conducted monthly support meetings with our UK and Irish based port chaplains and Lead Volunteer Ship Visitors. Staff annual appraisals took place in October.

An annual review was conducted by the Chair with individual trustees in November. A whole Board review was conducted by an external adviser at the start of 2026.

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Conclusion

The trustees remain thankful for the continuing measured progress and expansion of the ministry.

Seafarers' Christian Friend Society

Trustees' Report

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Mr A Browne (resigned 10 January 2025)
	Mr A McAvoy M.B.E (appointed 8 March 2025)
	Mr C R Hancock
	Mr S Thompson
	Mr D L Yarker Commander Royal Navy - Retired
	Herminia Torres Santos
	Mr Andrew Gerald Dakin

Structure, governance and management

Nature of governing document

Code of Conduct

SCFS is a member of International Christian Maritime Association (ICMA) and our Port Chaplains, Ship visitors, staff and trustees must uphold its Constitution and Code of Conduct by:

• Showing unconditional love to the seafarer as a human being, created in the image of God, and sincere for his or her personal values and beliefs.
• Serving seafarers and their dependants of all nationalities, religions, cultures, language, sex and race.
• Fighting prejudice, intolerance and injustice of any kind.
• Respecting the loyalty of those engaged in the maritime ministry to their particular ecclesiastical discipline and tradition and refrain from
proselytising seafarers.
• Cooperate with persons, organisations and institutions, Christian and non-Christian, that work for the welfare of seafarers.

Trustees' Report

Organisational structure

Management and Governance Arrangements

The current Governing Document provides for a minimum of four Trustees with a maximum number of twelve. The Chair is responsible for the induction of any new Trustee which includes the awareness of their responsibilities, the history, the governing document, administrative procedures and Statement of Belief.

All Trustees give of their time freely and no renumeration was paid during 2025.

The Board of Trustees review the risks of the charity on a quarterly basis and considers the following risks which may affect its work:
• Strategy and operations
• Charity law and regulation
• Governance and management
• Financial procedures and controls
• HR, including equal opportunities, safeguarding and health & safety

These are regularly monitored through the Finance & Audit Sub Group, which reports to the trustees and through which the Board of Trustees receives their reports and annual budget. The Board monitors the financial performance as well as operational and statutory matters at its quarterly meetings. The charity makes itself accountable to the public and its stakeholders in producing annual reports and accounts.

Financial instruments

Objectives and policies

The charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk. The use of financial derivatives is governed by the charity's policies approved by the board of trustees, which provide written principles on the use of financial derivatives to manage these risks. The charity does not use derivative financial instruments for speculative purposes.

Cash flow risk

The charity's activities expose it primarily to the financial risks of changes in foreign currency exchange rates and interest rates. The charity uses foreign exchange forward contracts and interest rate swap contracts to hedge these exposures.
Interest bearing assets and liabilities are held at fixed rate to ensure certainty of cash flows.

Credit risk

The charity's principal financial assets are bank balances and cash, trade and other receivables, and investments.
The charity's credit risk is primarily attributable to its trade receivables. The amounts presented in the balance sheet are net of allowances for doubtful receivables. An allowance for impairment is made where there is an identified loss event which, based on previous experience, is evidence of a reduction in the recoverability of the cash flows.
The credit risk on liquid funds and derivative financial instruments is limited because the counterparties are banks with high credit-ratings assigned by international credit-rating agencies.
The charity has no significant concentration of credit risk, with exposure spread over a large number of counterparties and customers.

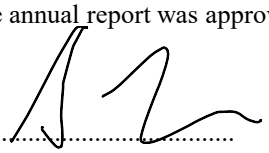
Liquidity risk

In order to maintain liquidity to ensure that sufficient funds are available for ongoing operations and future developments, the charity uses a mixture of long-term and short-term debt finance.
Further details regarding liquidity risk can be found in the Statement of accounting policies in the financial statements.

