

MISSION AVIATION FELLOWSHIP UK

England & Wales · Charity number 1064598

Details

Other names	MISSION AVIATION FELLOWSHIP UK LIMITED, MAF UK
Status	Registered
Legal form	Charitable company
Company number	03437446
Registered	1997-09-25
Register	View on the Charity Commission register

Contact

Address	Mission Aviation Fellowship Castle House Castle Hill Avenue Folkestone CT20 2TQ
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Activities

Objects: TO ADVANCE THE CHRISTIAN FAITH BY SUCH MEANS AS THE CHARITY SHALL DETERMINE FROM TIME TO TIME BUT WITHOUT PREJUDICE TO THE GENERALITY OF THE FOREGOING BY SUPPORTING AND ENCOURAGING THE WORK OF MISSION AVIATION, CHURCHES, MISSIONS AND RELIEF AND DEVELOPMENT AGENCIES SO THAT THE LOVE OF CHRIST IS SHARED BY WORD AND PRACTICAL MEANS

Activities: MAF uses light aircraft to transform the lives of some of the world's most isolated people in need. Working in partnership with hundreds of other Christian and humanitarian organisations, MAF delivers help, hope and healing to remote and inaccessible communities in the developing world. MAF UK is the largest provider of resources for MAF International's work within the MAF global partnership.

Classification

- **How:** Makes Grants To Organisations, Provides Human Resources
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

Geography

- Australia
- Chad
- East Timor
- Guinea
- Kenya
- Liberia
- Madagascar
- Nepal
- Papua New Guinea
- South Africa
- South Sudan
- Tanzania
- Uganda

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£17,179,000	£17,890,000	£6,287,000	104
2024-12-31	£17,150,000	£16,444,000	£7,023,000	99
2023-12-31	£13,996,000	£15,739,000	£6,256,000	92
2022-12-31	£15,971,000	£17,122,000	£7,915,000	94
2021-12-31	£13,787,000	£12,598,000	£9,055,000	87
2020-12-31	£12,651,000	£12,264,000	£7,866,000	99

Trustees

Name	Role	Appointed
ANDREW STRANG MACLAY		2023-09-20
Carl Knightly		2021-04-16
Clare Tunbridge		2023-09-20
Elizabeth Ann Saunders		2021-09-22
Gordon May		2023-12-14
Stuart Matheson		2024-01-13
WILLIAM NAIRN LOWE		2021-04-16

Accounts



Mission Aviation Fellowship UK
(MAF UK)

A company limited by guarantee, not having share capital

Annual Report and Financial Statements
for the year ended 31 December 2025

England and Wales Registered Charity Number: 1064598

Scottish Charity Number: SC039107

Company Number: 3437446

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Message from the Chair of Trustees

'Be strong and courageous. Do not be afraid: do not be discouraged, for the Lord your God will be with you wherever you go' (Joshua 1:9).

As we come to the end of our 80th anniversary year, we thank God for once more pouring out His blessing on MAF – a pioneering aviation organisation which began with little more than a mustard seed of faith. We are deeply grateful to all our supporters over the years for their unwavering commitment of prayer, finance, and time, which has enabled our worldwide mission to begin and flourish to this day.

The early pioneers, including Squadron Leader Jack Hemmings, who sadly died in January 2025 at the age of 103, exemplified this commitment. Since its earliest days, MAF has worked to transform lives, overcome barriers and bring hope to people in the most remote parts of the earth.

Royal recognition

In April, we were honoured when His Majesty, King Charles III, unveiled our newest aircraft at RAF Northolt. The Cessna 208 Caravan will serve the remote communities of Papua New Guinea, transporting everything from peanuts to patients. This exciting celebration of MAF's 80th anniversary was a powerful reminder of how God continues to use aviation to bring the Good News of Jesus Christ to people in the most remote and difficult-to-reach places.

MAF's work was also recognised at a special reception at Buckingham Palace in February. Hosted by King Charles, Queen Camilla and Princess Anne, the prestigious gathering saw 100 charitable organisations, including many with whom MAF has partnered over the years, commended for their exceptional work.

Celebratory events

Our 80th anniversary was also honoured at a black-tie dinner hosted by the Sheriff of the City of London at Mansion House. More than 200 people, including MAF supporters, members of the aviation industry and businesspeople, learned about our work and ambitious plans for growth to reach even more isolated people.

Finally, in November, MAF joined the celebrations to welcome Dame Susan Langley as London's new Mayor. Our creative team arranged for MAF's display aircraft to be positioned in the heart of London's financial district, while staff joined the iconic procession in creative costumes reflecting our work.

A new era begins

While 2025 was a time to reflect and give thanks for 80 amazing years, we also took time to cast a vision for the years ahead. We are embarking on an ambitious expansion project to double the number of communities we serve before our 100th birthday.

During the year, Mike Fagg succeeded Donovan Palmer as Chief Executive Officer after Donovan moved to our operational arm, becoming CEO of MAF International. We also welcomed Craig Prest to the UK team as Chief Marketing and Development Officer.

From one degree of glory to another

Alongside celebrating the past and planning for the future, we continued to serve those in need every day. With the help of God and our faithful supporters, we continued to see people physically and spiritually transformed in Jesus' name throughout Africa and the Asia-Pacific region.

Thanks to our wonderful volunteers, supporters, and the 27 UK staff serving in diverse climates, cultures, and communities, our fleet of light aircraft continued to bring help, hope, and healing to some of the world's most vulnerable people.

As our Trustee Report shows, your prayers and gifts ensured our dedicated staff and aircraft could fight the effects of flooding in Arnhem Land; assist Bible translators, teachers and medics in Chad; airlift injured patients in Guinea; combat drought in Kenya; enable dentistry in Liberia; promote healthcare in Madagascar, and deliver disaster relief in Myanmar.

We also delivered Bibles and essential supplies in Papua New Guinea; helped facilitate peace and reconciliation in South Sudan; supported plastic surgeons and ophthalmologists in Tanzania; helped conserve marine life in Timor-Leste; and brought clean water and food to displaced people in Uganda.

Fuelled by faithful prayers and generous giving, 2025 saw increased support, deeper engagement with our partners, and fresh energy in our commitment to serving those in greatest need.

More than we could ask for or imagine

We remain grateful to the Lord for keeping our pilots, planes, partners and personnel safe. In particular, we are thankful for His provision of:

- 4,401 additional new donors
- £17m of overall income (including £5.9m of legacy income)
- Support for staff and their families serving overseas.

We trust that, in the Operational Impact section below, you'll be inspired as you read how your unwavering prayers, generous support and wholehearted partnership enabled us to continue to bring light into the darkness. To fight the good fight against disease, deprivation and natural disaster in some of the world's most inaccessible areas.

Please accept our heartfelt thanks for playing your part in MAF's story. We look forward in faith to what MAF will achieve over the next 20 years, as we lay the foundations to double our life-saving work by MAF's centenary.

It is thanks to your faithful, Christ-like devotion that, 80 years on, our mission of flying for life has not only survived but thrived. Thank you!

Ann Saunders

Chair

Mike Fagg

Chief Executive

Trustees Report for the year ended 31 December 2025

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

The Trustees, who are also Directors of Mission Aviation Fellowship UK (MAF UK) for the purposes of the Companies Act, have pleasure in presenting the Report and Accounts for the year ended 31 December 2025. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended), the Articles of Association, and 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, October 2019).

Public benefit

The Trustees confirm that they have had regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties. As shown in this Trustees' Report, MAF UK supports the worldwide work of MAF, which reaches people living in some of the most isolated parts of the world.

In many countries, insecurity can render road travel highly dangerous. MAF's fleet of light aircraft enables access to remote communities, connecting those in need with those who can help. Even in places where travel is safe, there may be no roads, or if roads do exist, they can be impassable for months at a time due to natural disasters, adverse weather conditions, and conflict.

Operational impact

Except where stated otherwise, the references to 'MAF' represent MAF's worldwide operations¹.

MAF's mission is to see isolated people reached with the love of Jesus as our overseas personnel use aviation and technology to bring practical help, spiritual hope and physical healing to people in isolated places. We swiftly, safely and efficiently fly people and supplies to communities that are difficult to reach or cut-off from the outside world due to geographical barriers, natural disasters, war or conflict.

Globally MAF pilots flew to more than 1,000 isolated areas, enabling international development & mission agencies, humanitarian aid and relief organisations, churches and individuals to care for thousands of people living in 24 low-income countries throughout Africa, Latin America and the Asia-Pacific region.

The following are examples of activities carried out by MAF programmes in Arnhem Land, Chad, Guinea, Kenya, Liberia, Madagascar, Myanmar, Papua New Guinea, South Sudan, Tanzania, Timor-Leste and Uganda.

The stories give a flavour of the flights that took place in 2025, showing how MAF continued to bring help, hope and healing to those living in some of the world's poorest, remotest and most vulnerable locations. Without your loving partnership, none of this would be possible.

- Rescuing patients and fighting the effects of flooding in Arnhem Land

In Arnhem Land in Northern Australia, record-breaking April rains transformed dirt roads into impassable rivers. More than 550 people across 25 Laynhapuy homelands were cut-off by flooded river crossings – with 8 of the affected areas in critical condition. With access by road impossible, MAF planes were the only way in and out. The Chief Executive Officer of Laynhapuy Homelands Aboriginal Corporation, stated: 'In many homelands, people were risking their lives to travel in order to get food or supplies.' Fuel was running out, vital infrastructure was under threat and the inability to refrigerate food was risking food safety. Medical

¹ MAF's worldwide operations include activities managed by MAF International (see page 19), MAF Canada and MAF USA (and their affiliates).

equipment was unable to operate; water pumps shut down, and internet connections and communications did not function. Thankfully, MAF delivered a planeload of essential supplies to the cut-off community of Dhalinybuy. Pilot James Gullett explains that, when he arrived with food and other supplies, 'out of nowhere, about 20 people appeared around the plane. They were very thankful and excited. That was a real blessing to me, just to be able to play a small part and to share Jesus, pray with the people we met, and thank God for these supplies.' Thankfully, MAF flights not only provided aid but also helped keep isolated communities safe during these wet-season crises.

Another flight by James helped save the life of a teenager from Nyinyikay homeland after she was stung by a poisonous Box jellyfish. These stings can cause cardiac arrest within minutes and often prove fatal. MAF Reservations Officer Imogen Caudell received a call at 3 pm, and James' plane arrived in Nyinyikay at 3.35pm. He then made the 25-minute flight to Gove Airport so the patient and her escorts could reach the hospital safely. The journey would have taken three hours by car, assuming the rough bush tracks could be traversed without difficulty.

James described the situation when he arrived: 'The teenage girl had been in severe distress, rolling on the floor in immense pain. It was very shocking to those that witnessed it. Thankfully, her body made it through without experiencing cardiac arrest, and we are very thankful to have been able to get her to the hospital in good time.'

- Assisting medics, teachers and Bible translators in Chad

The isolated village of Gouro in Northern Chad is almost unreachable by road, but an MAF flight from the capital N'Djamena takes less than four hours. This service saved Dr Luke Ardill a four-day journey across harsh desert terrain, enabling him to provide training on chronic disease and diabetes to staff at the local health clinic. Though the community was originally resistant to the Gospel, Luke explained that 'medical ministry can be a great way of sharing God's love through relationship building and meeting physical needs. If MAF was unable to provide these flights, we'd have to drive for several days each way to get to Gouro, which would reduce the time we'd have for medical assistance and education.'

MAF also delivered electrical supplies to repair a solar-powered system at Gauro's health clinic, where the lights and electric fans had been without power for two years. MAF Operations Assistant Nadjitaham Koulmass noted that, 'Gouro is very remote and almost inaccessible by land. If MAF wasn't there, what would happen to the people in terms of healthcare and education?'

The headteacher of the Christian School in Tchaguine, Diane Vanderkooi, and her husband Mark are in the final stages of translating the New Testament into Kwong. She explains, 'It's actually pretty dangerous to be here without MAF'. Thanks to supplies delivered by MAF flights, including medicine, they can run a health clinic staffed by Chadian Christians, a small FM radio station, and a Bible school for pastors. They explain their reliance on MAF flights: 'In a medical emergency, there's no way to evacuate except by a ten-hour motorcycle and canoe ride.'

- Saving travel time and airlifting injured patients in Guinea

Robert Koundouno serves as MAF's Operations Supervisor in Guinea and uses his precious vacation time to train young people in a farming community. He explains: 'Usually, we come to Kissidougou by road. It not only takes time but there's also the fatigue and risk it entails, so I saved time and energy with MAF and arrived in less than 90 minutes.'

Another passenger who flew to Kissidougou was a member of Guinea's National Assembly, Hon. Dorcas Nema Dione. Upon arrival, the politician then drove to Macenta, where her family lives. 'I give thanks to God,' she said, 'and want Guineans to know that MAF enables us to travel 1,000km in less than 2 hours.' It's very important, she explained, that her people embrace the many benefits of an MAF flight, commenting, 'My

younger brother died, so I wanted to attend the funeral. I came in a Toyota, but the road was very bad, and it really wasn't easy.'

Another MAF passenger explained the benefits of MAF flights. Her mother, who suffers from high blood pressure and diabetes, needs to access treatment in Conakry and flying with MAF is the only realistic option. 'There are no proper roads in Guinea,' she noted, 'so when my mother's condition escalates, we prefer to go by air.'

MAF flights also helped 15-year-old Yelikha, who was involved in a dreadful traffic accident at the age of five, which left her jaw locked shut. For ten years, she was unable to open her mouth or eat normally. Fortunately, when a specialist surgeon became available at a remote clinic, MAF helped by flying the family there in two hours. The operation was a complete success, and Yelikha can now open and shut her mouth normally. 'I thank MAF for its presence in Guinea,' said her mother, 'otherwise we would have had to go by road, and it would have exhausted us.'

- Transporting vets and combatting drought in Kenya

In Kenya, where a lack of rain and contaminated water are constant challenges, we flew a team of nine vets from Christian Veterinary Mission to Baringo County. For most villagers in Baringo, livestock is extremely important. It's their source of food, income and identity, but veterinary care is hard to come by and is often too costly. The MAF flight saved the team 11 hours of travel by road, allowing them to spend a week visiting villages and examining cattle and other livestock.

'In a few weeks,' one of the inhabitants said, 'most of our animals will be producing more milk and will look healthier. I hope that the team will be able to come back again soon. I really appreciate them coming to our area and treating our animals.'

By the end of the vets' visit, a total of 17,689 cows, sheep, goats, dogs and other animals had been treated. The team also spent time sharing their faith with students and visiting schools in Chemorongion, Kapindasum and Kasiela. After a film about Jesus was shown, 131 people became Christians.

Our aircraft also ensured that, despite drought making life more difficult each year, we continued to support Missionaries Eddy and Amanda, who run a medical clinic in the hard-to-reach village of Sesia. MAF flights enabled them to distribute enough maize flour, rice, beans, mung beans, sugar, salt, and cooking oil to sustain 44 people for a month. MAF Pilot Ruth de Wit was delighted to help 'blessing communities and showing God's love. Seeing the joy on the people's faces when they received food made me happy.' Eddy said that he'd observed how the Gospel transforms lives, having 'seen changes in how husbands relate to their wives and children.' 'Life isn't easy,' says Sesia resident Malikoi, 'but I'm thankful that MAF brought us food.'

For the two missionaries, MAF means they can continue ministering to one of Kenya's most unreached communities. For Pilot Ruth, one of the most heartwarming moments was witnessing the ladies' joy as they chose clothes delivered by plane for their children.

- Providing dentistry and serving the needs of remote communities in Liberia

Although Liberia has a population of 5.5 million, it has only a handful of qualified dentists. Thankfully, an MAF flight enabled a team from Trinity Dental to run a 4½-day outreach clinic in the isolated community of Tapeta. MAF Pilot Ed Burrows explains: 'Due to the severe shortage of dentists in Liberia, there's no option but to travel a great distance for treatment, which few can do or even afford.'

Hundreds of extractions took place during the clinic, and one of the team members says he wants to return to Tapeta as a dental therapist so he 'can review the patients and do any follow-up treatments there.' According to his colleagues, 'MAF helped us go to a very remote area. We were able to help more than 150 people during our time there. Thank you, MAF, for all the work and support you've given. This has been a blessing for the entire village.'

With their mobile clinic saving many patients a 12-hour trek across difficult dirt roads, the dentists want to continue expanding their work into other inaccessible areas. 'We're so pleased,' they concluded, 'that MAF can enable these mobile clinics to reach those in need.'

Our flights also prevent vulnerable villagers from being cut-off from the outside world as our service enables humanitarian workers, government staff and medical teams to reach inaccessible communities. This was particularly true for the people of Grand Cess, a remote coastal town with a population of 3,000 people who are always happy to see MAF planes. According to MAF Country Director Leon Prinsloo, 'We're not just landing planes, we're opening doors. MAF is committed to serving the most isolated, and Grand Cess is a clear example of how aviation can break barriers to healthcare, education and hope.'

The mayor said MAF offered a lifeline. 'It's been very difficult for us here. The referral hospital is in Cestos, but when the roads are bad, there's no way an ambulance can get through. We really appreciate MAF because, in about an hour, you're there. Elderly people, who aren't able to ride when the road is bad, get to travel by plane, which is much better. There were no flights for almost a year. But when we were asked to clean the airstrip facilities, we realised something good was about to happen, and we knew the aircraft was going to come!'

- Saving lives and promoting healthcare in Madagascar

In Madagascar, where people have limited access to healthcare, MAF staff member & nurse Betty Jurgensen flew to the village of Ampasinambo with a medical team from HoverAid. The life-saving team of surgeons, anaesthetists, dentists and an evangelist, spent five days operating on patients, removing rotten teeth, providing medical care and sharing their faith. By car, it would have taken them about four days to reach the village. By plane, it was only 45 minutes. 'Once we were there,' Betty explained, 'the local villagers helped us transport all the equipment to the health centre. It took about 20 minutes and involved 2 river crossings.'

Many patients from the surrounding area had to walk for days to access the healthcare they needed. After being examined, one of the patients – a teenage girl with cerebral malaria – was admitted to hospital, where, after receiving the appropriate medication, she soon recovered.

While people were being examined, a missionary shared the Gospel and prayed for patients and their families. 'People,' Betty concluded, 'came to the consultation almost dead, and left two days later very much alive again.'

We also enabled medical assistance to reach a region plagued by violence, insecurity and cattle theft. For the people in isolated Ankavandra, the sight of an MAF plane indicates that, whatever the vicissitudes of life, they are not forgotten. Bendalana, a 53-year-old farmer, was shot in the back while checking on his two cows. He was left for dead and his cattle were stolen. Thankfully, an MAF plane arrived with a team of HoverAid medics who'd come to treat patients in a village where gunshot and machete wounds were only too common. The surgeon who examined Bendalana removed one of the pellets, explaining that the safest course would be to leave the other fragments in place until the medical team returned with MAF a few months later. Reassured by the doctor, who later told us he'd heard gunshots every night of his stay, Bendalana smiled, saying, 'I'm looking forward to the next mission in our village. The doctor coming here is priceless for us.'

