CARAVANNERS AND CAMPERS CHRISTIAN FELLOWSHIP

ANNUAL REPORT AND STATEMENT OF ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2025

REGISTERED IN ENGLAND AND WALES

CHARITY REGISTRATION No: 281757

CARAVANNERS AND CAMPERS CHRISTIAN FELLOWSHIP

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CARAVANNERS AND CAMPERS CHRISTIAN FELLOWSHIP

LEGAL AND ADMINISTRATIVE INFORMATION

NUMBER IN ENGLAND AND WALES	281757
START OF FINANCIAL YEAR	1st January 2025
END OF FINANCIAL YEAR	31st December 2025

TRUSTEES AT 31ST DECEMBER 2024

Angela Hannay	Chair of Trustees until 29.05.2025
Mark Russell	Chair of Trustees from 29.05.2025
David Lowis	Vice Chairman until 29.05.2025
Sue Allen	Vice Chairman from 29.05.2025
Rachel Clarke-Brookings	Trustee & General Secretary
David Lynn	Trustee & National Treasurer
Paul Hannay	Trustee & National Rally Officer until 29.05.2025
Andrew Bosier	Trustee & National Rally Officer from 29.05.2025

The existing trustees appoint any new trustees following the provisions laid out in the Charity's governing instrument.

LEGAL STATUS	Unincorporated Charity
GOVERNING INSTRUMENT	Constitution adopted 1 November 1980, as amended 10 October 1992, March 1993, 30 May 2003, and scheme of the Charity Commissioners dated 11 November 2003.
OBJECTS	To advance the Christian Faith in accordance with the basis of faith.
CORRESPONDENCE ADDRESS	
PRIMARY BANKERS	Lloyds, Hitchin Branch
INDEPENDENT EXAMINER	Alison Ertl

CARAVANNERS AND CAMPERS CHRISTIAN FELLOWSHIP

LEGAL AND ADMINISTRATIVE INFORMATION

NUMBER IN ENGLAND AND WALES	281757
START OF FINANCIAL YEAR	1st January 2025
END OF FINANCIAL YEAR	31st December 2025

ANNUAL TRUSTEES' REPORT FOR THE YEAR ENDED 31ST DECEMBER 2025

As Chairman of Trustees and National Chairman, I would like to thank all Trustees and National Committee members for their faithful service during 2025. Their prayerful support, commitment, and fellowship have been invaluable as we have worked together for the benefit of CCCF members.

TRUSTEES SERVING DURING 2025

The Fellowship was served during the year by the following Trustees:

- Mark Russell — Chairman (May to December)
- Angela Hannay — Chairman (January to May)
- Sue Allen — Vice Chairman (May to December)
- David Lowis — Vice Chairman (January to May)
- Rachel Clarke-Brookings — General Secretary
- David Lynn — National Treasurer
- Andrew Bosier — National Rally Officer (May to December)
  Paul Hannay — National Rally Officer (January to May)

GOVERNANCE AND OBJECTIVES

The Trustees have continued to ensure that the Fellowship has been managed in accordance with its Constitution and governing document. Through the National Committee and Regional Committees, the Trustees have exercised oversight of the charity's activities and ensured that decisions were taken in line with the Fellowship's Christian values and charitable purposes.

In keeping with the Vision Statement, the Trustees have upheld the objectives of the Fellowship to advance the Christian Faith by:

- Bringing together Christian caravanners, campers, and friends for devotional and evangelistic purposes

- Meeting for Christian witness and fellowship through rallies, reunions, and similar activities

- Actively engaging in outreach and service for the Lord Jesus Christ

- Inviting local churches and members of the public, where appropriate, to join in Christian meetings and activities

- Undertaking such other charitable activities as determined by the Fellowship for the advancement of the Christian Faith