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

The annual report was approved by the trustees of the charity on 29 October 2026 and signed on its behalf by:



.....
Mr S Thompson
Trustee



.....
Mr D L Yarker Commander Royal Navy - Retired
Trustee

Seafarers' Christian Friend Society

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Seafarers' Christian Friend Society for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

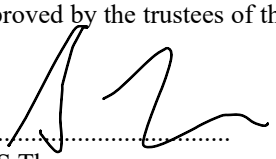
Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

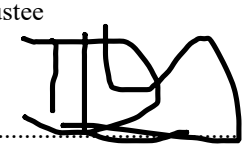
The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 29 October 2026 and signed on its behalf by:



.....
Mr S Thompson
Trustee



.....
Mr D L Yarker Commander Royal Navy - Retired
Trustee

Seafarers' Christian Friend Society

Independent Examiner's Report to the trustees of Seafarers' Christian Friend Society ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Company'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 , which is one of the listed bodies.

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:

1. accounting records were not kept in respect of Seafarers' Christian Friend Society as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.

Xeinadin

.....

Xeinadin Blackpool Limited

Ground Floor, Seneca House
Links Point, Amy Johnson Way
Blackpool
Lancashire
FY4 2FF

29 October 2026

Seafarers' Christian Friend Society

Statement of Financial Activities for the Year Ended 31 December 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £
Income and Endowments from:				
Donations and legacies	3	230,064	36,429	266,493
Charitable activities	4	21,147	-	21,147
Investment income	5	1,022	-	1,022
Other income	6	45,652	-	45,652
Total income		297,885	36,429	334,314
Expenditure on:				
Raising funds	7	21,059	-	21,059
Charitable activities	8	272,557	43,180	315,737
Total expenditure		293,616	43,180	336,796
Gains/losses on investment assets		(441,902)	-	(441,902)
Net expenditure		(437,633)	(6,751)	(444,384)
Transfers between funds		441,902	-	441,902
Net movement in funds		4,269	(6,751)	(2,482)
Reconciliation of funds				
Total funds brought forward		571,833	77,110	648,943
Total funds carried forward	19	576,102	70,359	646,461

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies	3	133,130	73,799	206,929
Charitable activities	4	35,349	-	35,349
Investment income	5	3,187	-	3,187
Total income		171,666	73,799	245,465
Expenditure on:				
Raising funds	7	28,789	-	28,789
Charitable activities	8	263,143	37,557	300,700
Total expenditure		291,932	37,557	329,489
Net (expenditure)/income		(120,266)	36,242	(84,024)
Net movement in funds		(120,266)	36,242	(84,024)
Reconciliation of funds				
Total funds brought forward		692,099	40,868	732,967

The notes on pages 18 to 30 form an integral part of these financial statements.

Seafarers' Christian Friend Society

Statement of Financial Activities for the Year Ended 31 December 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Total funds carried forward	19	571,833	77,110	648,943

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 19.

Seafarers' Christian Friend Society

(Registration number: 00378765)
Balance Sheet as at 31 December 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	13	24,202	591,147
Current assets			
Debtors	14	68,094	13,564
Cash at bank and in hand	15	569,683	62,669
		637,777	76,233
Creditors: Amounts falling due within one year	16	(12,518)	(9,437)
Net current assets		625,259	66,796
Total assets less current liabilities		649,461	657,943
Creditors: Amounts falling due after more than one year	17	(3,000)	(9,000)
Net assets		646,461	648,943
Funds of the charity:			
Restricted income funds			
Restricted funds		70,359	77,110
Unrestricted income funds			
Unrestricted funds		576,102	129,931
Revaluation reserve		-	441,902
Total unrestricted funds		576,102	571,833
Total funds	19	646,461	648,943

For the financial year ending 31 December 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

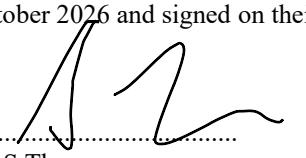
Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