- Delivering disaster relief in Myanmar

Following Myanmar's devastating 7.7 magnitude earthquake on 28 March, MAF's Disaster Response team brought essential supplies for hundreds of people in Myanmar's capital Naypyidaw. They also installed a filtration system to provide clean drinking water for 1,000 people.

Deeram Khong, MAF's General Manager in Myanmar, led the delivery of hundreds of food packs for families in need who were sleeping away from their homes due to the damage caused by the earthquake. Deeram also travelled to Tada-U in the Mandalay region, near the epi-centre of the earthquake, to assess the destruction and identify the needs of those trying to rebuild their lives after the disaster. The highway bridge

was damaged, monasteries were flattened, houses destroyed, communities devastated, and thousands were killed. MAF supporters generously funded food supplies enabling each family to receive 25kg of rice and other nutritious foodstuffs. While there, the team also asked local churches how MAF could assist further, leading to a visit to assess damage to a church building in Mandalay.

- Providing Bibles and essential supplies in Papua New Guinea

In Karimui, Papua New Guinea, where there are no roads connecting the community to the rest of PNG, the only way villagers can obtain Bibles is from an MAF plane. According to Pastor Kimin, 'When MAF came to the airstrip, everyone gathered around the pilot, and many bought the Tok Pisin Bibles quickly. Although people sometimes find God's Word in a Christian bookshop, the main way to obtain the Bible is for MAF to provide copies when the plane lands. Most people can't get to town or don't have the funds to go there and back – it's expensive – so if MAF didn't bring Bibles to us, all the people in the bush would have a really hard time. But MAF makes it easy for us.'

MAF Administration Assistant Johnson Irarue, who ordered, distributed and packed the precious consignments, prayed that, 'when the Bibles go out, they will be the answer to people's needs and prayers.' Johnson said he also loved the fact that 'when someone goes into the bush, and a wild pig gores them, or a person falls and breaks a bone, the aircraft just comes, gets them, and goes.'

An MAF flight to Ambi, a village perched on a mountain plateau with no road access, enabled a community that is heavily dependent on subsistence farming to receive essential supplies. Thanks to our delivery of a rice mill, the lives of the local people were transformed. As one of Ambi's residents explained, 'Up to now, we had lots of rice coming from town. For it to get here is really expensive. That's why we got the rice mill so we can process the rice we're growing here and eat it straight away, thanks to MAF bringing the machine.' According to Pilot Bridget Ingham, the delivery brought self-reliance to the village. 'I was intrigued, because you don't think of PNG as being a rice-growing country. However, knowing the amount of rainfall that the area around Ambi receives, it makes sense for someone to try. To get rice previously, they had to fly it in from the nearest town at significant expense, so it was a privilege to bring something useful to the community. Rather than just flying in consumables like rice, we delivered a machine to process it.'

- Facilitating reconciliation and enabling child ministry in South Sudan

In South Sudan, more than a million people have fled from the conflict in neighbouring Sudan since 2023.

A visit to Chukudum from MAF's Peace and Reconciliation Team brought healing and salvation to participants from Hanacima Church and Root of Generations, a local NGO. During the Bible-based 'Healing Hearts and Transforming Nations' workshop, the 63 attendees were able to see their harrowing experiences in the light of God's Word. 'We had a recurring kind of pain from loss of parents, livestock and properties,' said Thomas Titus, MAF's Senior Dispatch Officer and lead workshop facilitator. 'There's a lot of violence between local tribes and neighbouring communities, and with the Turkana and Karamoja in Kenya and Uganda — raiding cows and even abducting children.' According to a workshop facilitator, one of the participants 'lived a life of hatred, accusing God of taking her mother, the only person close to her.'

After the four-day conference, however, the woman asked God for forgiveness. She also forgave all the people she'd hated. It was, she said, 'as if a great weight had been lifted.' At the end of the week, MAF Pilot Lisakki Saari returned to Chukudum to collect MAF's Peace and Reconciliation Team, noting, 'The workshops were amazing. I'm glad we play a part in bringing relief to these communities. It's one of the most impactful things we can be doing.'

MAF also flew a team from Awana Ministries to a remote community. Awana Ministries equips leaders to disciple children and provides communities with Gospel radio and clean water. According to Pastor Yoan, Awana's impact has changed lives: 'I thank God that children in Mvolo know Christ. Since the Awana training programme started, the number of children in my church has increased, and is bringing about change.'

Children now stand in front of people and share God's Word without fear.' One day, he said, the Every Village Gospel radio station Akoo FM 99.9 'came to our church and recorded the children's voices as they spoke the verses they'd learned. I was so excited! Now the children evangelise other children, teach prayer, sing, explain Bible stories and preach. Through Awana, I witnessed more than 37 children become Christians. In my church, fathers and mothers have come to know Jesus as Saviour. One woman who didn't attend church was moved by her children's stories. Her heart was convicted, and she began attending services and even joined our Mothers' Union.'

Every Village's Development Representative also praised MAF for having 'been a huge help in getting trainers from Kenya to the remote places Every Village serves and is a large part of why kids in South Sudan have access to Awana Bible Clubs in their churches.'

- Helping plastic surgeons and restoring sight in Tanzania

There's a dangerously inadequate network of dirt-track roads in Tanzania, so MAF flights are invaluable. For example, MAF flew a plastic surgeon from Arusha to a hospital in Dodoma to operate on three-year-old Neema, whose face had been severely wounded by a vicious hyena. This, the first of many operations and skin grafts, will give little Neema the chance to lead a normal life again.

On another occasion, MAF flew renowned Tanzanian eye surgeon Dr Erick Msigomba and his team from Njombe to Tabora to carry out cataract surgeries at St John Paul II Hospital. 'There is no eye surgeon in Tabora,' said Dr Msigomba. 'Even the regional hospital has no specialist. Only those with money can travel to places like Dodoma or Mwanza. Most just stay blind.'

Over the course of a few days, Dr Msigomba and his team saw 200 patients and performed 60 cataract surgeries. Among them was Issa Nassoro Lukamyia, who had lived with vision loss for over two years. 'Before the surgery, I felt like I was in a different world from everyone else,' Issa said. 'Now, I've started seeing better. I can walk without feeling dizzy. And after a few days – God willing – I'll be able to see, just like others.' Dr Msigomba explained he could not have made the journey by road as it would have taken two full days, through dust and bumps, risking damage to the delicate equipment. 'But MAF dropped me safely, with all my tools. That made everything possible.'

- Conserving marine life and making medevacs possible in Timor-Leste

In Timor-Leste, fishing is crucial to the livelihoods of many people in Bikeli, in the north-eastern part of Atauro Island. However, the marine ecosystem is under serious threat from overfishing, forcing communities to find new ways to sustain themselves.

Our flights for the marine conservation organisation Blue Ventures support remote coastal villages seeking to rebuild ocean ecosystems by protecting coral reefs and conserving marine species. By cultivating seaweed, villagers can secure the revenue they need to improve their lives. Blue Ventures' Programme Manager explained that 'MAF's planes really help us,' with Pilot Joe Farren noting, 'It's awesome how we get to partner with NGOs here and, as a result, enable them to increase their impact.'

We also arranged an emergency medevac for six-year-old Juvenia after she was bitten by a snake while playing beneath the large mango tree in her front garden. Her village clinic had no anti-venom for the bite, so Juvenia's only hope of survival was for MAF Pilot Ping Domtta to transfer her urgently to the national hospital. According to Ping, an ambulance ride to the capital would have taken four hours, during which she would probably have died. Fortunately, the MAF flight took only 25 minutes. 'Every minute matters,' Ping explained, 'so our medevac service makes a crucial difference to people's lives. It brings a lot of joy to me and the team to share the experience of a girl who was in a critical condition and has since been discharged from hospital. MAF's journey isn't just about flying our passengers from A to B and then forgetting about them. We want to be part of their lives, so it was great that Juvenia is now full recovered, and we could spend time with her family.'

- Bringing clean water and distributing food to displaced people in Uganda

In Uganda, MAF flew Christian charity, The Bucket Ministry, from Kampala to Tororo Airfield in just over an hour. The flight saved its staff a five-hour road journey, enabling them to distribute water filters and help curb diseases caused by drinking dirty water in Mbale. 'My son,' the mother of a 15-year-old boy said, 'has suffered from diarrhoea and typhoid for many years. But now, with the gift of the filter, his health has greatly improved.'

According to one of The Bucket Ministry's personnel, 'The beautiful thing about MAF is that they provide tremendous service in getting missionaries to where they need to go. They've become an important part of helping us to do the work of God.' During follow-up visits to check on how the filters were being used, people heard the Gospel, with 15 young people becoming Christians and being baptised.

An MAF flight for Kids Around The World (KATW) enabled its staff to distribute food to South Sudanese children in Ugandan refugee camps who were crying for lack of food. KATW provided food to more than 1,000 people at Pagirinya refugee camp in northern Uganda. The KATW Uganda Team Leader said he was delighted that MAF could provide quick and affordable transport for his organisation, thereby enhancing its efficiency. 'MAF has been a blessing, especially in areas where the airfields are in close proximity to sites where we work. When teams don't fly in, a lot of time is wasted on the road. MAF reduces that time, so it's spent doing work in the communities instead.' We also made it possible for KATW to install play areas for refugee children, supporting those who'd been traumatised by their experiences.

All these and many other projects were only possible because of the faithful support of our individual supporters, churches and grants from governments and institutions. These included:

- AFD Software – The Postcode People
- The Souter Charitable Trust
- The Misses Robinson Charitable Trust

Specifically, our objectives and outcomes in 2025 were to:

- Use the occasion of our 80th anniversary, and the visit of a new aircraft to the UK enroute to service, to stage a series of events to inspire and engage a new audience.

HM The King marked our 80th anniversary by commissioning the newest addition to our PNG fleet at RAF Northolt in April. In attendance were supporters, donors and personnel from the PNG High Commission. This was followed by a celebratory dinner at Mansion House in June. The event was attended by existing and potential new donors and we set out an ambitious vision to double our impact in the next 20 years. In November we joined the procession in London's Lady Mayor's Show, showcasing our work and impact to a national audience via BBC TV. Other events were held in Scotland and Northern Ireland enabling us to form new connections which we will build on in 2026.

- Recruit new overseas mission staff to fill programme roles in line with operational priorities.

During 2025 we sent 3 new post holders and their families to undertake key operational roles overseas in PNG, Arnhem Land and South Sudan. We ran several in-person and online recruitment initiatives and we are hopeful that these will bear fruit in the future. We also welcomed 2 new trainees into our Future Pilot Programme and 2 into our Engineering Training Scheme.

- Increase data-driven workflows, including leveraging AI where appropriate, to guide decision making and grow our return on investment.

During 2025 we introduced AI into several areas of our operations, including targeting and concept briefs. Concurrently we also introduced AI guidelines to the organisation. We are starting to see some efficiencies in how we can work smarter using AI around the workplace. The availability and analysis of more detailed data has further sharpened our decision-making processes, resulting in more agile fundraising campaigns and a more unified understanding of our performance. We reached an agreement with other areas of MAF around the world to share our data with the aim of improving our global fundraising return on investment by creating a common data platform.

- Roll out the operation efficiency and system review findings to maximise our ability to reach our objectives and key results in 2025

We undertook a review of the efficiency and efficacy of our internal procedures. Following this we have come to an agreed approach and understanding of how we will use and benefit from an organisation-wide operational framework. This will roll out and cascade through the organisation during 2026.

- Set-up an Innovation and Development centre in the Oxford and Cambridge Arc, to enable access to a wider talent pool and increase the awareness of MAF's work/impact across the UK

In May we opened a new satellite office at Cranfield's Innovation Centre. This area was chosen for its central location, good transport links and strong aerospace heritage. It is hoped that it will enable us to access specialist talent in aerospace, engineering and innovation and collaborate and partner with like-minded organisations. As we look ahead to our centenary, establishing a presence at Cranfield enables MAF to serve more effectively by harnessing the best of UK engineering, innovation, and collaboration.

The MAF team in the UK

This year we brought together our community teams in England, Wales, Scotland and Northern to form a single integrated unit covering the whole of the UK. This has enabled us to combine expertise and resources from all teams, strengthening our ability to deliver activities more effectively. As a team we have identified 10 pathways for growth all of which have now been implemented.

Our speaker network continued to bring the work of MAF to churches and groups across the UK and we continue to work closely with a number of churches through our Church Partnership program.

We began to build relationships with representatives of the Black Majority church demographic and we aim to build and develop these during 2026. We have also started working with other church groups such as The Gather Movement, Churchworks, Freshstreams and The Everything Team, all of which have large networks of Church leaders and influencers with whom we hope to engage during 2026.

We obtained a second Cessna 150 display aircraft this year. A generous supporter undertook the work of refurbishing and adapting it as a supporter engagement tool. We now have three display aircraft across the UK, which are used at church visits and events to raise the profile of MAF.

Volunteer Numbers	2025	2024
Regional Co-ordinators		
England and Wales	9	9
Scotland	2	2
Northern Ireland	1	-
Area Reps/Speakers		
England and Wales	89	112
Scotland	26	32
Northern Ireland	13	12
Church Reps		
England and Wales	213	203
Scotland	18	26
Northern Ireland	33	41
Prayer Group Leaders		
England and Wales	10	10
Scotland	13	19
Northern Ireland	2	4

Co-Pilot

2025 was the first full year for the Co-Pilot team (formerly MAF Youth) and a revised focus on the 16-25 young adult age group who are the next generation of MAF supporters, donors and staff.

Co-Pilot was a key sponsor of Satellites Youth festival in the Summer which enabled the team to take a main stage slot in front of 5,000 young people and youth workers. This proved successful in raising the profile of Co-Pilot and led to the acquisition of 700 new members, 45% of whom showed an interest in careers, volunteering or fundraising. The team attended Magnitude summer festival in Scotland and represented Co-Pilot at Big Church Festival.

13 new volunteers have been recruited and trained this year as Co-Pilot ambassadors, speakers and fundraisers.

UK HR

After careful consideration, we led a change programme to restructure the Marketing, Development and Communications teams at MAF UK. This was a significant project aimed at creating an organisational design which can facilitate a critical step change in the skills make-up and performance of our fundraising engine.

Our ambition for this restructure was not only to achieve this, but to do so in a way that was firmly in line with our values and cultural norms as a community, where colleagues were met with kindness, fairness, support and professionalism, which we are proud to report was the outcome based on the feedback received from those impacted directly and indirectly. The restructure resulted in:

- 9 roles and people being placed at risk of redundancy, of which:
- 5 colleagues were sadly made redundant, but supported well in their next steps beyond MAF
- 4 were redeployed into suitable alternatives to avoid redundancy
- Additionally, there were several promotions, reporting line changes, and other roles re-shaped
- Overall, for those departments affected by the reorganisation, this resulted in a minor reduction in headcount of 2 and an FTE reduction of 1.5 and an increased offering in much needed skillsets. We

also realised cost-savings on our wage bill of £139k per annum for all staff movements and efficiencies across 2025.

International HR

In 2025 we sent three new staff, and accompanying families, to serve in MAF programmes. One individual and one family are now based in Papua New Guinea, and one family is based in South Sudan. We are supporting 27 international staff and families serving across 10 MAF programmes, and in addition we are also supporting two skilled volunteers supporting Haiti and Indonesia, with a further volunteer due to support in PNG early in 2026.

We facilitated significant financial and prayer support for our linked staff, i.e. those who are employed by other MAF groups but who have a base in the UK. In March 2026 we will see one of our pre-field staff and their family moving to the Madagascar programme, and our second graduate from the Future Pilot Programme will move to their first MAF programme assignment. We have one couple due to move to Uganda in 2026, to take up a partnership development role, and one further pilot who we expect to move to programme during the year. One of our engineering trainees will complete the training scheme in 2026 and will move into pre-field preparation.

Talent Acquisition

2025 witnessed our best ever results for overseas recruitment, securing 8 successful offers: 4 Future Pilot Programme trainees, 3 Engineering Scheme Trainees and 1 mission-ready pilot. We also recruited one candidate successfully for a mission placement in PNG. In addition, we soft-launched the 'FPP+' training pathway, targeted towards developing part-qualified and experience pilot candidates, for which we have a thriving talent pool. The leads generated from this are continuing to be pursued into 2026 with some encouraging initial results. Overall, we generated 35% more overseas recruitment leads in 2025 over the previous 5-year average. We also reduced the time-to-offer with UK recruitment by 47.5% to under 50 days, improving the efficiency of our processes and both our internal customer service and external candidate experience.

Conclusion for 2025

In 2025, we delivered strong communications across digital channels, print materials, church presentations, and events — all expressing our passion for reaching remote and marginalised people. As awareness grew, many heard about MAF for the first time and joined our growing community of donors, increasing our ability to serve even more isolated people overseas. We are extremely grateful for the generous support we receive. We will continue to review and refine our processes to ensure that the funds entrusted to us are used as effectively as possible to maximise our overseas impact.

Across the world, many people continue to live in deep need, cut-off from the essentials of life due to challenging terrain, geographical isolation, conflict, or political unrest. The need for MAF's services remains as great as ever. We continue to seek opportunities to share God's love in practical ways with the poorest and most isolated communities.

In many countries where development is limited or where conflict and civil unrest have left people unable to recover, MAF plays a vital role in connecting remote communities to help, hope and healing.

We remain committed to strengthening our communications and raising our profile so that MAF becomes widely recognised throughout the UK for our overseas work. This will enable us to reach increasing numbers of isolated people, helping to meet vital needs and see lives transformed physically and spiritually in Jesus' name. We are honoured to do this work alongside partners who share our values and passion for serving the world's most remote communities.

In 2025, God blessed us with £17m of income and we give thanks for every enquiry, prayer, gift and hour of time given by our volunteers and team throughout the year.

Future plans

To ensure MAF can continue providing vital services to people living in isolation, we aim to:

- Build our profile among policy makers, faith leaders and government stakeholders to increase MAF's presence in Westminster and lay the groundwork for policy collaboration.
- Launch the Mission Aviation Academy to increase our ability to recruit candidates for overseas service leading to increased flying hours and impact.
- Collaborate with other national MAF Engagement Units to share resources and develop integrated campaigns to maximise cost efficiency.