ACTIVITIES AND ACHIEVEMENTS

- The Trustees are satisfied that these objectives were substantially achieved during 2025 through:
- A programme of rallies, including weekend, mid-week, holiday, and day rallies, together with the National Rally over the Spring Bank Holiday period, all of which included spiritual and social input

- The Spring Bank Holiday Rally at Oswestry Showground, Shropshire, which saw the same number of units attending as in 2024 and provided a varied programme for all age groups

- Fellowship and worship with local churches and communities, with members attending local services and local Christians joining meetings on rally sites

- Gifts and donations made from offerings at rallies to individuals in Christian service and to missionary and charitable organisations

- Communication through the Fellowship magazine Newsline and regional magazines, sharing rally reports, member news, and updates from National and Regional Committees

- Continued care and support provided through the Fellowship prayer network

- The loving pastoral concern shown by members for one another both regionally and nationally

FINANCIAL REVIEW

The National Treasurer's report, presented at the Annual Meeting, provides full details of the Fellowship's financial position and has the endorsement of the Trustees. The Trustees express their sincere thanks to David Lynn, National Treasurer, for maintaining the Fellowship's finances in good order and preparing the year-end accounts. We give thanks to God for His provision and for the present financial position of the Fellowship.

MEMBERSHIP

Membership numbers decreased again in 2025 compared with 2024. While a small number of new members joined and some rejoined after a gap, returning members retain their previous membership numbers and therefore are not recorded as new members.

Despite this, attendance at the Spring Bank Holiday Rally remained consistent with the previous year, with the same number of units and adults attending, although there were slightly fewer under-18s. The Trustees continue to pray that membership will increase and that the Fellowship will grow in the years ahead.

ANNIVERSARY AND VOLUNTEERS

This year marks the 56th Anniversary of the Fellowship. We thank God for His faithfulness throughout these years and recognise the reliance the Fellowship places on the dedicated voluntary service of many members at both national and regional levels. The Trustees record their warm and grateful thanks for all who serve in this way.

While challenges are sometimes experienced both regionally and nationally, the Trustees are encouraged that the Fellowship continues to operate through five regions, each with elected committees and representation at National Committee meetings.

The Trustees remain committed to supporting the Fellowship's mission and pray for continued blessing on its work in the year ahead.

Mark Russell
Chairman of Trustees and National Chairman
May 2026

TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The Charities Act 2011 requires 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 and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable 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 operation.

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

Approved by the Trustees on 28 May 2026

Mark Russell
Chairman of the Trustees and National Chairman

NATIONAL CHAIRMAN'S REPORT

It's a privilege to serve, to be a bondservant, in the role of National Chairman of the Lord's Fellowship. God brought it into being over 56 years ago, through faithful people, who heard the call and answered. Down those years, many families have been blessed, families in the widest sense. Individuals, singles, couples, families with one child, families with many, young, old and in-between.

When I and my family joined in 1976, little did we know what a blessing the CCCF would be to us. We were opened up to God's diverse family, from many different backgrounds and geographical areas. Whilst God had blessed the Fellowship with able Bible expositors, who not only taught the Word, but applied it to our lives, it was often in the informal fellowship over a cuppa, in another unit, where God blessed.

What was very noticeable was the number of people who came from struggling churches, where they were the ones giving out and keeping things going. They came on a rally, and God refreshed them, and they went back reinvigorated to continue their service for Him.

There were a goodly number, myself included, who having been so blessed by God through the Fellowship, had the opportunity to give back, in one way or another. There were no formal regions at that time, just a National Committee, and in less than two years I found myself on it, and privileged to give and not just receive. We formed a Work Party in the North West (not a committee!) of those, like us, who had been richly blessed and were willing to give back. It was during those eight years that I served on the National Committee, that we formally created regions, and looking back I wonder whether we did the right thing. The idea was not to divide the Fellowship, but purely to spread the administrative workload, and ensure there were rallies all across the country. The National Spring Bank Holiday Rally was run by the National Committee, not as now by a separate Planning Group.