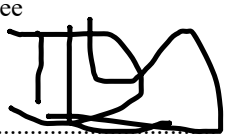
Seafarers' Christian Friend Society

(Registration number: 00378765)
Balance Sheet as at 31 December 2025

The financial statements on pages 14 to 30 were approved by the trustees, and authorised for issue on 29 October 2026 and signed on their behalf by:



.....
Mr S Thompson
Trustee



.....
Mr D L Yarker Commander Royal Navy - Retired
Trustee

1 Charity status

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
Ground Floor Seneca House
Links Point
Amy Johnson Way
Blackpool
FY4 2FF

These financial statements were authorised for issue by the trustees on 29 October 2026.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates
The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance
The financial statements have been prepared in accordance with 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)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation
Seafarers' Christian Friend Society meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Income and endowments
All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets
Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation
Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Motor vehicles	25% Reducing balance
Furniture & equipment	20% Straight line

Investment properties
The investment property, a freehold property located in Dublin, was valued in February 2017 by Vincent Finnegan Ltd (Property Valuers) at £500,000 (€560,000) based on vacant possession, and this valuation was incorporated into the financial statements. The property was occupied at the date of valuation.

A subsequent valuation obtained in 2023 indicated a value of €650,000. However, as the property required significant refurbishment works to achieve this value, the trustees considered it appropriate to continue to recognise the property at £500,000. The property was disposed of during the current financial year.

Trade debtors
Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents
Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Borrowings
Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Foreign exchange
Transactions in foreign currencies are recorded at the rate of exchange at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies at the balance sheet date are reported at the rates of exchange prevailing at that date.

The results of overseas operations are translated at the average rates of exchange during the period and their balance sheets at the rates ruling at the balance sheet date. Exchange differences arising on translation of the opening net assets and results of overseas operations are reported in other comprehensive income and accumulated in equity (attributed to non-controlling interests as appropriate).

Other exchange differences are recognised in the Statement of Financial Activities in the period in which they arise except for:

1) exchange differences on transactions entered into to hedge certain foreign currency risks (see above);

2) exchange differences arising on gains or losses on non-monetary items which are recognised in other comprehensive income; and

3) in the case of the consolidated financial statements, exchange differences on monetary items receivable from or payable to a foreign operation for which settlement is neither planned nor likely to occur (therefore forming part of the net investment in the foreign operation), which are recognised in other comprehensive income and reported under equity.

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.
Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

Debt instruments

Debt instruments which meet the following conditions are subsequently measured at amortised cost using the effective interest method:

(a) The contractual return to the holder is (i) a fixed amount; (ii) a positive fixed rate or a positive variable rate; or (iii) a combination of a positive or a negative fixed rate and a positive variable rate.

(b) The contract may provide for repayments of the principal or the return to the holder (but not both) to be linked to a single relevant observable index of general price inflation of the currency in which the debt instrument is denominated, provided such links are not leveraged.

(c) The contract may provide for a determinable variation of the return to the holder during the life of the instrument, provided that (i) the new rate satisfies condition (a) and the variation is not contingent on future events other than (1) a change of a contractual variable rate; (2) to protect the holder against credit deterioration of the issuer; (3) changes in levies applied by a central bank or arising from changes in relevant taxation or law; or (ii) the new rate is a market rate of interest and satisfies condition (a).

(d) There is no contractual provision that could, by its terms, result in the holder losing the principal amount or any interest attributable to the current period or prior periods.

(e) Contractual provisions that permit the issuer to prepay a debt instrument or permit the holder to put it back to the issuer before maturity are not contingent on future events, other than to protect the holder against the credit deterioration of the issuer or a change in control of the issuer, or to protect the holder or issuer against changes in levies applied by a central bank or arising from changes in relevant taxation or law.

(f) Contractual provisions may permit the extension of the term of the debt instrument, provided that the return to the holder and any other contractual provisions applicable during the extended term satisfy the conditions of paragraphs (a) to (c).

Debt instruments that are classified as payable or receivable within one year on initial recognition and which meet the above conditions are measured at the undiscounted amount of the cash or other consideration expected to be paid or received, net of impairment.