Strategic Report

Financial Review

Five-year history					
Income and expenditure £000	2021	2022	2023	2024	2025
Unrestricted Income:					
Unrestricted gifts >=£20,000	459	778	225	374	619
Unrestricted donations	6,170	5,722	6,176	6,058	6,316
Unrestricted legacies	4,105	4,889	3,759	5,454	5,895
	10,734	11,389	10,160	11,886	12,830
Investment income	12	60	146	143	156
Restricted income:					
International staff support	902	857	877	1,001	977
Aircraft	500	1,251	1,127	2,671	1,114
Fuel	8	537	71	301	26
Juba hangar	142	-	-	-	-
Flying to benefit children	99	3	-	-	96
South Sudan	206	253	274	246	408
PNG Future Footprint project	-	585	501	112	-
Stuart King Memorial Fund	65	2	-	11	80
Other	1,119	1,034	840	779	1,492
	3,041	4,522	3,690	5,121	4,193
Total income	13,787	15,971	13,996	17,150	17,179
Expenditure					
Cost of generating voluntary income	2,124	2,161	2,607	2,842	3,523
Charitable activities	10,474	14,961	13,132	13,602	14,367
Total expenditure	12,598	17,122	15,739	16,444	17,890
Net incoming / (outgoing) resources before investment gains	1,189	(1,151)	(1,743)	706	(711)

Page 27 sets out the Statement of Financial Activities for MAF UK for the year. The total income for the year was £17m (2024: £17m).

The principal source of funding was through voluntary donations providing some 99% (2024: 99%) of total income. Of this, legacy income amounted to 35% (2024: 32%).

As shown in note 2, donation income from the various donor groupings was by and large comparable.

The benefits of tax-efficient giving were again increased through the securing of a further 3,175 Gift Aid Declarations during 2025 (2024: 1,159). Tax claimed on 2025 gifts amounted to £988,397 (2024: £951,878).

Charitable activities include the costs of our overseas staff, unrestricted grants made and restricted funds for flying operations.

During the year, the sum of £2,241,000 (note 4) was paid in staff support from the UK serving overseas (2024: £2,102,000).

In addition, unrestricted grants of £6,511,000 (note 4) and restricted income of £4,122,000 (note 13a) totalling £10,633,000 (2024: £10,219,000*) were passed to sister MAF groups worldwide, primarily to assist in the provision of mission aviation (*2024: unrestricted grants of £5,113,000 and restricted income of £5,106,000).

The assets and liabilities of MAF UK are set out in the Balance Sheet (page 28). All of the assets were used directly in the charitable purpose or in a support capacity.

'Financial Instruments' are those assets and liabilities of a charity that can be impacted by a third party (e.g. bank deposits, investments, overdrafts, loans, trade creditors etc.). At the Balance Sheet date, financial instruments included investments, bank deposits and trade creditors. Trade creditors are paid within 30 days unless the supplier's payment terms are less favourable.

Investment income was £156k (2024: £143k).

Investment Powers and Policy

The investment powers of the Trustees are as set out in the Articles. Any sums not immediately needed have historically been invested in interest-earning accounts. It is the Trustees aim to ensure that funds are applied as quickly as possible, while also maintaining a suitable risk-based cash reserve to address the risks identified in the risk management process (see Risk Management section). Given the very low, and below inflation, interest rates, the Board have placed £1m of the funds in the CCLA² COIF Charities Ethical Investment Fund. All income is automatically reinvested.

Reserves Policy

The Trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The Trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. The Trustees have concluded that, together with the reserves established to help in such circumstances, there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity, therefore, continues to adopt the going concern basis in preparing its financial statements.

It is the Board's policy to reserve sufficient funds to ensure the ongoing operations of MAF UK. The reserves include a risk-assessed Base Reserve; during the year the risk elements were reviewed, and the Board decided that the combined fund should have a target level of £3.8m. Additionally, other designated funds may be created by the Board to help ensure MAF UK's effectiveness. As a regular part of the Board's work, all risks and reserves were reviewed, and any recommended changes have been implemented. Details of all the designated funds are set out in note 13a.

At the year-end, all the reserves were at or above the minimum policy-level (see note 13a).

The Base Reserve year-end balance of £4.7m was above the target level of £3.8m. In 2026 the Board will explore additional opportunities to apply the funds in addition to the existing 2026 budget plans.

The Fixed Asset Net Book Value fund year-end balance was £nil representing the net book value of fixed assets.

The New HQ Fund was redesignated to the more urgent need of Integration costs and funds were transferred to MAF International. The year-end value of the fund was £nil.

The Growth and Opportunities Fund will be spent over the next three years on specific opportunities and fundraising that are additional to the charity's normal expenditure. The year-end balance was £1m.

The National Staff Development Fund was re-purposed to support the Stuart King Memorial Fund (see below). The closing balance was £16k.

The Stuart King Memorial Fund is a training fund and represents unspent donations raised in memory of Stuart King who sadly passed in 2020. The fund will be used to enable training and further training of essential staff over the coming years. At the year-end, the fund amounted to £420k (note 14a).

The International Staff restricted funds represent unspent donations that support our staff families overseas. It is expected that the funds will be used during the staff service period. At the year-end, such funds amounted to £nil.

² [Home](#) | [CCLA](#)

Principal Risks and Uncertainties

The principal risks are assessed as those most impacting on our fundraising capabilities, including:

- interruption to gift processing through potential catastrophe
- interruption to postal gift income stream through industrial action
- reputation risk
- impact on donors and our continuing ability to process gifts in a global pandemic such as Covid-19.

The steps taken to manage these and other risks are set out in the Risk Management section (below).

The principal uncertainties relating to timing and volatility of various income streams are also addressed by the risk management process the Board has adopted, principally by the holding of sufficient liquid reserves (see Reserves Policy above). The Trustees have considered the impact on our various funding streams based on 2025 performance.

Risk Management

As a part of normal operations, the Trustees are responsible for setting the tone and influencing the culture of risk management within MAF UK. As part of discharging their responsibilities the Trustees have:

- established a risk register and risk management strategies that identify the types of risk faced and prioritised them in terms of potential impact and likelihood of occurrence, and the means of managing them. The risks and risk management strategies are periodically reviewed by both the Senior Leadership Team and the Board of Trustees. The risks are classified into the following groupings:
 - o Reputation
 - o Strategic
 - o Governance
 - o Operational
 - o Health and safety
 - o Financial
 - o Legal
- established a regular review of the adequacy of the charity's current internal controls. The Trustees are pleased to report that the charity's internal financial controls conform to the guidelines issued by the Charity Commission.
- adopted a range of risk management policies, including:
 - o Recruitment
 - o Anti-fraud
 - o Whistleblowing
 - o Conflicts of interest (Declaration of interest)
 - o Anti-bribery
 - o Safeguarding

All MAF UK policies are published on the MAF UK intranet for staff understanding.

Fundraising Methods and Processes

Approach to fundraising

MAF UK supports the work of MAF worldwide and is committed to its charitable aims and fundraises to see the lives of isolated people spiritually and physically transformed. We are a signatory to the Fundraising Regulator's Fundraising Promise, being open, honest, fair, and legal in our approach to and delivery of, our fundraising practices.

Work with, and oversight of, any commercial participators and professional fundraisers

We do occasionally enter into third party contracts for fundraising promotion (not fundraising itself). We have contracts in place and full control and signing off for any communications that are used for these particular campaigns.

Fundraising conforming to recognised standards

We are a member of the Fundraising Regulator, adhere to the Fundraising Standards and are a signatory to the Fundraising Preference Service. It also means our supporters have a simple and transparent process that can help us deal with any complaints quickly and easily.

Monitoring of fundraising carried out on its behalf

We have a member of staff who is responsible for overseeing community fundraising and supporting/monitoring the people that are raising money for us. We also have a team of volunteers that are involved in fundraising for us, they go through an interview programme, have a role description, sign up to a code of conduct, receive training, have annual update conferences, have organisational emails, and are managed and supported through a management structure.

Fundraising complaints

We have a section on our website explaining our Fundraising Promise and complaints process [Our funding - Mission Aviation Fellowship \(maf-uk.org\)](https://www.maf-uk.org/our-funding).

This is linked to the Fundraising Regulator and gives our supporters an easy, clear and transparent way of dealing with any complaints.

Protection of the public, including vulnerable people, from unreasonably intrusive or persistent fundraising approaches, and undue pressure to donate

We take our communications and fundraising responsibilities seriously. Actions include being registered with the Fundraising Preference Service, having appropriate policies to cover data protection, ethical fundraising and our approach to fundraising and calls to action. We also make sure relevant staff are confident and equipped for speaking to and dealing with vulnerable people. All our communications are clear and transparent, and we always give an option to change what any person receives from us.

The complaints received have been summarised below:

Type	2025	2024
Incorrect salutation	-	-
Too much mail received	8	4
Too many financial "asks"	8	2
Clarity/font size used	6	13
Content presentation	12	14
Total	34	33
Total mailings	497,372	523,619

Structure, Governance and Management

Governing Document

MAF UK is a charitable company limited by guarantee and a registered charity. It is governed by the Articles dated 15 September 1997 and revised in April 2015. In the event of the company being wound up, members are required to contribute an amount not exceeding £10.

Appointment of Trustees

The Trustees are elected by the Board. The number of Trustees may not be less than three but is not subject to a maximum. Trustees are elected for 3-year terms, up to a maximum of nine consecutive years.

During the year the Chair, Matthew Burton, left and the Board thanked him for his service. Trustee Ann Saunders became the new Chair.

Board decisions are made by majority vote.

The number of Members may not be less than two. The Trustees are also the Members.

Trustee Induction and Training

In the Trustee induction programme, new Trustees are provided with the Articles, recent annual and management accounts and Board policies. They are required to attend a series of meetings and discussions with the Chair, Chief Executive and others to learn more about the work and how MAF UK operates. Further training needs may be highlighted, and subsequently delivered, through the governance review process (see below).

Organisational Structure

Usually, the Trustees meet at least four times a year and are responsible for the strategic direction and good governance of the charity. To ensure good governance and to maximise Board skills, the following subcommittees have been established:

- Finance and Risk Subcommittee
- Fundraising and Communications Subcommittee
- Prayer, People and Culture Subcommittee

The Board approves an annual operational budget which sets out income targets and expenditure limits. Within the budget, the day-to-day responsibility for the charity's operations is delegated to the Chief Executive and the Senior Leadership Team (listed as Key Management Personnel on page 21).

Governance

With the help of NCVO, the Board reviewed Board effectiveness in 2024, and is still working through the recommendations.

Safeguarding

MAF UK is committed to providing a safe and trusted environment for staff, volunteers, and beneficiaries. The organisation requires the highest ethical and moral standards from all our staff and takes misconduct seriously. We have a number of policies with which all staff must comply. These include a code of conduct, safeguarding, bullying and harassment, data protection, and privacy and equal opportunities policies.

Remuneration Policy

MAF UK is a charitable Christian mission organisation and as such aims to balance care of staff with stewardship of the resources entrusted to it. In line with these aims, MAF UK strives to set salaries fairly and comparable to the charity sector while maintaining its ability to attract and retain the right skills, experience and expertise to achieve the mission.

Each UK post is evaluated by a job evaluation panel made up of senior management, HR and staff representation. A salary is then calculated based on a comparison of jobs with similar skills/responsibility levels and the points awarded for those jobs.

All salaries are periodically benchmarked using a commercial provider of salary data and measured against:

- comparable jobs and organisations in our region
- market matching basic salaries between the lower quartile and median
- organisations with an annual turnover of between £10M to £50M

The General Pay Award is considered each year and is primarily dependent on the income of the organisation and ensuring that operational funding is not adversely impacted. The General Pay Award is based on a range of indices, such as the Retail Price Index, Consumer Price Index, and a comparison with what others are doing regarding salary rises in the Third Sector. The MAF UK Board are responsible for approving the budget and this includes the recommendation for the General Pay Award.

MAF UK's Senior Leadership Team sits within the framework of the UK salary structure as set out as above. The MAF UK Board agrees on the salary for the Chief Executive. No bonuses are paid to any member of staff. The pension provision for the Chief Executive and Senior Leadership Team is on the same terms as other employees.

Related Parties

MAF UK is a member of MAF International, the operational arm of the MAF International Family³, to which all operational assets were transferred by the resourcing groups. The central management of all the programmes enables better efficiency in terms of asset deployment and the standardisation of training and safety standards. MAF UK's overseas staff are seconded to MAF International and all funds raised for operational programmes are passed to MAF International. MAF UK has one subsidiary which is dormant. Apart from the natural transactions with other MAFs, there were no related party transactions.

Internal Controls

The Trustees have overall responsibility for ensuring that the charity has an appropriate system of controls, financial and otherwise. They 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, and to provide reasonable assurance that:

- the charity is operating efficiently and effectively
- its assets are safeguarded against unauthorised use or disposition
- proper records are maintained, and financial information used within the charity or for publication is reliable
- the charity complies with relevant laws and regulations.

The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. They include:

- a strategic plan and an annual budget approved by the Trustees
- regular consideration by the Trustees of financial results, variances from budgets and non-financial performance indicators
- delegation of authority and segregation of duties
- identification and management of risks
- annual completion of the Charity Commission's *Internal Financial Controls for Charities Checklist*

³ The MAF International Family includes MAF International, MAF UK and 12 other resourcing MAFs in Australia, Denmark, Finland, France, Germany, Italy, Netherlands, New Zealand, Norway, South Africa, Sweden and Switzerland

Trustees' Responsibilities in Relation to the Financial Statements

The Trustees are responsible for preparing the annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company and of its income and expenditure for that period.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgments and estimates that are reasonable and prudent
- state whether applicable accounting standards, including FRS 102, have been followed, subject to any material departures disclosed and explained in the financial statements
- state whether a Statement of Recommended Practice (SORP) applies and has been followed, subject to any material departures which are 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 business.

The Trustees are responsible for keeping adequate accounting records that show and explain the charity's transactions, 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 Companies Act 2006.

They 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.

Financial statements are published on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements, which may vary from legislation in other jurisdictions. The maintenance and integrity of the group's website is the responsibility of the Trustees. The Trustees' responsibility also extends to the on-going integrity of the financial statements contained therein.

Provision of Information to Auditors

In the case of each of the persons who are Trustees at the time when the Trustees' report is approved, the following applies:

- so far as the Trustees are aware, there is no relevant audit information of which the company's auditors are unaware
- the Trustees have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

Legal and Administrative Information

Trustees and Members (the Trustees are also Members)

<u>Name</u>	<u>Dates</u>	<u>Subcommittee Membership</u>
Matthew Burton FCCA CTA MRICS	(to 31/10/25)	Chair
Ann Saunders BA Hons Oxon FCIPD		Chair (from 1/11/25)
Carl Knightly		Fundraising and Communications
Bill Lowe		Fundraising and Communications
Stuart Matheson		Fundraising and Communications
Max Gove MA	(to 25/3/26)	Prayer, People and Culture
Clare Tunbridge MBA Beng (Hons)		Prayer, People and Culture
Andrew Maclay MA FCA		Finance and Risk
Steve Osei-Mensah ACIB FloD CDir	(to 25/3/26)	Finance and Risk
Gordon May		Finance and Risk

Company Information

Company number: 3437446

Website: www.maf-uk.org

Date of Incorporation: 16 September 1997

Registered charity in England and Wales (1064598) and in Scotland (SC039107)

Registered Office and Principal Address: 1st Floor, Castle House, Castle Hill Avenue, Folkestone CT20 2TQ

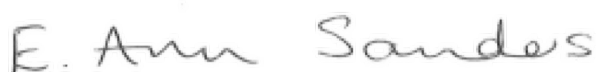
Key Management Personnel

Chief Executive	Donovan Palmer (to 31 August 2025)
Chief Executive	Mike Fagg (from 1 September 2025)
Chief Operating Officer	Mike Fagg (to 31 August 2025)
Head of Finance	Alex Finlow FCA MSc
Director of People and Culture	Johnathan Fell
Chief Marketing and Development Officer	Craig Prest (from 28 April 2025)
Head of Communications	Vivienne Pattison BA (Hons)
Head of Fundraising and Partnerships	Ali Chambers BA (Hons) GGSM (to 29 August 2025)
Head of Fundraising and Partnerships	Tsue Magaya (from 1 September 2025 to 16 December 2025)
Head of Data, Information and Systems	Duncan Colyer

Our Advisers

Auditors	Moore Kingston Smith LLP	9 Appold Street, London, EC2A 2AP
Bankers	National Westminster Bank Plc	Europa House, 49 Sandgate Road, Folkestone, CT20 1RU
Solicitors	Edward Connor Solicitors	10 The Point, Market Harborough, LE16 7QU

The Trustees Report and the Strategic Report were approved by the Board and authorised for issue on 14 May 2026.



Ann Saunders (Chair)

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES AND MEMBERS OF
MISSION AVIATION FELLOWSHIP UK

Opinion

We have audited the financial statements of Mission Aviation Fellowship UK ('the company') for the year ended 31 December 2025 which comprise the Statement of Financial Activities (incorporating an Income and Expenditure Account), the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 'The Financial Reporting Standard Applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the strategic report and the trustees' annual report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the trustees' annual report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report or the trustees' annual report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 16, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's Responsibilities for the audit of the financial statements

We have been appointed as auditor under Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, the Companies Act 2006 and Section 151 of the Charities Act 2011 and report to you in accordance with regulations made under those Acts.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs (UK) we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charitable company.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the charitable company and considered that the most significant are the Companies Act 2006, the Charities Act 2011, the Charity SORP, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 & 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and UK financial reporting standards as issued by the Financial Reporting Council.
- We obtained an understanding of how the charitable company complies with these requirements by discussions with management and those charged with governance.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.
- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected non-compliance with laws and regulations.
- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of non-compliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also, the risk of not detecting a material misstatement due

to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006; and to the charity's trustees, as a body, in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, and in respect of the financial statements, in accordance with Chapter 3 of Part 8 of the Charities Act 2011. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters which we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to any party other than the charitable company, the charitable company's members, as a body, and the charity's trustees, as a body for our audit work, for this report, or for the opinion we have formed.

.....

Date.....