I'm not a lover of committees, though I've sat on many, both inside and outside work employment. I'm a believer that a giraffe is a horse designed by a committee, and that it is all too possible to be willing to sit on a committee, but not to be ready to work. When the North West formally became a region, we wanted to retain the "Work Party" but were told it wasn't in the Constitution, and we had to be a "Committee".

Interesting that we have gone from nine active regional committees to five. Perhaps we should create Work Parties! I am thrilled to see that there are members across much of the country who are willing to work and see others blessed through CCCF. But having gone from a high membership of 800, actually 799, down to currently in the low 200s, it is only right to ask what the Lord's plans are for the Fellowship. That's what matters, not our wishes or desires, but His. I believe there are only two options, not a third. Either the Lord will renew the Fellowship, or bring it to an end. He brought it into being, it is His choice. It will either flourish, or perish.

Ichabod comes to mind. 1 Samuel 4:21-22 tells how Ichabod's mother named him because the "glory has departed" from Israel, following the loss of the Ark to the Philistines.

Has the Lord's glory departed from CCCF, or will God renew it, as He did with Israel? Can it, or will it, not just return to 800 units, but exceed that?

What is the trend in camping and caravanning over the last couple of decades in the UK? Do Christians mirror this trend? Firstly, there is the rise of camper vans and motorhomes, over caravans. I can vouch for that! Glamping and luxury camping has seen a significant rise, including yurts, tipis, shepherd's huts, and pods, offering high-end comforts. Apparently, there has been a demographic shift, camping is no longer just for retirees or traditional family holidays; millennials and younger generations are leading the demand, with 90% of teen campers planning to camp as adults. There has been the rise of Staycations, driven by economic factors and convenience, there is a consistent trend toward shorter, more frequent trips closer to home, with near a third of trips travelling under 50 miles.

How could we, or should we, respond effectively to these trends? I asked my 3-toed sloth friend, he's also known as Ai, and he came up with these suggestions. As campervans become increasingly popular, we could adapt our rallies to suit more mobile and spontaneous users, offering more weekend rallies to accommodate those who use campervans as primary vehicles and may want shorter stays.

To attract younger families and "non-campers," should we integrate glamping and unique stay options into our events, partnering with sites that offer pods, yurts, or huts alongside standard pitches, allowing members who don't own a caravan to still participate in rallies? Or encourage regions to organise "Champing" (church camping) rallies, which offer a unique, heritage-focused spiritual experience that appeals to millennials.

Do we need to ensure rally sites have reliable Wi-Fi to allow for remote work and provide digital devotionals or Bible studies and more informal, relationship-driven fellowship rather than just structured programming? Should we shift some focus from traditional "Thought for the Day" meetings toward more shared meals or campfire-style discussions, which can feel more inclusive for those new to the fellowship?

Apparently, over 90% of campers are motivated by health and nature. Should we lean more into this, incorporating "Creation Care" themes into Bible studies and promoting responsible travel practices to appeal to environmentally conscious younger members. When selecting venues for large events like the Spring Bank Holiday Rally, we could prioritise sites with features like walking trails, cycling routes, or nearby quiet spaces for reflection.

Several established Christian retreat centres and festival organisers in the UK now offer glamping to bridge the gap between traditional camping and modern comfort:

> Rydal Hall, located in the heart of the Lake District, offers Eco Pods tucked into a quiet woodland corner of their campsite. It features a historic chapel with daily services and extensive nature trails.
>
> Christian Adventure Centre, Viney Hill, Lydney, set in the Forest of Dean, this outdoor activities centre offers Eco-Pods in their Cross Meadow area.
>
> Saints' Meadow Retreat Cabins, Belper. A Christian-run site offering cosy log cabins that are ensuite and pet-friendly, designed for peaceful country escapes.
>
> Great Wood Camp, Bridgwater. Run by a Christian Trust, they offer a private cabin called The Banda located in a paddock near the main campsite.