With the exception of some hedging instruments, other debt instruments not meeting these conditions are measured at fair value through profit or loss.

Commitments to make and receive loans which meet the conditions mentioned above are measured at cost (which may be nil) less impairment.

Investments

Investments in non-convertible preference shares and non-puttable ordinary or preference shares (where shares are publicly traded or their fair value is reliably measurable) are measured at fair value through profit or loss. Where fair value cannot be measured reliably, investments are measured at cost less impairment.

Investments in subsidiaries and associates are measured at cost less impairment. For investments in subsidiaries acquired for consideration including the issue of shares qualifying for merger relief, cost is measured by reference to the nominal value of the shares issued plus fair value of other consideration. Any premium is ignored.

Derivative financial instruments

The charity uses derivative financial instruments to reduce exposure to foreign exchange risk and interest rate movements. The charity does not hold or issue derivative financial instruments for speculative purposes.

Derivatives are initially recognised at fair value at the date a derivative contract is entered into and are subsequently remeasured to their fair value at each reporting date. The resulting gain or loss is recognised in statement of financial activities immediately unless the derivative is designated and effective as a hedging instrument, in which event the timing of the recognition in statement of financial activities depends on the nature of the hedge relationship.

Fair value measurement

The best evidence of fair value is a quoted price for an identical asset in an active market. When quoted prices are unavailable, the price of a recent transaction for an identical asset provides evidence of fair value as long as there has not been a significant change in economic circumstances or a significant lapse of time since the transaction took place. If the market is not active and recent transactions of an identical asset on their own are not a good estimate of fair value, the fair value is estimated by using a valuation technique.

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total funds £
Donations and legacies;			
Donations from individuals	215,841	-	215,841
Gift aid reclaimed	14,223	-	14,223
Grants, including capital grants;			
Grants from other charities	-	3,688	3,688
Regular giving and capital donations	-	32,741	32,741
Total for 2025	230,064	36,429	266,493
Total for 2024	133,130	73,799	206,929

4 Income from charitable activities

	Unrestricted funds Designated £	Total funds £
Income from Sim cards	21,147	21,147
Total for 2025	21,147	21,147
Total for 2024	35,349	35,349

5 Investment income

	Unrestricted funds General £	Total funds £
Interest receivable and similar income;		
Interest receivable on bank deposits	1,022	1,022
Total for 2025	1,022	1,022
Total for 2024	3,187	3,187

6 Other income

	Unrestricted funds General £	Total 2025 £
Gains on sale of tangible fixed assets for charity's own use	45,652	45,652

7 Expenditure on raising funds

a) Costs of trading activities

	Note	Unrestricted funds General £	Total funds £
Costs of goods sold		18,117	18,117
Other direct costs of activities for generating funds		2,942	2,942
Total for 2025		21,059	21,059
Total for 2024		28,789	28,789

8 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Depreciation, amortisation and other similar costs		-	8,068	8,068
Grant funding of activities		27,123	-	27,123
Allocated support costs	9	241,035	35,112	276,147
Governance costs	9	4,399	-	4,399
Total for 2025		272,557	43,180	315,737
Total for 2024		263,143	37,557	300,700

In addition to the expenditure analysed above, there are also governance costs of £4,399 (2024 - £1,078) which relate directly to charitable activities. See note 9 for further details.

9 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total funds £
Audit fees		
Other fees paid to auditors	4,399	4,399
Total for 2025	4,399	4,399
Total for 2024	1,078	1,078

10 Net incoming/outgoing resources

Net incoming/(outgoing) resources for the year include:

	2025 £	2024 £
Depreciation of fixed assets	8,068	11,206

11 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

12 Taxation

The charity is a registered charity and is therefore exempt from taxation.