Andrew Stickland
for and on behalf of Moore Kingston Smith LLP, Statutory Auditor

9 Appold Street
London
EC2A 2AP

Mission Aviation Fellowship UK Annual Report & Accounts 2025
Company Number 3437446

Statement of Financial Activities

(incorporating an Income and Expenditure Account)

for the year ended 31 December 2025

		2025			2024		
	Note	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000
Income from:							
Donations and legacies	2a/b	12,830	4,193	17,023	11,886	5,121	17,007
Investments and interest	3	156	-	156	143	-	143
Total		<u>12,986</u>	<u>4,193</u>	<u>17,179</u>	<u>12,029</u>	<u>5,121</u>	<u>17,150</u>
Expenditure on:							
Raising funds		3,523	-	3,523	2,842	-	2,842
Charitable activities		10,245	4,122	14,367	8,496	5,106	13,602
Total	4a/b	<u>13,768</u>	<u>4,122</u>	<u>17,890</u>	<u>11,338</u>	<u>5,106</u>	<u>16,444</u>
Net income / (expenditure) before investment gains	5	<u>(782)</u>	<u>71</u>	<u>(711)</u>	<u>691</u>	<u>15</u>	<u>706</u>
Gains/(losses) on revaluation of investments		(25)	-	(25)	61	-	61
Net income / (expenditure) before transfers	5	<u>(807)</u>	<u>71</u>	<u>(736)</u>	<u>752</u>	<u>15</u>	<u>767</u>
Net movement in funds		<u>(807)</u>	<u>71</u>	<u>(736)</u>	<u>752</u>	<u>15</u>	<u>767</u>
Reconciliation of Funds							
Total funds brought forward	13b	6,674	349	7,023	5,922	334	6,256
Total funds carried forward	13a	<u>5,867</u>	<u>420</u>	<u>6,287</u>	<u>6,674</u>	<u>349</u>	<u>7,023</u>

All of the above results are derived from continuing activities.

All gains and losses recognised in the year are included above.

The notes on pages 30 to 40 form an integral part of these financial statements.

Mission Aviation Fellowship UK Annual Report & Accounts 2025
Company Number 3437446

Balance Sheet

(Statement of Financial Position)

as at 31 December 2025

		2025			2024		
	Note	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000
Fixed Assets							
Tangible Fixed Assets	7	-	-	-	12	-	12
Fixed Asset Investments	8	1,120	-	1,120	1,145	-	1,145
Total		1,120	-	1,120	1,157	-	1,157
Current assets							
Debtors	9	2,729	-	2,729	2,315	-	2,315
Cash at bank and in hand		2,819	420	3,239	3,956	349	4,305
Total current assets		5,548	420	5,968	6,271	349	6,620
Liabilities							
Creditors:							
Amounts falling due within one year	10	(732)	-	(732)	(690)	-	(690)
Net current assets		4,816	420	5,236	5,581	349	5,930
Total assets less current liabilities		5,936	420	6,356	6,738	349	7,087
Creditors:							
Amounts falling due after more than one year							
Provisions	15	(69)	-	(69)	(64)	-	(64)
Total net assets		5,867	420	6,287	6,674	349	7,023
The funds of the charity:							
Base Reserve	13a/b	4,731	-	4,731	3,800	-	3,800
Other designated funds	13a/b	1,136	-	1,136	2,874	-	2,874
Total unrestricted income funds		5,867	-	5,867	6,674	-	6,674
Restricted income funds	14a/b	-	420	420	-	349	349
Total Funds		5,867	420	6,287	6,674	349	7,023

Approved by the Board on 14 May 2026 and signed on its behalf by:

E. Ann Sanders

Ann Saunders
Chairman

The notes on pages 30 to 40 form an integral part of these financial statements.

Mission Aviation Fellowship UK Annual Report & Accounts 2025
Company Number 3437446

Cash Flow Statement
for the year ended 31 December 2025

	Note	2025 £ 000	2024 £ 000
Reconciliation of net income / (expenditure) to net cash flow from operating activities			
Net (expenditure) / income for the year		(736)	767
Adjustments for:			
Depreciation charges	7	12	24
Investment income and Interest receivable	3	(156)	(143)
Loss / (gains) on investments	8	25	(61)
Loss/(profit) on sale of fixed assets		(2)	-
(Increase) in debtors	9	(414)	(1,183)
Increase / (decrease) in creditors	10	42	(1,013)
Increase in provisions	15	5	5
Net cash (used in) operating activities		<u>(1,224)</u>	<u>(1,604)</u>
Statement of cash flows			
Cash flows from operating activities:			
Net cash (used in) operating activities		(1,224)	(1,604)
Cash flows from investing activities:			
Investment income and Interest receivable	3	156	143
Proceeds from the sale of fixed assets		2	-
Purchase of fixed assets	7	-	-
Purchase of fixed asset investments		-	-
Net cash provided by / (used in) investing activities		<u>158</u>	<u>143</u>
Change in cash and cash equivalents in the year		(1,066)	(1,461)
Cash and cash equivalents at the beginning of the year		4,305	5,766
Cash and cash equivalents at the end of the year		<u>3,239</u>	<u>4,305</u>
Analysis of changes in net funds	1 January	cash	31 December
	2025	flows	2025
	£ 000	£ 000	£ 000
Short term deposits	-	-	-
Cash at bank and in hand	4,305	(1,066)	3,239
	<u>4,305</u>	<u>(1,066)</u>	<u>3,239</u>

The notes on pages 30 to 40 form an integral part of these financial statements.

Notes to the Financial Statements
for the year ended 31 December 2025

1 Accounting policies

Basis of preparation

These financial statements are prepared on a going concern basis, under the historical cost convention, with the exception of investments which are included at market value. They are prepared in sterling which is the functional currency of the Charity. Monetary amounts in the accounts are rounded to the nearest thousand.

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). The Charitable Company is a public benefit entity for the purposes of FRS 102 and therefore the Charity also prepared its financial statements in accordance with the 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 (The FRS 102 Charities SORP), the Companies Act 2006, the Charities Act 2011 and Charities Accounts (Scotland) Regulations 2006 as amended by The Charities Accounts (Scotland) Amendment (No 2) Regulations 2014.

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. The Trustees and the Senior Leadership Team have reviewed all budgets and expected income and expenditure projections and have concluded that, together with the reserves established to help in such circumstances, there is a reasonable expectation that the charity has adequate resources to continue operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

The principal accounting policies adopted in the preparation of the financial statements are set out below.

Fund accounting

The charity maintains three types of fund. General unrestricted funds (Base Reserve) are available for use at the discretion of the Trustees in furtherance of the general charitable objectives. Designated unrestricted funds are monies set aside by the Trustees from unrestricted funding for specific purposes. Restricted funds are funds subject to specific conditions imposed by donors.

Income

All income is recognised when there is entitlement to the funds, the receipt is probable and the amount can be measured reliably.

Legacies are recognised following probate and once there is sufficient evidence that receipt is probable and the amount of the legacy receivable can be measured reliably. Where entitlement to a legacy exists but there is uncertainty as to its receipt or the amount receivable, details are disclosed as a contingent asset until the criteria for income recognition are met.

Government grants

Income from government or other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants has been met, it is probable that the income will be received, the amount can be measured reliably and is not deferred.

Expenditure

Liabilities are recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all related costs to the category.

The following specific policies apply to categories of expenditure:

Raising funds

Raising funds comprises all services supplied centrally identifiable as wholly or mainly in the support of generating income for this and future periods, and includes a proportion of central overhead, support and governance costs.

Charitable activities

Charitable activities includes all costs associated with our international staff (based overseas), direct (grants) and indirect costs of our overseas operations, and the costs associated with informing and educating our supporters here in the UK about our work, and includes a proportion of central overhead, support and governance costs.

Notes to the Financial Statements
for the year ended 31 December 2025

Support Costs

Support Costs include functions such as general management, information technology and human resources, as well as governance costs. They are allocated between the cost of raising funds and charitable activities, as shown in note 4a/b.

Critical accounting estimates and areas of judgement

In the view of the Trustees in applying the accounting policies adopted, no judgements were required that have a significant effect on the amounts recognised in the financial statements nor do any estimates or assumptions made carry a significant risk of material adjustment in the next financial year.

Foreign currencies

Foreign currencies have been translated to sterling as follows:

Current assets and liabilities	- rate as at 31 December
Other amounts	- rate at time of transaction

All differences are charged to the SOFA - 2025:£3k, (2024:£1k).

Tangible fixed assets and depreciation

Assets with a useful economic life of more than one year and a value in excess of £2k are capitalised.

Depreciation on assets is calculated as follows:

Equipment and vehicles: charged to write off the expenditure over its expected useful life at 33.33% of the cost per annum.

There is generally expected to be no material residual value when the assets are replaced.

Cash

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of 100 days or less, and bank overdrafts. Deposits with original maturity greater than 100 days from the date of inception are classified within current asset investments.

Financial Instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument. Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

With the exceptions of prepayments and deferred income all other debtor and creditor balances are considered to be basic financial instruments under FRS 102. See notes 9 and 10 for the debtor and creditor notes.

Operating leases

Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred.

Pensions

MAF UK operates a 10% non-contributory defined contribution scheme for its employees. The contributions are paid monthly as they fall due. The expense to activity allocation matches the wage to activity allocation. Pensions costs are treated as unrestricted unless a specific restricted gift was received for that purpose.

Transfers between funds

Transfers between the Base Reserve and other designated funds are as set out in note 13a.

Notes to the Financial Statements
for the year ended 31 December 2025

	Unrestricted		Restricted		2025
	£ 000	£ 000	£ 000	£ 000	£ 000
2a Donations					
Individuals (non legacies)		5,988		1,497	7,485
Churches		451		348	799
Trusts		396		2,162	2,558
Companies		74		78	152
Other		26		16	42
Legacies		5,895		92	5,987
		<u>12,830</u>		<u>4,193</u>	<u>17,023</u>
2b					
	Unrestricted		Restricted		2024
	£ 000	£ 000	£ 000	£ 000	£ 000
Individuals (non legacies)		5,531		1,483	7,014
Churches		429		301	730
Trusts		352		1,552	1,904
Guernsey OADC	-		5		
Governments		-		5	5
Other		31		18	49
Legacies		5,454		60	5,514
		<u>11,886</u>		<u>5,121</u>	<u>17,007</u>
3 Investments and interest					
Interest receivable					<u>156</u>
				2025	<u>156</u>
Interest receivable					<u>143</u>
				2024	<u>143</u>

**Notes to the Financial Statements
for the year ended 31 December 2025**

	Unrestricted	Restricted	Sub-total	Apportioned	2025
	£ 000	£ 000	£ 000	£ 000	£ 000
4a Expenditure					
Raising funds					
Voluntary income	2,525	-	2,525	337	2,862
Donor acquisition	583	-	583	78	661
	3,108	-	3,108	415	3,523
Charitable activities:					
International Staff	1,255	986	2,241	299	2,540
grants: regular	5,305	-	5,305	709	6,014
grants: one-off	1,400	-	1,400	187	1,587
restricted funding	-	3,136	3,136	430	3,566
Overseas operations *	6,705	3,136	9,841	1,326	11,167
Information and education	582	-	582	78	660
	8,542	4,122	12,664	1,703	14,367
Support costs	2,088	-	2,088	(2,088)	-
Trustee travel and meetings	2				
Audit	20				
Audit disbursements and vat	1				
Non-audit fees and vat	7				
Governance	30	-	30	(30)	-
	2,118	-	2,118	(2,118)	-
	13,768	4,122	17,890	-	17,890

Overseas operations * grants 6,511

* Institutional grants totalling £6,511,000 (2024: £5,113,000) were made during the year to MAF International Ltd.

Support costs include:	General management	Financial management	Human Resources	Information technology	Premises	Total
	322	380	518	533	335	2,088

Basis of allocation: Apportioned proportionately across cost headings reflecting cost effort (as above)

4b		Unrestricted	Restricted	Sub-total	Apportioned	2024
		£ 000	£ 000	£ 000	£ 000	£ 000
Raising funds						
	Voluntary income	2,028	-	2,028	281	2,309
	Donor acquisition	468	-	468	65	533
		2,496	-	2,496	346	2,842
Charitable activities:						
	International Staff	1,105	997	2,102	291	2,393
	grants: regular	5,269	-	5,269	729	5,998
	restricted funding	-	4,109	4,109	570	4,679
	Overseas operations	5,269	4,109	9,378	1,299	10,677
	Information and education	468	-	468	64	532
		6,842	5,106	11,948	1,654	13,602
	Support costs	1,959	-	1,959	(1,959)	-
	Governance	41	-	41	(41)	-
		2,000	-	2,000	(2,000)	-
		11,338	5,106	16,444	-	16,444
	Overseas operations * grants	5,113				
	Support costs include:					
	General management	Financial management	Human Resources	Information technology	Premises	Total
	228	511	453	471	296	1,959

Notes to the Financial Statements
for the year ended 31 December 2025

		2025	2024
	Note	£ 000	£ 000
5	Net income /(Expenditure)		
	This is stated after charging:		
	Depreciation	12	24
	Foreign exchange loss	1	1
	Payments under Operating Leases	173	153
	Auditor's remuneration		
	Audit fee	20	20
	Audit disbursements (and vat)	1	3
	Other fees paid to auditors (and vat)	7	2
6	Trustee and staff remuneration, related party and other transactions		
	Staff costs	£ 000	£ 000
	Wages and salaries	4,105	3,694
	Social security costs	381	284
	Other pension costs	451	394
	Redundancy payments	66	-
		<u>5,003</u>	<u>4,372</u>
		Number	Number
	Average number of employees - UK	74	69
	Average number of employees - Overseas	30	30
		<u>104</u>	<u>99</u>
	Employees with total remuneration and benefits in excess of £60,000:	Number	Number
	£60,000 - £70,000	3	2
	£70,000 - £80,000	3	2
	£80,000 - £90,000	-	-
	£90,000 - £100,000	1	-
	£100,000 - £110,000	-	1
		<u>£ 000</u>	<u>£ 000</u>
	Pension contributions in respect of these employees were	<u>51</u>	<u>38</u>
		£ 000	£ 000
	Total remuneration/benefits of key management personnel	<u>689</u>	<u>603</u>
	Trustee reimbursed expenditure		

The number of trustees who received reimbursement for out-of-pocket travel and subsistence expenses was 3 (2024:4) totalling £902 (2024: £1,111).

The trustees neither received nor waived any emoluments during the year (2024: £NIL).

Related party transactions

Apart from the trustee expenses identified above, there were no other related party transactions.

Notes to the Financial Statements
for the year ended 31 December 2025

		2025		2024	
		Vehicles £ 000	Equipment £ 000	Total £ 000	Total £ 000
7	Tangible fixed assets				
	Cost				
	As at 01.01.2025	46	358	404	437
	Additions	-	-	-	-
	Disposals	(13)	-	(13)	(33)
	As at 31.12.2025	<u>33</u>	<u>358</u>	<u>391</u>	<u>404</u>
	Depreciation				
	As at 01.01.2025	46	346	392	401
	Charge for the year	-	12	12	24
	Eliminated on disposal	(13)	-	(13)	(33)
	As at 31.12.2025	<u>33</u>	<u>358</u>	<u>391</u>	<u>392</u>
	Net Book values				
	As at 31.12.2025	<u>-</u>	<u>-</u>	<u>-</u>	<u>12</u>
	As at 31.12.2024	<u>-</u>	<u>12</u>	<u>12</u>	<u>36</u>

8	Fixed Asset Investments	2025	2024
	Cost or valuation	£ 000	£ 000
	As at 01.01.2025	1,145	1,084
	Additions	-	-
	Disposals	-	-
	Revaluation	(25)	61
	As at 31.12.2025	<u>1,120</u>	<u>1,145</u>

CCLA Charities Ethical Investment Fund

9 Debtors

Other debtors	8	12
Gift Aid recoverable	99	147
Prepayments	118	109
Accrued income	2,504	2,047
	<u>2,729</u>	<u>2,315</u>

All debtors are considered financial instruments with the exception of prepayments.

The carrying value of financial assets (in debtors) is:

<u>2,611</u>	<u>2,206</u>
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Notes to the Financial Statements
for the year ended 31 December 2025

	2025	2024
	£ 000	£ 000
10 Creditors: amounts falling due within one year		
Trade creditors	474	487
Taxation and social security	83	74
* Other creditors	79	69
Accruals and deferred income	96	60
	<u>732</u>	<u>690</u>

All creditors are considered financial instruments with the exception of deferred income.

The carrying value of financial liabilities (in creditors) is:	<u>732</u>	<u>690</u>
* Other creditors includes: in respect of pension scheme contributions	52	48

11 Operating leases	2025	2024
	£ 000	£ 000
Operating lease rental payments during the year:		
Land and buildings	150	120
Vehicles	23	33
	<u>173</u>	<u>153</u>

At 31 December 2025, the total future minimum lease payments under non-cancellable leases was as follows:

	2025		2024	
	Land and buildings	Other	Land and buildings	Other
	£ 000	£ 000	£ 000	£ 000
Period:				
Within one year	163	17	115	23
Two to five years	355	34	371	52
Over five years	-	-	9	-
	<u>518</u>	<u>51</u>	<u>495</u>	<u>75</u>

Notes to the Financial Statements
for the year ended 31 December 2025

12a Analysis of net assets between funds

Fund balances as at 31 December 2025 were represented by:

	Base Reserve £ 000	Designated funds £ 000	Total Unrestricted £ 000	Restricted funds £ 000	Total funds £ 000
Tangible fixed assets	-	-	-	-	-
Fixed asset investments	1,000	120	1,120	-	1,120
Current assets	4,532	1,016	5,548	420	5,968
Current liabilities	(732)	-	(732)	-	(732)
Long term liabilities	(69)	-	(69)	-	(69)
	<u>4,731</u>	<u>1,136</u>	<u>5,867</u>	<u>420</u>	<u>6,287</u>

12b Fund balances as at 31 December 2024 were represented by:

	Base Reserve £ 000	Designated funds £ 000	Total Unrestricted £ 000	Restricted funds £ 000	Total funds £ 000
Tangible fixed assets	-	12	12	-	12
Fixed asset investments	1,000	145	1,145	-	1,145
Current assets	3,554	2,717	6,271	349	6,620
Current liabilities	(690)	-	(690)	-	(690)
Long term liabilities	(64)	-	(64)	-	(64)
	<u>3,800</u>	<u>2,874</u>	<u>6,674</u>	<u>349</u>	<u>7,023</u>

Notes to the Financial Statements
for the year ended 31 December 2025

13a Funds		As at 01.01.25 £ 000	Income £ 000	Expenditure £ 000	Investment Gains/(losses) £ 000	Transfers in £ 000	Transfers out £ 000	As at 31.12.25 £ 000
Base Reserve		3,800	12,986	(13,256)	-	1,363	(162)	4,731
Designated funds								
Fixed Asset NBV Fund		12	-	(12)	-	-	-	-
New HQ Fund		1,363	-	-	-	-	(1,363)	-
MAF Integration Fund		-	-	-	-	1,363	(1,363)	-
Growth and Opportunities Fund		1,238	-	(400)	-	162	-	1,000
National Staff Dev' Fund		116	-	(100)	-	-	-	16
Unrealised Gains Fund		145	-	-	(25)	-	-	120
	<i>sub-total</i>	<u>2,874</u>	<u>-</u>	<u>(512)</u>	<u>(25)</u>	<u>1,525</u>	<u>(2,726)</u>	<u>1,136</u>
Total unrestricted income funds		6,674	12,986	(13,768)	(25)	2,888	(2,888)	5,867
Restricted funds	note 14a	349	4,193	(4,122)	-	-	-	420
Total funds		<u>7,023</u>	<u>17,179</u>	<u>(17,890)</u>	<u>(25)</u>	<u>2,888</u>	<u>(2,888)</u>	<u>6,287</u>

The Base Reserve comprises risk-assessed income stream elements to ensure that the charity can continue operations in the event of adverse or unforeseen situations. The fund level is reviewed by the Board each year, it is set at £3.8m. In 2026 the Board and SLT will seek to fund extra projects to reduce the balance to the target level.