Some famous Christian sites are situated very close to independent luxury glamping providers, making them ideal for "satellite" group stays:

Ashburnham Place Retreat Centre. Has its own beautiful grounds for traditional camping, several high-end glamping sites like Wild Meadows Glamping and Battle Pods and Bells are located within a few miles of the estate.

Rather than looking back, my focus has been on the future, but what of the blessings of last year?

Amazingly we had exactly the same number of units ( ) and adults ( ) at the SBHR at Oswestry Showground, just a few less under 18s ( ), as we had the year before. This year, again at Oswestry Showground, we have 126 units, 250 adults and 122 under 18s. We have had 80 first timers — 49 adults and 31 children. The Northern Ireland Region held a rally over the Bank Holiday Weekend.

The SBHR is very different to our other rallies and holiday sites, and is a favourite of a good number of members, even to the point where it seems some only attend this rally. There are some who prefer the smaller, more local rallies. I think it is important to realise that there is a real difference between them, and this needs to be made clear to newcomers. I have noticed that some whose first experience of CCCF is the SBHR are surprised that smaller rallies are so very different, but it works both ways.

Our excellent treasurer, David Lynn, has been warning us that it is highly likely we will make a loss on this year's SBHR, and with the numbers attending this is going to be the case. The big question to be addressed is whether this downward trend in numbers, and upward trend in costs, will mean we cannot afford to run one next year.

What would make the difference? If each member of CCCF were to recruit one new member this year, we would have twice as many members. If next year that happened again, we would have four times the

number we have now. That would mean in two years we would equal the highest number we have ever had in the last 27 years. Is it possible? Yes. Is it probable? Only if it's the Lord's will, and each member were to recruit one member over the next two years. Why keep a good thing to yourself? There are many Christian caravanned and campers out there, who have never heard of CCCF. We intend to use social media, Facebook, Instagram, X, Christian resources, and our brand new website, to make them aware, but the best way, and the most likely way of retaining new members, is by personal recommendation.

So, it's down to you... and me... and the Lord's involvement and blessing. And how does that come about? By our talking with Him continually, and not leaving it to others. Firstly, seeking His face, and then His hand of blessing. Repenting of our failures in the past, and trusting Him for the future. And then doing what He tells us.

Carrying CCCF contact cards in our pocket, CCCF leaflets in our cars, putting up posters in our churches and other places where Christians will see them, speaking to people about the Fellowship and how God has blessed us through it, and by not keeping it to ourselves. Above all, praying continually for God's will to be done.

I want to finish (well, almost), by thanking all those who served the Lord by serving His Fellowship in one way or another, as Trustees, on the Council of Reference, on the National and Regional committees, on the SBHR planning team, organising and running rallies around the country, Recruiters, Promotion and Publicity, Newsline Editor, Prayer Support Network co-ordinators, Membership secretary, Website manager, Youth representative, and, lastly but not least, our Merchandise folk.

But finally, and I will finish (good thing I didn't say lastly and last!), our thanks go to the Sovereign Lord, Father, Son and Holy Spirit, whose Fellowship this is, for his unmerited mercy and undeserved grace. To God be the glory, for all the great things He has done, is doing and will do for this, His Fellowship.

Mark Russell

Chairman of the Trustees and National Chairman

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of Caravanners and Campers Christian Fellowship on the accounts for the year ended 31st December 2025 set out on pages 10 to 15.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not requirements of Section 144(2) of the Charities Act 2011 (the Act) does not apply, and that there is no requirement in the governing document or constitution of the Charity for the conducting of an audit. As a consequence, the trustees have elected that the financial statements be subject to independent examination.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for an independent examination, It is my responsibility to:

- examine the accounts under section 145 of the Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act, and;
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the organisation and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