13 Tangible fixed assets

	Land and buildings £	Motor vehicles £	Total £
Cost			
At 1 January 2025	558,877	61,590	620,467
Additions	16,109	-	16,109
Disposals	(574,986)	-	(574,986)
At 31 December 2025	-	61,590	61,590
Depreciation			
At 1 January 2025	-	29,320	29,320
Charge for the year	-	8,068	8,068
At 31 December 2025	-	37,388	37,388
Net book value			
At 31 December 2025	-	24,202	24,202
At 31 December 2024	558,877	32,270	591,147

14 Debtors

	2025 £	2024 £
Prepayments	27,658	13,564
Other debtors	40,436	-
	68,094	13,564

15 Cash and cash equivalents

	2025 £	2024 £
Cash at bank	48,973	37,367
Short-term deposits	520,710	25,302
	569,683	62,669

16 Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals	9,518	9,437
Deferred income	3,000	-
	12,518	9,437

17 Creditors: amounts falling due after one year

	2025 £	2024 £
Deferred income	3,000	9,000

18 Reserves

	Unrestricted revaluation reserve £	Total £
At 1 January 2025	441,902	441,902
Transfer of surplus funds	(441,902)	(441,902)
At 31 December 2025	-	-

	Unrestricted revaluation reserve £	Total £
At 1 January 2024	441,902	441,902

19 Funds

	Balance at 1 January 2025 £	Incoming resources £	Resources expended £	Other recognised gains/(losses) £	Balance at 31 December 2025 £
Unrestricted funds					
General	129,931	297,885	(293,616)	441,902	576,102
Other	441,902	-	-	(441,902)	-
Total unrestricted funds	571,833	297,885	(293,616)	-	576,102
Restricted funds	77,110	36,429	(43,180)	-	70,359
Total funds	648,943	334,314	(336,796)	-	646,461

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Balance at 31 December 2024 £
Unrestricted funds				
General	250,197	171,666	(291,932)	129,931
Other	441,902	-	-	441,902
Total unrestricted funds	692,099	171,666	(291,932)	571,833
Restricted funds	40,868	73,799	(37,557)	77,110
Total funds	732,967	245,465	(329,489)	648,943

20 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 December 2025 £
Tangible fixed assets	-	24,202	24,202
Current assets	585,619	52,157	637,776
Current liabilities	(9,517)	(3,000)	(12,517)
Creditors over 1 year	-	(3,000)	(3,000)
Total net assets	576,102	70,359	646,461

Notes to the Financial Statements for the Year Ended 31 December 2025

	Unrestricted funds General £	Restricted funds £	Total funds at 31 December 2024 £
Tangible fixed assets	558,877	32,270	591,147
Current assets	22,393	53,840	76,233
Current liabilities	(9,437)	-	(9,437)
Creditors over 1 year	-	(9,000)	(9,000)
Total net assets	571,833	77,110	648,943

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SIGNATURE CERTIFICATE

Document

Name	**Final SCFS Accounts 2025.pdf**
Creator	**Luisa Caldarelli (luisa.caldarelli@crossleyd.co.uk)**
Date	**29 October 2026 10:16:19 UTC**
Identifier	**5f46f885-659d-4363-9f57-d0e0fa5e45d4**

Signers

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Signed	**29 October 2026 14:21:05 UTC**
IP address	**81.147.146.54**

Dominic Donleavy

E-mail	**dominic.donleavy@crossleyd.co.uk**
Signed	**29 October 2026 14:29:52 UTC**
IP address	**81.153.68.164**

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Seafarers' Christian Friend Society for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 29 October 2026 and signed on its behalf by:

.....
Mr S Thompson
Trustee

.....
Mr D L Yarker Commander Royal Navy - Retired
Trustee

Independent Examiner's Report to the trustees of Seafarers' Christian Friend Society ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Company'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 , which is one of the listed bodies.

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:

1. accounting records were not kept in respect of Seafarers' Christian Friend Society as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.

Xeinadin
.....
Xeinadin Blackpool Limited

Ground Floor, Seneca House
Links Point, Amy Johnson Way
Blackpool
Lancashire
FY4 2FF

29 October 2026