The Fixed Asset NBV Fund represents the net book value of equipment and vehicles used by MAF UK, purchased from unrestricted funds.

The New HQ Fund was created in 2024 to set aside funds for a planned new HQ to replace the currently leased offices, but the funds were transferred in 2025 to MAFI for Integration costs.

The Growth and Opportunities Fund (formerly the Future Application Fund) can be drawn upon in future years where operational opportunities appear that were not foreseen in the budget process.

The National Staff Development Fund, established by the Board at £200k, was re-designated to support the training of pilots and engineers akin to the Stuart King Fund(restricted).

The Unrealised Gains Fund represents gains on investments yet to be realised.

13b Funds		As at 01.01.24 £ 000	Income £ 000	Expenditure £ 000	Investment Gains £ 000	Transfers in £ 000	Transfers out £ 000	As at 31.12.24 £ 000
Base Reserve		3,891	12,029	(11,182)	-		(938)	3,800
Designated funds								
Fixed Asset Cost Fund		437	-	-	-	-	(425)	12
New HQ Fund		-				1,363		1,363
UK Capacity Fund		-	-	-	-	-		-
Growth and Opportunities Fund		1,310	-	(72)	-	-	-	1,238
National Staff Dev' Fund		200	-	(84)	-	-	-	116
Unrealised Gains Fund		84	-	-	61	-	-	145
	<i>sub-total</i>	<u>2,031</u>	<u>-</u>	<u>- 156</u>	<u>61</u>	<u>1,363</u>	<u>(425)</u>	<u>2,874</u>
Total unrestricted income funds		5,922	12,029	(11,338)	61	1,363	(1,363)	6,674
Restricted funds	note 14b	334	5,121	(5,106)	-	-	-	349
Total funds		<u>6,256</u>	<u>17,150</u>	<u>(16,444)</u>	<u>61</u>	<u>1,363</u>	<u>(1,363)</u>	<u>7,023</u>

Notes to the Financial Statements
for the year ended 31 December 2025

14a Restricted funds

Restricted income arises where a donor has imposed a restriction as to the use of the gift.

The table below summarises, by major category of restriction, the opening balance, income, expenditure and closing balance for each restricted fund.

Fund restriction:	As at 01.01.25 £ 000	Income £ 000	Expenditure £ 000	Transfers in £ 000	Transfers out £ 000	As at 31.12.25 £ 000
MAF International aircraft projects	-	1,114	(1,114)	-	-	-
MAF International PNG Future Footprint	-	50	(50)	-	-	-
MAF International Uganda runway development	-	550	(550)	-	-	-
MAF International Fuel	-	26	(26)	-	-	-
MAF International non-aircraft projects	-	1,147	(1,147)	-	-	-
MAF International staff	-	110	(110)	-	-	-
	-	2,997	(2,997)	-	-	-
MAF Australia	-	39	(39)	-	-	-
MAF Canada	-	51	(51)	-	-	-
MAF France	-	2	(2)	-	-	-
MAF Germany	-	-	-	-	-	-
MAF Netherlands	-	16	(16)	-	-	-
MAF New Zealand	-	5	(5)	-	-	-
MAF South Africa	-	2	(2)	-	-	-
MAF Sweden	-	-	-	-	-	-
MAF Switzerland	-	1	(1)	-	-	-
MAF USA	-	23	(23)	-	-	-
	-	139	(139)	-	-	-
	-	3,136	(3,136)	-	-	-
Stuart King Memorial Fund	340	80	-	-	-	420
MAF UK International Staff	9	977	(986)	-	-	-
	349	4,193	(4,122)	-	-	420

14b

Fund restriction:	As at 01.01.24 £ 000	Income £ 000	Expenditure £ 000	Transfers in £ 000	Transfers out £ 000	As at 31.12.24 £ 000
MAF International aircraft projects	-	2,671	(2,671)	-	-	-
MAF International PNG Future Footprint	-	112	(112)	-	-	-
MAF International Fuel	-	300	(300)	-	-	-
MAF International non-aircraft projects	-	814	(814)	-	-	-
MAF International staff	-	84	(84)	-	-	-
	-	3,981	(3,981)	-	-	-
MAF Australia	-	38	(38)	-	-	-
MAF Canada	-	51	(51)	-	-	-
MAF Netherlands	-	12	(12)	-	-	-
MAF New Zealand	-	3	(3)	-	-	-
MAF South Africa	-	2	(2)	-	-	-
MAF USA	-	22	(22)	-	-	-
	-	128	(128)	-	-	-
	-	4,109	(4,109)	-	-	-
Stuart King Memorial Fund	329	11	-	-	-	340
MAF UK International Staff	5	1,001	(997)	-	-	9
	334	5,121	(5,106)	-	-	349

Notes to the Financial Statements
for the year ended 31 December 2025

15a Provisions

	01.01.25			31.12.25
	Brought forward	Utilised	Provided	Total
	£ 000	£ 000	£ 000	£ 000
Leasehold dilapidations	64	-	5	69
	<u>64</u>	<u>-</u>	<u>5</u>	<u>69</u>

15b Provisions

	01.01.24			31.12.24
	Brought forward	Utilised	Provided	Total
	£ 000	£ 000	£ 000	£ 000
Leasehold dilapidations	59	-	5	64
	<u>59</u>	<u>-</u>	<u>5</u>	<u>64</u>

Accounts



Mission Aviation Fellowship UK
(MAF UK)

A company limited by guarantee, not having share capital

Annual Report and Financial Statements
for the year ended 31 December 2024



New housing in Kagamuga, Mount Hagen, Papua New Guinea



P2 AFD (Papua New Guinea Caravan)

England and Wales Registered Charity Number: 1064598

Scottish Charity Number: SC039107

Company Number: 3437446

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Message from the Chair of Trustees

'And my God will meet all your needs according to the riches of His glory in Christ Jesus' (Philippians 4:19)
As we look forward to celebrating our 80th anniversary in 2025 we have much to be thankful for in 2024. In the UK, we're extremely grateful for the hundreds of speaker engagements, thousands of donations and countless faith-filled prayers that have defined a year of immense generosity and love towards communities overseas that lack the necessities we so often take for granted.
We give thanks, too, for a new Caravan aircraft for our Papua New Guinea programme, new MAF housing in Kagamuga (Papua New Guinea), a new online MAF presence on TikTok, the creation of an MAF giving app, and the arrival of a number of new staff for our Folkestone office – including a Director of People and Culture.

Onwards and upwards

Despite almost 80 years of 'flying for life', our pioneering aviation charity is showing no signs of coming into land. In fact, we believe God is calling us to double our efforts and climb even higher.
Although 2024 was not without financial challenges, with God's help, and that of our faithful supporters, we have continued to see people physically and spiritually transformed in Jesus' name.
Throughout Africa and the Asia-Pacific region, lives have been saved, livelihoods restored, the powerless empowered, and the hungry fed.
Our 2024 Trustees' Report shows that there is much for which we can praise God. Thanks to our wonderful volunteers, supporters and staff, our fleet of light aircraft continued bringing help, hope and healing to some of the most vulnerable people on earth.

The sky's the limit

As our Report indicates, your prayers and gifts are part of a worldwide mission in which your loving kindness enabled our aircraft to reunite families in Arnhem Land, assist refugees in Chad, airlift injured patients in Guinea, combat cholera in Kenya, enable education in Liberia, promote healthcare in Madagascar and provide schoolbooks in Papua New Guinea.
We also flew ophthalmologists in South Sudan, helped baptise believers in Tanzania, transported rape survivors in Timor-Leste and brought hope to displaced and depressed people in Uganda.
It was a year in which, fuelled by your faithful prayers and generous giving, we had the tremendous privilege of seeing the previously locked doors of remote communities opening in response to Christ's irresistible knock, bringing Him glory as MAF's ministry helped transform the planet one life at a time.

As ever, we are extremely grateful to the Lord for keeping our planes, partners and personnel safe. In particular, we are thankful for His provision of:

- 2,480 additional new donors
- £17m of overall income (including £5.5m of legacy income)
- Support for staff and their families serving overseas

We trust that, in the Operational Impact section below, you will be inspired as you read how your encouragement and support enabled us to keep MAF flying a cargo of care and compassion to people who were isolated and inaccessible.

We send you our heartfelt thanks for helping us to write history, as we look forward in faith to all that lies ahead for our almost 80-year-young mission.

Matthew Burton

Chairman

Donovan Palmer

Chief Executive

Report of the Trustees for the year ended 31 December 2024

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

The Trustees, who are also Directors of Mission Aviation Fellowship UK (MAF UK) for the purposes of the Companies Act, have pleasure in presenting the Report and Accounts for the year ended 31 December 2024. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended), the Articles of Association, and 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, October 2019).

Public benefit

The Trustees confirm that they have had regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties. As illustrated in this Trustees' Report, MAF UK supports the worldwide work of MAF, which aims to reach people living in some of the most isolated parts of the world.

In many countries, insecurity can render road travel highly dangerous. MAF's fleet of light aircraft enables access to remote communities, connecting those in need with those that can help. Even in places where it is safe to travel, there may be no roads or, if roads do exist, they can become impassable for months at a time due to natural disasters, adverse weather conditions and conflict.

Operational impact

Except where stated otherwise, the references to "MAF" represent MAF's worldwide operations¹.

MAF's mission is to see isolated people changed by the love of Jesus as our overseas personnel use aviation and technology to bring help, hope and healing to some of the remotest places on earth. We swiftly, safely and efficiently fly people and organisations to communities that are hard to reach or are cut off from the outside world due to geographical barriers, natural disasters, war or conflict.

Despite the financial challenges we experienced in 2024, globally MAF pilots flew to over 1,000 remote locations, enabling humanitarian aid and relief organisations, churches and individuals to care for thousands of vulnerable people in 24 low-income countries throughout Africa, South and Central America and the Asia-Pacific region.

The following are examples of just some of the activities carried out by MAF programmes in Arnhem Land, Chad, Guinea, Kenya, Liberia, Madagascar, Papua New Guinea (PNG), South Sudan, Tanzania, Timor-Leste and Uganda.

The stories give a flavour of the flights that took place in 2024 – showing how MAF continued to help save and brighten the lives of those living in some of the world's poorest, remotest and most vulnerable locations. Without your loving partnership, none of this would be possible.

- **Reuniting families and equipping people financially in Arnhem Land**

In Arnhem Land, whose tiny population of 16,000 is geographically spread out, and where access to financial services is limited, we enabled counsellors from Anglicare NT to help people who'd been locked out of their bank accounts, were struggling with debt, or facing problems resulting from unsuitable money lending schemes. Staff from the charity also fostered financial awareness and equipped people with the skills needed

¹ MAF's worldwide operations include activities managed by MAF International (see page 16), MAF Canada and MAF USA (and their affiliates).

to manage their money more effectively. The challenges of reaching hard-to-access areas, Anglicare's Operations Manager maintained, were greatly alleviated by our speedy and dependable shuttle service, which he said was particularly vital when the wet season made the roads impassable.

We also responded to the request to reunite a mother and child, after the woman had fled from a violent relationship. With the perpetrator threatening to harm the mother if she came to get her daughter, Pilot Matthew Kaye helped keep the woman out of sight, getting her onto the plane as soon as it was ready. Matt then flew the mother to the appropriate Homeland, where she found her two-year-old daughter and was able to reach the women's shelter in Nhulunbuy safely. The Manager of Miyalk Domestic and Family Violence Shelter later told us, 'It was four weeks since she had seen her little girl, so it was nice to see them together. We are lucky that MAF works so closely with the shelter and can provide charters at such short notice.'

- **Assisting refugees and language workers in Chad**

In Chad, where refugees from the conflict in neighbouring Sudan were pouring across the border every day on foot, donkey and truck, we flew urgently needed equipment and personnel to remote airstrips in Adre, Farchana and Amdjarass. Our partnership with NGOs including the Norwegian Refugee Council and the Mennonite Central Committee enabled us to deliver medicine, computers, printers and office supplies to assist the growing refugee community.

We also helped staff from Association pour le Développement et la Paix (ADP), an organisation that's developed a Teda alphabet and language programme that's now part of the national curriculum. By bringing in short-term teams to advance their language work and health services, our flights spared the volunteers a bumpy, five-day journey across the Sahara Desert, where sand and hardened lava means that driving takes almost as long as walking. As well as working at the government hospital in Bardai, ADP staff also run a sports programme. The Director later commented, 'The Lord has grown our team to where it is because of MAF. Without them, we couldn't have a programme which touches so many lives or have so many people working with us.'

- **Carrying Christians and airlifting the injured in Guinea**

In Guinea, where many of the roads are dangerous and unpaved, MAF responded to the Government's request for help when a bus travelling from Macenta plunged into a ravine. Our plane flew local medical staff and seven badly injured patients from Nzérékoré to Conakry. The injuries of those involved in the accident included head traumas, spinal injuries, fractures and dislocations. Pilot Brad Ballin later commented, 'Without our help, the more seriously injured casualties would have had to endure many hours of rough road travel before receiving medical help in Conakry.' Expressing his deep gratitude for the MAF family, Nzérékoré's Town Prefect said, 'We would really like to thank the support which frankly relieved us today. Congratulations to MAF! We always stand by them.'

Another MAF flight enabled eight participants of the Evangelical Protestant Church of Guinea's Biblical Youth Camp to reach their destination safely. Although about 600 Christians travelled to Boké – a 300km journey from Conakry– David, an administrator at the Sacred Heart paediatric health centre, was one of those fortunate enough to reach Boké by air. He later gave thanks for the 40-minute flight that saved the 8 believers a gruelling, 6-hour overland journey. 'Our roads aren't even roads,' David said, 'they're craters! They are really catastrophic.' Isaac, a civil administrator who also attended the event, agreed, adding, 'Our roads are really degraded, so when the rainy season comes, it's even worse. There is real suffering on the road!'

- **Combatting cholera, restoring sight and providing clean water in Kenya**

In Kenya, when devastating floods swept across the country leaving 50 acres of croplands damaged, 67 roads washed away, thousands of people displaced and hundreds of lives claimed, MAF carried out numerous survey flights to help NGOs respond in the far north of the country. We delivered food, blankets and water purification tablets, enabled Sign of Hope to deliver urgent medical supplies to help combat a cholera outbreak and transported 600kg of cargo to help treat the water-borne disease in North Horr and Dukana.

Sign of Hope's Field Project Co-ordinator later said, 'We are grateful for the opportunity to fly essential supplies with MAF. Most of the roads in these locations have been impassable after the floods.'

Our aircraft also enabled a team of eye specialists from The Fred Hollows Foundation to examine more than 2,000 people, perform 295 successful sight-restoring cataract operations, and refer 21 children with congenital and traumatic cataracts for specialised surgery. The free, five-day clinic in Mandera, made possible by MAF flights, reduced the eye experts' travel time from an exhausting 15-hour road journey to a mere 3-hours, time which could then be spent with patients. After years of being in darkness, one grateful 78-year-old patient exclaimed, 'I cannot put into words how much your assistance has given me a new life! I feel rejuvenated, as if I'm young again.' Expressing her thankfulness for our help, the NGO's Programme Manager remarked, 'Without MAF, this wouldn't have been possible.'

Another MAF flight ensured that a team from Christ Is The Answer Ministries (CITAM) was able to commission a new, solar-powered borehole that meant women and children no longer had to walk long distances in the scorching heat, carrying heavy containers filled with water for their families. Thanks to MAF's partnership with CITAM, people can now pump 19,000 litres of water an hour – not only providing a sustainable supply of water but enabling women who couldn't originally go to church because they needed to find water, to now enjoy Sunday worship. Rev Elias, who took part in the commissioning, thanked MAF, saying, 'The flights are very important because they helped the team save time.' Although an MAF flight is only two hours, overland travel from Nairobi to Marsabit is a nine-hour trek.

- **Enabling education and evangelism in Liberia**

In Liberia, where a 14-year civil war left the country in ruins, we provided flights for the Executive Director of Dougbe River Presbyterian School. Originally a homeless orphan, the tireless educator now transforms lives in Sanniehei District, Grand Gedeh County. Dougbe River School is the only junior high in this remote, rural district. The school produces food for the 200 students and their teachers, provides dormitories for the students, housing for the teachers and has developed a curriculum in line with Liberia's Ministry of Education. Thanks to MAF flights, people and supplies can reach the isolated community from Monrovia. Although young girls in the district are generally engaged at an early age – causing many to miss the opportunity for an education – schools such as Dougbe are now altering the elders' attitudes and changing traditional beliefs. With challenging road conditions making it difficult to reach remote Liberian communities, a flight for the International Missions Director of Rhema Pentecostal Church enabled him to take part in a three-day revival meeting. The pastor wanted to visit a well-established church but, due to bad roads, had been unable to pay a visit for many years. 'Souls got saved in Zwedru,' he said, 'because MAF flew me safely. The revival brought joy to my heart after many years of being away. The crowd was huge. Twenty-two people said they wanted to accept Christ and, based on the time available, we were able to baptise 16. I pray that this partnership continues to win souls for Christ in the rural areas. It all happened because of MAF's mission in Liberia.'

- **Saving lives and promoting health in Madagascar**

In Madagascar, where people have little access to healthcare, we helped save the life of an eight-year-old boy from Nosy Be. Angelo, who'd been playing outside, had come across some bottles containing a highly toxic substance which had been left by workers. When word spread about how their dangerous contents had caused little Angelo vicious third-degree burns, a medical charity reached out to MAF France, which contacted our Madagascar programme. With road travel unthinkable, our Cessna Caravan enabled the boy to reach Mandritsara safely, where he was taken to Good News Hospital for treatment. We then flew the equipment needed for Angelo's skin grafts to the hospital. Although he faces a long recovery, thanks to MAF, Angelo now has the chance to heal.

We also flew staff from the *Africa Mercy* – a floating hospital docked at Toamasina on Madagascar's eastern coast – to hard-to-reach villages, so the ship's medical team could assess the condition of ill and injured patients. Those needing treatment were then flown back to the ship. According to Mercy Ships' Patient Selection Clinical Manager, 'Flying with MAF makes it possible to travel in a much safer and more efficient way because the roads can be tough to navigate. Days become hours when flying with MAF.' With some

destinations in the west taking up to five days of time-consuming car travel, MAF flights enabled otherwise inaccessible areas to access medical assistance swiftly and safely.