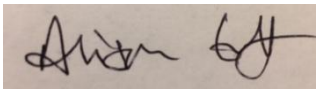
1. which gives me reasonable cause to believe that in, any material respect, the trustees have not met the requirements to ensure that:

   · proper accounting records are kept (in accordance with section 130 of the Act); and

   · accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or

2. to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Alison Ertl
Woodlands Drive
Grantham
Lincs NG31 9DJ

Signed: 

Date: 07 May 2025

CARAVANNERS AND CAMPERS CHRISTIAN FELLOWSHIP
STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025

	Notes	Unstricted Funds	Rstricted Funds	Total 2025	Total 2024
RECEIPTS :		£	£	£	£
Voluntary Receipts	2a	8,004	2,366	10,370	11,384
Activies for Generating Funds	2b	1,201	0	1,201	1,472
Charitable Activities	2c	28,492	0	28,492	49,119
Investment Income	2d	4	0	4	27
Other Receipts	2e	0	0	0	114
TOTAL RECEIPTS		37,701	2,366	40,067	62,115
PAYMENTS :					
Costs of Generating Voluntary Income	3a	119	0	119	0
Costs of Charitable Activities	3b	36,062	1,200	37,262	60,921
Governance Costs	3b	115	0	115	1,070
TOTAL PAYMENTS		36,297	1,200	37,497	61,991
NET INCOMING / (OUTGOING) RESOURCES		**1,405**	**1,166**	**2,570**	**124**
Balances Brought Forward		35,732	2,812	38,544	41,453
BALANCES CARRIED FORWARD		**37,137**	**3,978**	**41,114**	**41,577**

The notes on pages 15 to 17 form part of these accounts.
All operations are continuing operations.

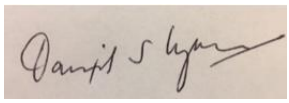
CARAVANNERS AND CAMPERS CHRISTIAN FELLOWSHIP
STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025

ASSETS	Unrestricted Fund £	Restricted Fund £	Total 2025 £	Total 2024 £
Cash Funds:				
Bank Accounts:				
Regional Bank Accounts	1,442	700	2,143	16,939
Main Current Account	7,843		7,843	6,881
Rally Account	13,133	348	13,481	14,638
Deposit Account	534		534	0
Subscriptions Account				530
	22,952	1,048	24,000	38,988
Other Monetary Assets:				
Tax Refund				0
Assets retained for the Charity's own use:				
Fixed Assets	0	0	0	0

TRUSTEES RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

Charity Law requires the Trustees to prepare financial statements for each financial year which compy with the regulations set out in the charities Act 2011. The Trustees have elected to take asvantage of the provisions that apply to small charities and have prepated a Receipts and Paynments and Statement of Assets and Liabilities which are set out on pages 13 and 17.

Signed on their behalf by

Signature: 

Print name: David Lynn

Date of approval: 28 May 2026

CARAVANNERS AND CAMPERS CHRISTIAN FELLOWSHIP

STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025

1. BASIS OF ACCOUNTING

The accounts have been prepared under the "Receipts and Payments" basis as prescribed by the Charity Commissioners, and they meet the appropriate legal requirements.

2. RECEIPTS	Note	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
a) Voluntary Receipts		£	£	£	£
Subscriptions		3,386		3,386	4,608
Advance Subscriptions given for 2026/25		2,980		2,980	1,615
Donations	4	857	2,133	2,990	3,316
Advance Donations given for 2026/25		16		16	144
Gift Aid Tax Refund	4	765	232	997	1,701
		8,004	2,366	10,370	11,384
b) Activities for Generating Funds					
Membership Services		479		479	1,241
Commission and Franchises		722		722	230
		1,201	0	1,201	1,472
c) Charitable Activities					
Rally Fees		26,280		26,280	47,033
Events and Activities		2,212		2,212	2,086
Restricted Funds			709	709	
		28,492	0	28,492	49,119
d) Investment Income					
Bank Interest		4	0	4	27
		4	0	4	27
e) Other Receipts					
Miscellaneous		`	0	0	70
Goodwill Fund					44
		0	0	0	114