- **Providing schoolbooks and making healthcare and medevacs possible in Papua New Guinea**

In Papua New Guinea (PNG), where a village situated on the edge of a mountain peak in the country's remote Highlands hadn't had a single teacher or healthcare worker since 1975, Sikoi's villagers finally finished the 28-year task of building an airstrip using sticks, bush materials and their bare hands. Pilot Tim Neufeld, the first person to reach Sikoi by plane, described the privilege of landing there, as people danced, shed tears and waved their Bibles in the air. Those present thanked God for the new runway, which finally enabled them to connect with the outside world and receive the help and supplies they'd needed for so long.

Another flight in PNG enabled education to take place in remote Hela Province. With no road access, the only way the community can receive basic services is through MAF. As the headmaster of the local primary school pointed out, 'All the school building materials and supplies were delivered by MAF, enabling the operations in Wanakipa Primary School. Every schoolbook we have in our library was flown by them. I firmly believe that, without MAF's presence, essential services in Wanakipa – including the school – would cease to function.' Were it not for our light aircraft, it would take two days for staff to reach the nearest town, assuming that robbers and tribal gangs didn't ambush them along the way.

We also airlifted a man who'd been robbed by a gang of vicious looking men wielding bush knives in PNG's isolated Highlands. He was stabbed repeatedly in the head, jaw, neck and shoulders, then left to die in a bloody heap on the remote jungle trail after. He was found by a local pastor who raised the alarm. Thirty minutes after our base in Goroka had received a call for help, Pilot Glenys Watson landed at Nomane Airport where the blood-soaked patient was loaded into the plane, Glenys flew him to an airstrip near Kundiawa General Hospital, where the staff were able to save his life. Without our help, and that of the pastor who providentially found him, John would probably have bled to death. 'I was a dead man,' he said later, 'but thank you MAF for saving my life.'

- **Feeding missionaries and flying rural deans and ophthalmologists in South Sudan**

In South Sudan, where the lack of roads means that aid and mission groups rely on us to reach those in need, we provided missionaries working among hard-to-access communities with fresh groceries. The grocery ministry, started by MAF families, helps sustain people in places where food isn't readily available – our planes transporting more than 1,500kg of dried milk powder, oats and noodles, as well as solar panels. Although food originally came across the border from Sudan, few deliveries had taken place since civil war broke out there. Tobias Meyer, who's delivered tonnes of food over the last five years, remarked, 'I enjoy the grocery flights because I get to interact with the missionaries. Africa Inland Mission makes good use of these flights to purchase additional groceries in Torit.'

We also flew Dr Aja, the former refugee and first woman to qualify in ophthalmology in South Sudan, enabling the mother of five and her team to run monthly eye clinics that restored sight to thousands of isolated people. Before using us to reach remote villages, she was forced to travel over pothole-riddled dirt tracks and dangerous mud bath roads – encounters with cobras, lions and armed gangs posing further life-threatening risks. Dr Aja now spends a fraction of her time travelling from Juba to places like Yuai and Kapoeta. A typical 4-day outreach allowed 1,000 patients to receive their sight, with many parents being able to see their children for the first time. 'It makes a lot of difference,' Dr Aja pointed out, 'to serve your community and bring a smile to their faces.'

Another flight, this time took Elisama Edward, Rural Dean for the Episcopal Church of South Sudan, Maridi to hospital after he'd been harvesting honey and the branch beneath him had given way. Unable to get help for his badly broken arm, Elisama resigned himself to a life with impaired mobility. Fortunately, when an MAF plane landed in Maridi, Elisama was among the 100-plus pastors who wanted to learn about reconciling communities through our Bible-based Healing Hearts, Transforming Nations workshop. After it ended, we flew him to Juba Teaching Hospital where an experienced surgeon realigned the bones and secured them

with a plate and screws. The pastor, now well on the road to recovery, will soon be cycling between the 5 parishes and 3,000 people in his care again.

- **Distributing clothes, delivering vaccines and baptising believers in Tanzania**

In Tanzania, where there's a dangerously inadequate network of dirt-track roads, an MAF flight made outreach possible and enabled 40kg of clothes to be distributed to villagers in Chidudu, Mahaka and Dabia. Rev Peter, one of the passengers flown to Mahaka by Mark Liprini, told members of the Sukuma tribe that the only way to God was through Jesus. Having asked the pastor various questions, 13 local men asked for baptism. 'Although I had no water,' Rev Peter explained, 'I asked the pilot, who had some in the plane,' using Mark's water bottle to baptise the kneeling tribesmen. One of them wanted to take the same name as our pilot because he said that, if all Christians were like Mark, then he wanted to have the same love Pilot Mark had.

Another flight ended after a successful medical clinic on Mount Olemilei provided pregnant women, mothers and their children with check-ups and vaccinations. Unfortunately, Pilot Peter Griffin's plane had a flat tyre, leaving him and his passengers stranded there. Realising that the vaccines brought by plane would be unusable after 24 hours – leaving the following day's clinic in Malambo without vaccines – the medics realised that they needed someone to make the steep vertical descent with the supplies. With only two hours before nightfall, and despite the danger posed by prowling lions, Peter, a local guide and one of the doctors set off down the mountain with the bulky vaccination case. When the tired trekkers finally reached the bottom, a motorbike arranged by MAF partner Elisha Moita enabled the vaccines to be safely stored in the clinic's fridge.

- **Flying patients and transporting rape survivors in Timor-Leste**

In Timor-Leste, where MAF is the sole air ambulance service for the entire population, we airlifted a 31-year-old woman whose high blood pressure meant she was dangerously close to losing her baby. Living in a village with no roads, no electricity, and more than 20 miles of water between her and the nearest hospital in Dili – with the turbulent ferry crossing likely to take three hours – we flew the heavily pregnant woman to the capital. Her husband, who joined the 15-minute medevac, later remarked, 'I am grateful to MAF for their extraordinary service to evacuate us and save the lives of my wife and baby.' After a week's recovery in Dili – having given birth to a healthy baby girl at Guido Valadares National Hospital – the young family was flown back to Atauro Island.

Another 15-minute flight enabled an 18-year-old to seek justice against the man who raped her. Faced with a stressful legal process, and dealing with the trauma of her ordeal, the unpredictable three-hour sea crossing from Atauro Island to Dili would have only made things worse. After the court sentenced the young woman's attacker to nine years in prison, her legal representative commented, 'MAF's service means a lot for us, and helps us to assist clients that need access to the trial process in Dili. We received information that our client needed to attend the trial but had a challenge because of bad weather. So, we contacted MAF, and they transferred our client from Atauro to Dili.' Having received counselling to help her recover from her trauma, the student is now continuing her studies.

- **Bringing hope to displaced people in Uganda**

In Uganda, where great progress has been made in reducing poverty, though pockets of need still remain, MAF flights brought hope to refugees at Bidibidi who'd been forced to flee from conflict in South Sudan. To combat the high level of depression and stress at the camp, we carried out four flights a week, enabling Brass for Africa to run music programmes there. The NGO later noted a significant decrease in suicide rates since they'd started teaching the refugees to play brass instruments. Although more than 160 suicides were recorded in the camp in 2021, in 2023, when the music workshops began, the figure decreased by 75%. The Programme Manager – a former refugee – said, 'Before MAF, it took an entire day of road travel plus another to recover for our team. With MAF, we can spend more time on the projects. We travel just half a day and rest, bringing music and achieving a vibrant community.'

Our aircraft also enabled the Co-founder of Impact Nation, an organisation dedicated to rescuing pregnant girls and vulnerable teenagers from the streets of Kampala, to fly from Kajjansi to Soroti to reach remote communities. Hosting seminars in Soroti, Bukedea and Mbale that brought together community leaders, politicians, religious leaders, educators and NGO personnel to focus on teen marriage, pregnancy and sexual exploitation, she encouraged the attendees to do all they could to facilitate change. The 69-year-old, who no longer copes well with long journeys overland, later commented, 'Using MAF's small aircraft to get to different communities has made a huge difference for me.'

All these and many other projects were only possible because of the faithful support of our individual supporters, churches and grants from governments and institutions. These included:

- AFD Software – The Postcode People
- The Souter Charitable Trust
- The Misses Robinson Charitable Trust

Specifically, our objectives and outcomes in 2024 were to:

- Pioneer a new programme focused on teenagers and young adults to bolster our talent pipeline of quality managers, innovative technologists, aviation support specialists and pilots.

The MAF Youth department developed a new strategy designed to reach young adults aged 16-25 with the aim of building a community of young people who feel empowered and equipped to become life-long supporters of MAF. This new venture led to the rebrand of from 'MAF Youth' to 'MAF Co-Pilot UK'. It was launched at an event in October. It is hoped that an increased awareness of MAF amongst Generation Z will provide a seamless transition from initial interest to choosing to journey with MAF, through volunteering, career/training or fundraising. In July we ran our first trip with young adults to our training centre in The Netherlands. This immersive experience resulted in several new Co-Pilot volunteers, a successful female applicant to this year's Engineer training programme and further strong applicants for future training.

- Complete a £5m capital appeal to support our fleet of the future development programme focused on Papua New Guinea.

In order to meet the needs of the people of PNG we have an ambitious expansion plan, including the modernisation of our fleet and the replacement of aircraft which have exceeded their working lifespans. The target of £5 million equated to two Cessna 208 planes and, owing to the generous support of two UK based donors, we were able to purchase two aircraft straight from the production line. Both aircraft will be based in PNG with the first going into service in the spring of 2025

- Host a series of events centred on a national tour of our newest plane which is on its way to Papua New Guinea

Owing to operational and weather challenges, it was not possible to bring an aircraft to the UK in 2024. Instead, the plane went directly to PNG where it is used to bring help, hope and healing to those who so desperately require it. However, thanks to another generous UK donor, a further aircraft has been purchased to join the PNG fleet in 2025. We plan to bring this plane via the UK enroute to service and use this as a focus for a fundraising event.

- Develop a digital by design donor experience to further our growth in our donor base and achieve our donation targets for 2024.

In 2024, we successfully grew our new donor acquisitions above our targets, primarily through digital channels, especially social media. We tested various campaigns, projects, and content to maximise engagement from supporters and potential supporters in the digital marketplace. Our website was optimised to ensure smooth navigation and an engaging user experience, making the donation process as simple as possible. We designed new journeys and connection points for donors to learn about the impact of their donations and find easy ways to support us on an ongoing basis. Additionally, we introduced a new app that allows people to give donations linked to activities happening within our programs within a week. These initiatives support the lifestyle choices of people wanting to support our work using the range of digital platforms and products we all use daily.

- Invest in our people and optimise our operations to control costs and increase efficiencies in our operations

We have undertaken a comprehensive review of our operating systems, project management tools, and scrum and agile planning and delivery processes for our campaigns and projects. To prepare our team for these changes and new ways of working, we organised a staff summit that included external training support. Additionally, we made strategic changes to job roles and recruited new skills into the organisation whenever opportunities arose due to staff turnover.

The MAF team in the UK

During the year, all the MIC² teams were amalgamated and now operate in specialist areas utilising the staff skills even more productively. All regions continued to impact churches/groups across the UK through the volunteer speaker network and this resulted in a real income growth of 15%.

Volunteer Numbers	2024	2023
Regional Co-ordinators		
England and Wales	9	7
Scotland	2	2
Northern Ireland	0	0
Area Reps/Speakers		
England and Wales	112	61
Scotland	32	28
Northern Ireland	12	8
Church Reps		
England and Wales	203	218
Scotland	26	28
Northern Ireland	41	46
Prayer Group Leaders		
England and Wales	10	11
Scotland	19	16
Northern Ireland	4	4

Also during 2024, the MAF Youth team transitioned to the Co-Pilot team focussing now on the 16-25 age bracket of young adults, with a view to creating a community of young adults who will become the next generation of MAF supporters, donors and staff.

² MIC MAF in the Community

Despite the change of strategy and approach, the Co-Pilot team still managed to achieve growth across Donations (up by 78%) Donors (up by 50%) and overall income (up by 141%) compared with 2023. The team managed to recruit almost 1,000 young people to Co-Pilot during the year.

International staff

This year we sent four new families to serve in MAF programmes. One family is now based in Indonesia, one in PNG, one in Arnhem Land, and one in Liberia. This brings the total number of staff supported by MAF in the UK to 27 families serving in 9 overseas programmes. We also supported two skilled volunteers and two mission experience placement volunteers in our PNG and Tanzania programmes. We continued to provide support with ministry partnership development activities and some pastoral care to a number of 'linked staff' who are employed by other MAF groups but who raise significant financial and prayer support from the UK. We have two new families with confirmed moves to MAF programmes in 2025, with others expected to join, based on our candidate pipeline.

Training Schemes

2024 saw our first trainee pilot complete our Future Pilot Programme and head overseas. A further two trainee pilots are on track to complete their studies by the end of 2025 and will begin their overseas assignment the following year. Another two are being assessed for the 2025 intake. Of our four aircraft engineer trainees, one is due to complete practical training in March 2025, after which he will move into pre-field preparation. Another has begun his two-year practical placement, with the remaining two completing their theory training in February next year and beginning their two-year practical placement. We also have an engineer trainee joining on the degree route late next year.

Conclusion for 2024

In 2024 we set ourselves the goal of acquiring significantly more donors than those who lapsed or died. In order to achieve this, we produced strong communications digitally, in print, and at church presentations and events – all sharing our passion for reaching remote and marginalised people in great need. We finished 2024 with a growth of 6% active donors, many of whom supported us for the first time, and their generous gifts enabled us to serve a greater number of remote and isolated people overseas.

In 2024 God blessed us with £17m of income and we give thanks for every enquiry, prayer, gift and hour of time given by our volunteers and team throughout the year.

Future plans

Across the world, many people live in isolation and in need; in countries with little sign of development or tragically war torn and unable to recover quickly from strife and severe civil unrest.

We are privileged to be enabling many other organisations who share the 'great commission' and understand the importance of the UN sustainable development goals – and the mission to ensure that no one should be left behind.

So that MAF can provide vital services and support to reach and help people living in isolation we aim to:

- Use the occasion of our 80th anniversary, and the visit of a new aircraft to the UK enroute to service, to stage a series of events to inspire and engage a new audience.
- Recruit new overseas mission staff to fill programme roles in line with operational priorities.
- Increase data-driven workflows, including leveraging AI where appropriate, to guide decision making and grow our return on investment.
- Roll out the operation efficiency and system review findings to maximise our ability to reach our objectives and key results in 2025
- Set-up an Innovation and Development centre in the Oxford and Cambridge Arc, to enable access to a wider talent pool and increase the awareness of MAF's work/impact across the UK

Strategic Report

Financial Review

Five-year history					
Income and expenditure £000	2020	2021	2022	2023	2024
Income					
Unrestricted gifts >=£20,000	212	459	778	225	374
Unrestricted donations	6,767	6,170	5,722	6,176	6,058
Unrestricted legacies	2,912	4,105	4,889	3,759	5,454
Investment income	17	12	60	146	143
International staff support	891	902	857	877	1,001
Other restricted income:					
Aircraft	-	500	1,251	1,127	2,671
Fuel	10	8	537	71	301
Juba hangar	-	142	-	-	-
Flying to benefit children	-	99	3	-	-
South Sudan	186	206	253	274	246
PNG Future Footprint project	-	-	585	501	112
Stuart King Memorial Fund	308	65	2	-	11
Other	1,348	1,119	1,034	840	779
Total income	12,651	13,787	15,971	13,996	17,150
Expenditure					
Cost of generating voluntary income	2,115	2,124	2,161	2,607	2,842
Charitable activities	10,149	10,474	14,961	13,132	13,602
Total expenditure	12,264	12,598	17,122	15,739	16,444
Net incoming / (outgoing) resources before investment gains	387	1,189	(1,151)	(1,743)	706

Page 23 sets out the Statement of Financial Activities for MAF UK for the year. The total income for the year was £17m (2023: £14m).

The principal source of funding was through voluntary donations providing some 99% (2023: 99%) of total income. Of this, legacy income amounted to 32% (2023: 27%).

As shown in note 2, donation income from the various donor groupings was by and large comparable. The restricted aircraft gifts were from an individual last year and a company this year.

The benefits of tax-efficient giving were again increased through the securing of a further 1,159 Gift Aid Declarations during 2024 (2023: 1,278). Tax claimed on 2024 gifts amounted to £951,878 (2023: £898,763).

Charitable activities include the costs of our overseas staff, unrestricted grants made and restricted funds for flying operations.

During the year, the sum of £2,102,000 (note 4) was paid in staff support from the UK serving overseas (2023: £1,947,000).

In addition, unrestricted grants of £5,113,000 (note 4) and restricted income of £5,106,000 (note 13a) totalling £10,219,000 (2023: £10,020,000*) were passed to sister MAF groups worldwide, primarily to assist in the provision of mission aviation (*2023: unrestricted grants of £6,325,000 and restricted income of £3,695,000).

The assets and liabilities of MAF UK are set out in the Balance Sheet (page 24). All of the assets were used directly in the charitable purpose or in a support capacity.

‘Financial Instruments’ are those assets and liabilities of a charity that can be impacted by a third party (e.g. bank deposits, investments, overdrafts, loans, trade creditors etc.). At the Balance Sheet date, financial instruments included bank deposits and trade creditors. Trade creditors are paid within 30 days unless the supplier’s payment terms are less favourable.

Investment income was £143k (2023: £146k).

Investment Powers and Policy

The investment powers of the Trustees are as set out in the Articles. Any sums not immediately needed have historically been invested in interest-earning accounts. It is the Trustees aim to ensure that funds are applied as quickly as possible, while also maintaining a suitable risk-based cash reserve to address the risks identified in the risk management process (see Risk Management section). Given the very low, and below inflation, interest rates, the Board have placed £1m of the funds in the CCLA³ COIF Charities Ethical Investment Fund. All income is automatically reinvested.

Reserves Policy

The Trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The Trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. The Trustees have concluded that, together with the reserves established to help in such circumstances, there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity, therefore, continues to adopt the going concern basis in preparing its financial statements.

It is the Board’s policy to reserve sufficient funds to ensure the ongoing operations of MAF UK. The reserves include a risk-assessed Base Reserve; during the year the risk elements were reviewed, and the Board decided that the combined fund should have a target level of £3.8m. Additionally, other designated funds may be created by the Board to help ensure MAF UK’s effectiveness. As a regular part of the Board’s work, all risks and reserves were reviewed, and any recommended changes have been implemented. Details of all the designated funds are set out in note 13a.

At the year-end, all the reserves were at or above the minimum policy-level (see note 13a).

The Base Reserve year-end balance of £3.8m was at the target level. Funds above the target level were moved into the New HQ Fund which will be further reviewed in 2025.

The Fixed Asset Net Book Value fund year-end balance was £12k representing the net book value of fixed assets.

A New HQ Fund was created from the funds released from the Fixed Asset Cost fund (now nbv), as well as funds from the Base Reserve (see above) as we plan ahead for when our current lease ends. The year-end value of the fund was £1,363k. The Trustees will further review this fund in 2025.

The Growth and Opportunities Fund will be spent over the next three years on specific opportunities and fundraising that are additional to the charity’s normal expenditure. The year-end balance was £1.238m

The National Staff Development Fund has been repurposed to support the Stuart King Memorial Fund (see below). The year-end balance was £116k.

The Stuart King Memorial Fund is a training fund and represents unspent donations raised in memory of Stuart King who sadly passed in 2020. The fund will be used to enable training and further training of essential staff over the coming years. At the year-end, the fund amounted to £340k (note 14a).

The International Staff restricted funds represent unspent donations that support our staff families overseas. It is expected that the funds will be used during the staff service period. At the year-end, such funds amounted to £9k.

³ [Home | CCLA](#)

Principal Risks and Uncertainties

The principal risks are assessed as those most impacting on our fundraising capabilities, including:

- interruption to gift processing through potential catastrophe
- interruption to postal gift income stream through industrial action
- reputation risk
- impact on donors and our continuing ability to process gifts in a global pandemic such as Covid-19.

The steps taken to manage these risks are set out in the Risk Management section (below).

The principal uncertainties relating to timing and volatility of various income streams are also addressed by the risk management process the Board has adopted, principally by the holding of sufficient liquid reserves (see Reserves Policy above). The Trustees have considered the impact on our various funding streams based on 2024 performance.

Risk Management

As a part of normal operations, the Trustees are responsible for setting the tone and influencing the culture of risk management within MAF UK. As part of discharging their responsibilities the Trustees have:

- established a risk register and risk management strategies that identify the types of risk faced and prioritised them in terms of potential impact and likelihood of occurrence, and the means of managing them. The risks and risk management strategies are periodically reviewed by both the Senior Leadership Team and the Board of Trustees. The risks are classified into the following groupings:
 - Reputation
 - Strategic
 - Governance
 - Operational
 - Health and safety
 - Financial
 - Legal
- established a regular review of the adequacy of the charity's current internal controls. The Trustees are pleased to report that the charity's internal financial controls conform to the guidelines issued by the Charity Commission.
- adopted a range of risk management policies, including:
 - Recruitment
 - Anti-fraud
 - Whistleblowing
 - Conflicts of interest (Declaration of interest)
 - Anti-bribery
 - Safeguarding

All MAF UK policies are published on the MAF UK intranet for staff understanding.

Fundraising Methods and Processes

Approach to fundraising

MAF UK supports the work of MAF worldwide and is committed to its charitable aims and fundraises to see the lives of isolated people spiritually and physically transformed. We are a signatory to the Fundraising Regulator's Fundraising Promise, being open, honest, fair, and legal in our approach to and delivery of, our fundraising practices.

Work with, and oversight of, any commercial participators and professional fundraisers

We do occasionally enter into third party contracts for fundraising promotion (not fundraising itself). We have contracts in place and full control and signing off for any communications that are used for these particular campaigns.

Fundraising conforming to recognised standards

We are a member of the Fundraising Regulator, adhere to the Fundraising Standards and are a signatory to the Fundraising Preference Service. It also means our supporters have a simple and transparent process that can help us deal with any complaints quickly and easily.

Monitoring of fundraising carried out on its behalf

We have a member of staff who is responsible for overseeing community fundraising and supporting/monitoring the people that are raising money for us. We also have a team of volunteers that are involved in fundraising for us, they go through an interview programme, have a role description, sign up to a code of conduct, receive training, have annual update conferences, have organisational emails, and are managed and supported through a management structure.

Fundraising complaints

We have a section on our website explaining our Fundraising Promise and complaints process [Our funding - Mission Aviation Fellowship \(maf-uk.org\)](https://www.maf-uk.org/our-funding-mission-aviation-fellowship).

This is linked to the Fundraising Regulator and gives our supporters an easy, clear and transparent way of dealing with any complaints.

Protection of the public, including vulnerable people, from unreasonably intrusive or persistent fundraising approaches, and undue pressure to donate

We take our communications and fundraising responsibilities seriously. Actions include being registered with the Fundraising Preference Service, having appropriate policies to cover data protection, ethical fundraising and our approach to fundraising and calls to action. We also make sure relevant staff are confident and equipped for speaking to and dealing with vulnerable people. All our communications are clear and transparent, and we always give an option to change what any person receives from us.

The complaints received have been summarised below:

Type	2024	2023
Incorrect salutation	-	-
Too much mail received	4	1
Too many financial "asks"	2	3
Clarity/font size used	13	16
Content presentation	14	21
Total	33	41
Total mailings	523,619	423,634

Structure, Governance and Management

Governing Document

MAF UK is a charitable company limited by guarantee and a registered charity. It is governed by the Articles dated 15 September 1997 and revised in April 2015. In the event of the company being wound up, members are required to contribute an amount not exceeding £10.

Appointment of Trustees

The Trustees are elected by the Board. The number of Trustees may not be less than three but is not subject to a maximum. Trustees are elected for 3-year terms, up to a maximum of nine consecutive years.

During the year two trustees left and the Board thanks them for their service, and one new trustee joined.

Board decisions are made by majority vote.

The number of Members may not be less than two. The Trustees are also the Members.

Trustee Induction and Training

In the Trustee induction programme, new Trustees are provided with the Articles and recent annual and management accounts as well as Board policies. They are required to attend a series of meetings and discussions with the Chair, Chief Executive and others to learn more about the work and how MAF UK operates.

Organisational Structure

Usually, the Trustees meet at least four times a year and are responsible for the strategic direction and good governance of the charity. To ensure good governance and to maximise Board skills, the following subcommittees have been established:

- Finance and Risk Subcommittee
- Fundraising and Communications Subcommittee
- People and Prayer Subcommittee

The Board approves an annual operational budget which sets out income targets and expenditure limits. Within the budget, the day-to-day responsibility for the charity's operations is delegated to the Chief Executive and the Senior Leadership Team (listed as Key Management Personnel on page 17).

Governance

With the help of NCVO, the Board reviewed Board effectiveness in 2024, and is working through the recommendations.

Safeguarding

MAF UK is committed to providing a safe and trusted environment for staff, volunteers, and beneficiaries. The organisation requires the highest ethical and moral standards from all our staff and takes misconduct seriously. We have a number of policies with which all staff must comply. These include a code of conduct, safeguarding, bullying and harassment, data protection, and privacy and equal opportunities policies.

Remuneration Policy

MAF UK is a charitable Christian mission organisation and as such aims to balance care of staff with stewardship of the resources entrusted to it. In line with these aims, MAF UK strives to set salaries fairly and comparable to the charity sector while maintaining its ability to attract and retain the right skills, experience and expertise to achieve the mission.

Each UK post is evaluated by a job evaluation panel made up of senior management, HR and staff representation. A salary is then calculated based on a comparison of jobs in the same grade and the points awarded for those jobs.

All salaries are periodically benchmarked using a commercial provider of salary data and measured against:

- comparable jobs and organisations in our region
- market matching basic salaries between the lower quartile and median
- organisations with an annual turnover of between £10M to £50M

The General Pay Award is considered each year and is primarily dependent on the income of the organisation and ensuring that operational funding to is not adversely impacted. The General Pay Award is based on a range of indices, such as the Retail Price Index, Consumer Price Index, and a comparison with what others are doing regarding salary rises in the third sector. The MAF UK Board are responsible for approving the budget and this includes the recommendation for the General Pay Award.

MAF UK's Senior Leadership Team sits within the framework of the UK salary structure as set out as above. The MAF UK Board agrees on the salary for the Chief Executive. No bonuses are paid to any member of staff. The pension provision for the Chief Executive and Senior Leadership Team are on the same terms as other employees.

Related Parties

MAF UK is a member of MAF International, the operational arm of the MAF International Family⁴, to which all operational assets were transferred by the resourcing groups. The central management of all the programmes enables better efficiency in terms of asset deployment and the standardisation of training and safety standards. MAF UK's overseas staff are seconded to MAF International and all funds raised for operational programmes are passed to MAF International. MAF UK has one subsidiary which is dormant. Apart from the natural transactions with other MAFs, there were no related party transactions.

Internal Controls

The Trustees have overall responsibility for ensuring that the charity has an appropriate system of controls, financial and otherwise. They 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, and to provide reasonable assurance that:

- the charity is operating efficiently and effectively
- its assets are safeguarded against unauthorised use or disposition
- proper records are maintained, and financial information used within the charity or for publication is reliable
- the charity complies with relevant laws and regulations.

The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. They include:

- a strategic plan and an annual budget approved by the Trustees
- regular consideration by the Trustees of financial results, variances from budgets and non-financial performance indicators
- delegation of authority and segregation of duties
- identification and management of risks
- annual completion of the Charity Commission's *Internal Financial Controls for Charities Checklist*

⁴ The MAF International Family includes MAF International, MAF UK and 12 other resourcing MAFs in Australia, Denmark, Finland, France, Germany, Italy, Netherlands, New Zealand, Norway, South Africa, Sweden and Switzerland

Trustees' Responsibilities in Relation to the Financial Statements

The Trustees are responsible for preparing the annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company and of its income and expenditure for that period.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgments and estimates that are reasonable and prudent
- state whether applicable accounting standards, including FRS 102, have been followed, subject to any material departures disclosed and explained in the financial statements
- state whether a Statement of Recommended Practice (SORP) applies and has been followed, subject to any material departures which are 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 business.

The Trustees are responsible for keeping adequate accounting records that show and explain the charity's transactions, 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 Companies Act 2006.

They 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.

Financial statements are published on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements, which may vary from legislation in other jurisdictions. The maintenance and integrity of the group's website is the responsibility of the Trustees. The Trustees' responsibility also extends to the on-going integrity of the financial statements contained therein.

Provision of Information to Auditors

In the case of each of the persons who are Trustees at the time when the Trustees' report is approved, the following applies:

- so far as the Trustees are aware, there is no relevant audit information of which the company's auditors are unaware
- the Trustees have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

Legal and Administrative Information

Trustees and Members (the Trustees are also Members)

<u>Name</u>	<u>Dates</u>	<u>Subcommittee Membership</u>
Matthew Burton FCCA CTA MRICS		Chair
Andrew Hawkins MA (Hons)	(to 30/4/24)	Fundraising and Communications
Carl Knightly		Fundraising and Communications
Max Gove MA		Prayer and People
Ann Saunders BA Hons Oxon FCIPD		Prayer and People
Richard Jones FCMA BSc (Hons)	(to 30/4/24)	Finance and Risk
Steve Osei-Mensah ACIB FloD CDir		Finance and Risk
Bill Lowe		Fundraising and Communications
Andrew Maclay MA FCA		Finance and Risk
Clare Tunbridge MBA Beng (Hons)		Prayer and People
Gordon May		Finance and Risk
Stuart Matheson	(from 13/1/24)	Prayer and People

Company Information

Company number: 3437446 Website: www.maf-uk.org
 Date of Incorporation: 16 September 1997
 Registered charity in England and Wales (1064598) and in Scotland (SC039107)
 Registered Office and Principal Address: 1st Floor, Castle House, Castle Hill Avenue, Folkestone CT20 2TQ

Key Management Personnel

Chief Executive	Donovan Palmer
Head of Finance	Alex Finlow FCA MSc
Head of HR (to 30 August 2024)	David Leek MCIPD
Director of People and Culture (from 18 November 2024)	Johnathan Fell
Chief Operating Officer	Mike Fagg
Head of Communications	Vivienne Pattison BA (Hons)
Head of Fundraising and Partnerships	Ali Chambers BA (Hons) GGSM
Head of Data, Information and Systems	Duncan Colyer

Our Advisers

Auditors	Moore Kingston Smith LLP	9 Appold Street, London, EC2A 2AP
Bankers	National Westminster Bank Plc	Europa House, 49 Sandgate Road, Folkestone, CT20 1RU
Solicitors	Edward Connor Solicitors	10 The Point, Market Harborough, LE16 7QU

The Trustees Report and the Strategic Report were approved by the Board and authorised for issue on 15 May 2025.



Matthew Burton (Chairman)

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES AND MEMBERS OF MISSION AVIATION FELLOWSHIP UK

Opinion

We have audited the financial statements of Mission Aviation Fellowship UK ('the company') for the year ended 31 December 2024 which comprise the Statement of Financial Activities (incorporating an Income and Expenditure Account), the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 'The Financial Reporting Standard Applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the strategic report and the trustees' annual report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the trustees' annual report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report or the trustees' annual report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 16, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's Responsibilities for the audit of the financial statements

We have been appointed as auditor under Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, the Companies Act 2006 and Section 151 of the Charities Act 2011 and report to you in accordance with regulations made under those Acts.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs (UK) we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charitable company.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the charitable company and considered that the most significant are the Companies Act 2006, the Charities Act 2011, the Charity SORP, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 & 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and UK financial reporting standards as issued by the Financial Reporting Council.
- We obtained an understanding of how the charitable company complies with these requirements by discussions with management and those charged with governance.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.
- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected non-compliance with laws and regulations.
- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of non-compliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also, the risk of not detecting a material misstatement due

to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006; and to the charity's trustees, as a body, in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, and in respect of the financial statements, in accordance with Chapter 3 of Part 8 of the Charities Act 2011. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters which we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to any party other than the charitable company, the charitable company's members, as a body, and the charity's trustees, as a body for our audit work, for this report, or for the opinion we have formed.

Moore Kingston Smith LLP

Date..21 May 2025

.....
Andrew Stickland
for and on behalf of Moore Kingston Smith LLP, Statutory Auditor

9 Appold Street
London
EC2A 2AP

Mission Aviation Fellowship UK Annual Report & Accounts 2024
Company Number 3437446

Statement of Financial Activities

(incorporating an Income and Expenditure Account)

for the year ended 31 December 2024

		2024			2023		
	Note	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000
Income from:							
Donations and legacies	2a/b	11,886	5,121	17,007	10,160	3,690	13,850
Investments and interest	3	143	-	143	146	-	146
Total		12,029	5,121	17,150	10,306	3,690	13,996
Expenditure on:							
Raising funds		2,842	-	2,842	2,607	-	2,607
Charitable activities		8,496	5,106	13,602	9,437	3,695	13,132
Total	4a/b	11,338	5,106	16,444	12,044	3,695	15,739
Net income / (expenditure) before investment gains	5	691	15	706	(1,738)	(5)	(1,743)
Gains/(losses) on revaluation of investments		61	-	61	84	-	84
Net income / (expenditure) before transfers	5	752	15	767	(1,654)	(5)	(1,659)
Transfers between funds	13a	-	-	-	135	(135)	-
Net movement in funds		752	15	767	(1,519)	(140)	(1,659)
Reconciliation of Funds							
Total funds brought forward	13b	5,922	334	6,256	7,441	474	7,915
Total funds carried forward	13a	6,674	349	7,023	5,922	334	6,256

All of the above results are derived from continuing activities.
All gains and losses recognised in the year are included above.

The notes on pages 26 to 36 form an integral part of these financial statements.

Mission Aviation Fellowship UK Annual Report & Accounts 2024
Company Number 3437446

Balance Sheet

(Statement of Financial Position)

as at 31 December 2024

		2024			2023		
	Note	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000
Fixed Assets							
Tangible Fixed Assets	7	12	-	12	36	-	36
Fixed Asset Investments	8	1,145	-	1,145	1,084	-	1,084
Total		1,157	-	1,157	1,120	-	1,120
Current assets							
Debtors	9	2,315	-	2,315	1,132	-	1,132
Short term deposits		-	-	-	2,000	-	2,000
Cash at bank and in hand		3,956	349	4,305	3,432	334	3,766
Total current assets		6,271	349	6,620	6,564	334	6,898
Liabilities							
Creditors: Amounts falling due within one year	10	(690)	-	(690)	(1,703)	-	(1,703)
Net current assets		5,581	349	5,930	4,861	334	5,195
Total assets less current liabilities		6,738	349	7,087	5,981	334	6,315
Creditors: Amounts falling due after more than one year							
Provisions	15	(64)	-	(64)	(59)	-	(59)
Total net assets		6,674	349	7,023	5,922	334	6,256
The funds of the charity:							
Base Reserve	13a/b	3,800	-	3,800	3,891	-	3,891
Other designated funds	13a/b	2,874	-	2,874	2,031	-	2,031
Total unrestricted income funds		6,674	-	6,674	5,922	-	5,922
Restricted income funds	14a/b	-	349	349	-	334	334
Total Funds		6,674	349	7,023	5,922	334	6,256

Approved by the Board on 15 May 2025 and signed on its behalf by:



Matthew Burton
Chairman

The notes on pages 26 to 36 form an integral part of these financial statements.

Mission Aviation Fellowship UK Annual Report & Accounts 2024
Company Number 3437446

Cash Flow Statement
for the year ended 31 December 2024

	Note	2024 £ 000	2023 £ 000
Reconciliation of net income / (expenditure) to net cash flow from operating activities			
Net income / (expenditure) for the year		767	(1,659)
Adjustments for:			
Depreciation charges	7	24	37
Investment income and Interest receivable	3	(143)	(146)
Gains on investments	8	(61)	(84)
(Increase) / decrease in debtors	9	(1,183)	311
(Decrease) / increase in creditors	10	(1,013)	504
Increase in provisions	15	5	10
		<u>(1,604)</u>	<u>(1,027)</u>
Net cash (used in) operating activities		<u>(1,604)</u>	<u>(1,027)</u>
Statement of cash flows			
Cash flows from operating activities:			
Net cash (used in) operating activities		(1,604)	(1,027)
Cash flows from investing activities:			
Investment income and Interest receivable	3	143	146
Proceeds from the sale of fixed assets		-	1,050
Purchase of fixed assets	7	-	(25)
Purchase of fixed asset investments		-	(1,024)
		<u>143</u>	<u>147</u>
Net cash provided by / (used in) investing activities		<u>143</u>	<u>147</u>
Change in cash and cash equivalents in the year		(1,461)	(880)
Cash and cash equivalents at the beginning of the year		5,766	6,646
Cash and cash equivalents at the end of the year		<u>4,305</u>	<u>5,766</u>
Analysis of changes in net funds			
	1 January	cash	31 December
	2024	flows	2024
	£ 000	£ 000	£ 000
Short term deposits	2,000	(2,000)	-
Cash at bank and in hand	<u>3,766</u>	<u>539</u>	<u>4,305</u>
	<u>5,766</u>	<u>(1,461)</u>	<u>4,305</u>

The notes on pages 26 to 36 form an integral part of these financial statements.