CARAVANNERS AND CAMPERS CHRISTIAN FELLOWSHIP

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2025

3. PAYMENTS	Note	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024
a) Costs of Generating Voluntary Income					
Publicity		119		119	0
		119	0	119	0
b) Costs of Charitable Activities					
Adults & children's meetings		1,870		1,870	1,754
Newsline & Rallying		2,580		2,580	2,814
Committee travel and meeting Expenses		1,312		1,312	1,788
Set-up, Equipment and Maintenance	5	5,649		5,649	5,170
Site and Management Fees		16,441		16,441	37,040
Entertainment, Events and Actviities	5	4,036		4,036	3,326
Donations		313		313	255
Insurance		1,425		1,425	2,078
Membership Services		0		0	246
Fellowship Services		0		0	55
Non-membership fees		119		119	0
Support Costs:		0		0	
Adminstration	5	2,117		2,117	2,624
Office Accommodation		200		200	200
Advance payments for 2023		0		0	1,245
Restricted Funds (Love Offering)	4		1,200	1,200	2,327
Miscellaneous				0	0
		36,062	1,200	37,262	60,921
c) Governance Costs					
Independent Examiners Fees		0		0	960
Trustees Indemnity Insurance		115		115	110
		115	0	115	1,070

CARAVANNERS AND CAMPERS CHRISTIAN FELLOWSHIP

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2025

4. DESIGNATED AND RESTRICTED FUNDS

Current Year

	Balance 01-Jan 2025	Income	Expenditure	Transfer	Balance 31-Dec 2025
	£	£	£	£	£
Equipment Fund	68	0	0		68
EM Region Fund	553	0	553		0
	621	0	553	0	68

Prior Year

	Balance 01-Jan 2024	Income	Expenditure	Transfer	Balance 31-Dec 2024
	£	£	£	£	£
Equipment Fund	1,000	0	932	0	68
EM Region Fund	493	500	440	0	553
	1,493	500	1,372	0	621

Equipment Fund - an unrestricted fund for donations especially for purchasing equipment
EM Region Fund - Funds held pro tem in the National Rally Account

Restricted Funds

Current Year

	Balance 01-Jan 2025	Income	Expenditure	Transfer	Balance 31-Dec 2025
	£	£	£	£	£
Goodwill Fund	900	124	0	0	1,023
Youth Fund	349	0	0	0	349
Love Offering Fund	157	1,482	1,200	0	124
	1,090	1,606	1,200	0	1,496

Prior Year

	Balance 01-Jan 2024	Income	Expenditure	Transfer	Balance 31-Dec 2024
	£	£	£	£	£
Goodwill Fund	854	46	0	0	900
Youth Fund	349	0	0	0	349
Love Offering Fund	737	2,537	2,327	0	947
	1,942	2,583	2,327	0	2,195

The restricted funds are wholly represented by cash reserves of the charity.
Goodwill Fund - For supporting in hardship members to rally
Youth Fund - Designated for Youth Activities
Love Offering Fund - Collections are taken at Rallies to be given to other charities or those in the Fellowship in need

5. PAYMENTS TO TRUSTEES

Five trustees (Angela and Paul Hannay, David Lynn, Rachel Clarke-Brooking, Andrew Bosier) were paid a total of £3,283 in 2025 for out-of pocket expenses for travel, gifts, subscriptions, admin allowances, licences, materials, and food items for burger van and meal etc. while carrying out their roles as Chair, Vice Chair, National Rally Officer, Treasurer and General Secretary respectively. (2024: £3,507)

6. RISK ASSESSMENT

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

7. RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The Trustees aim to ensure the charity will be able to continue to fulfil their charitable objectives even if ther is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

8. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees Report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.