**Notes to the Financial Statements
for the year ended 31 December 2024**

1 Accounting policies

Basis of preparation

These financial statements are prepared on a going concern basis, under the historical cost convention, with the exception of investments which are included at market value. They are prepared in sterling which is the functional currency of the Charity. Monetary amounts in the accounts are rounded to the nearest thousand.

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). The Charitable Company is a public benefit entity for the purposes of FRS 102 and therefore the Charity also prepared its financial statements in accordance with the 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 (The FRS 102 Charities SORP), the Companies Act 2006, the Charities Act 2011 and Charities Accounts (Scotland) Regulations 2006 as amended by The Charities Accounts (Scotland) Amendment (No 2) Regulations 2014.

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. The Trustees and the Senior Leadership Team have reviewed all budgets and expected income and expenditure projections and have concluded that, together with the reserves established to help in such circumstances, there is a reasonable expectation that the charity has adequate resources to continue operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

The principal accounting policies adopted in the preparation of the financial statements are set out below.

Fund accounting

The charity maintains three types of fund. General unrestricted funds (Base Reserve) are available for use at the discretion of the Trustees in furtherance of the general charitable objectives. Designated unrestricted funds are monies set aside by the Trustees from unrestricted funding for specific purposes. Restricted funds are funds subject to specific conditions imposed by donors.

Income

All income is recognised when there is entitlement to the funds, the receipt is probable and the amount can be measured reliably.

Legacies are recognised following probate and once there is sufficient evidence that receipt is probable and the amount of the legacy receivable can be measured reliably. Where entitlement to a legacy exists but there is uncertainty as to its receipt or the amount receivable, details are disclosed as a contingent asset until the criteria for income recognition are met.

Government grants

Income from government or other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants has been met, it is probable that the income will be received, the amount can be measured reliably and is not deferred.

Expenditure

Liabilities are recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all related costs to the category.

The following specific policies apply to categories of expenditure:

Raising funds

Raising funds comprises all services supplied centrally identifiable as wholly or mainly in the support of generating income for this and future periods, and includes a proportion of central overhead, support and governance costs.

Charitable activities

Charitable activities includes all costs associated with our international staff (based overseas), direct (grants) and indirect costs of our overseas operations, and the costs associated with informing and educating our supporters here in the UK about our work, and includes a proportion of central overhead, support and governance costs.

**Notes to the Financial Statements
for the year ended 31 December 2024**

Support Costs

Support Costs include functions such as general management, information technology and human resources, as well as governance costs. They are allocated between the cost of raising funds and charitable activities, as shown in note 4a/b.

Critical accounting estimates and areas of judgement

In the view of the Trustees in applying the accounting policies adopted, no judgements were required that have a significant effect on the amounts recognised in the financial statements nor do any estimates or assumptions made carry a significant risk of material adjustment in the next financial year.

Foreign currencies

Foreign currencies have been translated to sterling as follows:

Current assets and liabilities	- rate as at 31 December
Other amounts	- rate at time of transaction

All differences are charged to the SOFA - 2024:£3k, (2023:£1k).

Tangible fixed assets and depreciation

Assets with a useful economic life of more than one year and a value in excess of £2k are capitalised.

Depreciation on assets is calculated as follows:

Equipment and vehicles: charged to write off the expenditure over its expected useful life at 33.33% of the cost per annum.

There is generally expected to be no material residual value when the assets are replaced.

Cash

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of 100 days or less, and bank overdrafts. Deposits with original maturity greater than 100 days from the date of inception are classified within current asset investments.

Financial Instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument. Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

With the exceptions of prepayments and deferred income all other debtor and creditor balances are considered to be basic financial instruments under FRS 102. See notes 9 and 10 for the debtor and creditor notes.

Operating leases

Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred.

Pensions

MAF UK operates a 10% non-contributory defined contribution scheme for its employees. The contributions are paid monthly as they fall due. The expense to activity allocation matches the wage to activity allocation. Pensions costs are treated as unrestricted unless a specific restricted gift was received for that purpose.

Transfers between funds

Transfers between the Base Reserve and other designated funds are as set out in note 13a.

Notes to the Financial Statements
for the year ended 31 December 2024

		Unrestricted		Restricted		2024
		£ 000	£ 000	£ 000	£ 000	£ 000
2a Donations						
Individuals (non legacies)			5,531		1,483	7,014
Churches			429		301	730
Trusts			352		1,552	1,904
Companies			89		1,702	1,791
	<i>Guernsey OADC</i>	-		5		
Governments			-		5	5
Other			31		18	49
Legacies			5,454		60	5,514
			<u>11,886</u>		<u>5,121</u>	<u>17,007</u>
2b						
		Unrestricted		Restricted		2023
		£ 000	£ 000	£ 000	£ 000	£ 000
Individuals (non legacies)			5,354		1,687	7,041
Churches			423		290	713
Trusts			523		787	1,310
Companies			74		910	984
Governments			-		-	-
Other			27		16	43
Legacies			3,759		-	3,759
			<u>10,160</u>		<u>3,690</u>	<u>13,851</u>
3 Investments and interest						
Investment income						-
Interest receivable						143
					2024	<u>143</u>
Investment income						20
Interest receivable						126
					2023	<u>146</u>

**Notes to the Financial Statements
for the year ended 31 December 2024**

	Unrestricted	Restricted	Sub-total	Apportioned	2024
	£ 000	£ 000	£ 000	£ 000	£ 000
4a Expenditure					
Raising funds					
Voluntary income	2,028	-	2,028	281	2,309
Donor acquisition	468	-	468	65	533
	2,496	-	2,496	346	2,842
Charitable activities:					
International Staff	1,105	997	2,102	291	2,393
grants: regular	5,269	-	5,269	729	5,998
restricted funding	-	4,109	4,109	570	4,679
Overseas operations *	5,269	4,109	9,378	1,299	10,677
Information and education	468	-	468	64	532
	6,842	5,106	11,948	1,654	13,602
Support costs	1,959	-	1,959	(1,959)	-
Governance	41	-	41	(41)	-
Total Support Costs	2,000	-	2,000	(2,000)	-
	11,338	5,106	16,444	-	16,444
Overseas operations * grants	5,113				

* Institutional grants totalling £5,113,000 (2023: £6,325,000) were made during the year to MAF International Ltd.

Support costs include:	General management	Financial management	Human Resources	Information technology	Premises	Total
	228	340	453	471	467	1,959

Basis of allocation: Apportioned proportionately across cost headings reflecting cost effort (as above)

4b		Unrestricted	Restricted	Sub-total	Apportioned	2023
		£ 000	£ 000	£ 000	£ 000	£ 000
Raising funds						
	Voluntary income	1,881	-	1,881	237	2,118
	Donor acquisition	434	-	434	55	489
		2,315	-	2,315	292	2,607
Charitable activities:						
	International Staff	1,064	883	1,947	245	2,192
	grants: regular	6,355	-	6,355	801	7,156
	grants: one-off	115	-	115	14	129
	restricted funding	-	2,812	2,812	354	3,166
	Overseas operations	6,470	2,812	9,282	1,169	10,451
	Information and education	432	-	432	57	489
		7,966	3,695	11,661	1,471	13,132
Support costs						
	Governance	1,734	-	1,734	(1,734)	-
		29	-	29	(29)	-
	Total Support costs	1,763	-	1,763	(1,763)	-
		12,044	3,695	15,739	-	15,739
	Overseas operations * grants	6,325				
Support costs include:						
	General management	Financial management	Human Resources	Information technology	Premises	Total
	176	347	374	404	433	1,734

Notes to the Financial Statements
for the year ended 31 December 2024

		2024	2023
	Note	£ 000	£ 000
5 Net income /(Expenditure)			
This is stated after charging:			
Depreciation	7	24	37
Foreign exchange loss	1	1	1
Payments under Operating Leases	11	153	157
Auditor's remuneration			
Audit fee	4a	20	19
Audit disbursements (and vat)	4a	3	4
Other fees paid to auditors (and vat)	4a	2	2
		<u>2</u>	<u>2</u>
6 Trustee and staff remuneration, related party and other transactions			
Staff costs		£ 000	£ 000
Wages and salaries		3,694	3,434
Social security costs		284	259
Other pension costs		394	372
		<u>4,372</u>	<u>4,065</u>
		Number	Number
Average number of employees - UK		69	68
Average number of employees - Overseas		30	33
		<u>99</u>	<u>101</u>
		Number	Number
Employees with total remuneration and benefits in excess of £60,000:			
£60,000 - £70,000		2	5
£70,000 - £80,000		2	-
£80,000 - £90,000		-	1
£100,000 - £110,000		1	-
		<u>£ 000</u>	<u>£ 000</u>
Pension contributions in respect of these employees were		<u>38</u>	<u>41</u>
		£ 000	£ 000
Total remuneration/benefits of key management personnel		<u>603</u>	<u>502</u>

Trustee reimbursed expenditure

The number of trustees who received reimbursement for out-of-pocket travel and subsistence expenses was 4 (2023:3) totalling £1,111 (2023: £903).

The trustees neither received nor waived any emoluments during the year (2023: £NIL).

Related party transactions

Apart from the trustee expenses identified above, there were no other related party transactions.

**Notes to the Financial Statements
for the year ended 31 December 2024**

				2024	2023
	Vehicles	Equipment	Total	Total	
	£ 000	£ 000	£ 000	£ 000	
7 Tangible fixed assets					
Cost					
As at 01.01.2024	46	391	437	526	
Additions		-	-	25	
Disposals		(33)	(33)	(114)	
As at 31.12.2024	<u>46</u>	<u>358</u>	<u>404</u>	<u>437</u>	
Depreciation					
As at 01.01.2024	46	355	401	478	
Charge for the year	-	24	24	37	
Eliminated on disposal	-	(33)	(33)	(114)	
As at 31.12.2024	<u>46</u>	<u>346</u>	<u>392</u>	<u>401</u>	
Net Book values					
As at 31.12.2024	<u>-</u>	<u>12</u>	<u>12</u>	<u>36</u>	
As at 31.12.2023	<u>-</u>	<u>36</u>	<u>36</u>	<u>48</u>	

				2024	2023
8 Fixed Asset Investments					
Cost or valuation			£ 000	£ 000	
As at 01.01.2024			1,084	1,026	
Additions			-	1,024	
Disposals			-	(1,050)	
Revaluation			61	84	
As at 31.12.2024			<u>1,145</u>	<u>1,084</u>	

CCLA Charities Ethical Investment Fund

9 Debtors

Other debtors	12	-
Gift Aid recoverable	147	76
Prepayments	109	92
Accrued income	2,047	964
	<u>2,315</u>	<u>1,132</u>

All debtors are considered financial instruments with the exception of prepayments.

The carrying value of financial assets (in debtors) is:

<u>2,206</u>	<u>1,040</u>
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**Notes to the Financial Statements
for the year ended 31 December 2024**

	2024	2023
	£ 000	£ 000
10 Creditors: amounts falling due within one year		
Trade creditors	487	1,361
Taxation and social security	74	66
* Other creditors	69	222
Accruals and deferred income	60	54
	<u>690</u>	<u>1,703</u>

All creditors are considered financial instruments with the exception of deferred income.

The carrying value of financial liabilities (in creditors) is:

* Other creditors includes: in respect of pension scheme contributions

<u>690</u>	<u>1,703</u>
<u>48</u>	<u>43</u>

11 Operating leases

Operating lease rental payments during the year:

	2024	2023
	£ 000	£ 000
Land and buildings	120	130
Vehicles	33	27
	<u>153</u>	<u>157</u>

At 31 December 2024, the total future minimum lease payments under non-cancellable leases was as follows:

	2024		2023	
	Land and buildings	Other	Land and buildings	Other
	£ 000	£ 000	£ 000	£ 000
Period:				
Within one year	115	23	105	29
Two to five years	371	52	366	65
Over five years	9	-	89	-
	<u>494</u>	<u>75</u>	<u>560</u>	<u>94</u>

**Notes to the Financial Statements
for the year ended 31 December 2024**

12a Analysis of net assets between funds

Fund balances as at 31 December 2024 were represented by:

	Base Reserve £ 000	Designated funds £ 000	Total Unrestricted £ 000	Restricted funds £ 000	Total funds £ 000
Tangible fixed assets	-	12	12	-	12
Fixed asset investments	1,000	145	1,145	-	1,145
Current assets	3,554	2,717	6,271	349	6,620
Current liabilities	(690)	-	(690)	-	(690)
Long term liabilities	(64)	-	(64)	-	(64)
	<u>3,800</u>	<u>2,874</u>	<u>6,674</u>	<u>349</u>	<u>7,023</u>

12b Fund balances as at 31 December 2023 were represented by:

	Base Reserve £ 000	Designated funds £ 000	Total Unrestricted £ 000	Restricted funds £ 000	Total funds £ 000
Tangible fixed assets	-	36	36	-	36
Fixed asset investments	1,000	84	1,084	-	1,084
Current assets	4,653	1,911	6,564	334	6,898
Current liabilities	(1,703)	-	(1,703)	-	(1,703)
Long term liabilities	(59)	-	(59)	-	(59)
	<u>3,891</u>	<u>2,031</u>	<u>5,922</u>	<u>334</u>	<u>6,256</u>

**Notes to the Financial Statements
for the year ended 31 December 2024**

13a Funds		As at 01.01.24 £ 000	Income £ 000	Expenditure £ 000	Investment Gains £ 000	Transfers in £ 000	Transfers out £ 000	As at 31.12.24 £ 000
Base Reserve		3,891	12,029	(11,182)	-	-	(938)	3,800
Designated funds								
Fixed Asset NBV Fund		437	-	-	-		(425)	12
New HQ Fund		-	-	-	-	1,363	-	1,363
Growth and Opportunities Fund		1,310	-	(72)	-	-	-	1,238
National Staff Dev' Fund		200	-	(84)	-	-	-	116
Unrealised Gains Fund		84	-	-	61	-		145
	<i>sub-total</i>	2,031	-	(156)	61	1,363	(425)	2,874
Total unrestricted income funds		5,922	12,029	(11,338)	61	1,363	(1,363)	6,674
Restricted funds	note 14a	334	5,121	(5,106)	-	-	-	349
Total funds		6,256	17,150	(16,444)	61	1,363	(1,363)	7,023

The Base Reserve comprises risk-assessed income stream elements to ensure that the charity can continue operations in the event of adverse or unforeseen situations. The fund level is reviewed by the Board each year, it is set at £3.8m. In 2025 the Board and SLT will seek to fund extra projects to reduce the balance to the target level.

The Fixed Asset NBV Fund represents the net book value of equipment and vehicles used by MAF UK, purchased from unrestricted funds.

The New UK Fund was created from the funds released/transferred from the Fixed Asset Cost Fund (now nbv) to provide funds for a planned new HQ to replace the currently leased offices, also augmented from funds in the Base Reserve above the reserve limit.

The Growth and Opportunities Fund can be drawn upon where operational opportunities appear that were not foreseen in the budget process.

The National Staff Development Fund is used to support the training of pilots and engineers.

The Unrealised Gains Fund represents gains on investments yet to be realised.

13b Funds		As at 01.01.23 £ 000	Income £ 000	Expenditure £ 000	Investment Gains £ 000	Transfers in £ 000	Transfers out £ 000	As at 31.12.23 £ 000
Base Reserve		5,394	10,306	(12,044)	-	570	(335)	3,891
Designated funds								
Fixed Asset Cost Fund		526	-	-	-	25	(114)	437
UK Capacity Fund		310	-	-	-	-	(310)	-
Growth and Opportunities Fund		1,000	-	-	-	310	-	1,310
National Staff Dev' Fund		200	-	-	-	-	-	200
Unrealised Gains Fund		11	-	-	84	-	(11)	84
	<i>sub-total</i>	2,047	-	-	84	335	(435)	2,031
Total unrestricted income funds		7,441	10,306	(12,044)	84	905	(770)	5,922
Restricted funds	note 14b	474	3,690	(3,695)	-	-	(135)	334
Total funds		7,915	13,996	(15,739)	84	905	(905)	6,256

Notes to the Financial Statements
for the year ended 31 December 2024

14a Restricted funds

Restricted income arises where a donor has imposed a restriction as to the use of the gift.

The table below summarises, by major category of restriction, the opening balance, income, expenditure and closing balance for each restricted fund.

	As at 01.01.24	Income	Expenditure	Transfers in	Transfers out	As at 31.12.24
Fund restriction:	£ 000	£ 000	£ 000	£ 000	£ 000	£ 000
MAF International aircraft projects	-	2,671	(2,671)	-	-	-
MAF International PNG Future Footprint	-	112	(112)	-	-	-
MAF International Fuel	-	300	(300)	-	-	-
MAF International non-aircraft projects	-	814	(814)	-	-	-
MAF International staff	-	84	(84)	-	-	-
	-	3,981	(3,981)	-	-	-
MAF Australia	-	38	(38)	-	-	-
MAF Canada	-	51	(51)	-	-	-
MAF Netherlands	-	12	(12)	-	-	-
MAF New Zealand	-	3	(3)	-	-	-
MAF South Africa	-	2	(2)	-	-	-
MAF USA	-	22	(22)	-	-	-
	-	128	(128)	-	-	-
	-	4,109	(4,109)	-	-	-
Stuart King Memorial Fund	329	11	-	-	-	340
MAF UK International Staff	5	1,001	(997)	-	-	9
	334	5,121	(5,106)	-	-	349

14b

	As at 01.01.23	Income	Expenditure	Transfers in	Transfers out	As at 31.12.23
Fund restriction:	£ 000	£ 000	£ 000	£ 000	£ 000	£ 000
MAF International aircraft projects	-	1,127	(1,127)	-	-	-
MAF International PNG Future Footprint	-	501	(501)	-	-	-
MAF International Fuel	-	67	(67)	-	-	-
MAF International non-aircraft projects	-	873	(873)	-	-	-
MAF International staff	-	124	(124)	-	-	-
	-	2,692	(2,692)	-	-	-
MAF Australia	-	36	(36)	-	-	-
MAF Canada	-	54	(54)	-	-	-
MAF Netherlands	-	1	(1)	-	-	-
MAF New Zealand	-	1	(1)	-	-	-
MAF South Africa	-	7	(7)	-	-	-
MAF USA	-	21	(21)	-	-	-
	-	120	(120)	-	-	-
	-	2,812	(2,812)	-	-	-
Stuart King Memorial Fund	464	-	-	-	(135)	329
MAF UK International Staff	10	878	(883)	-	-	5
	474	3,690	(3,695)	-	(135)	334

**Notes to the Financial Statements
for the year ended 31 December 2024**

15a Provisions

	Brought forward	Utilised	Provided	Total
	£ 000	£ 000	£ 000	£ 000
Leasehold dilapidations	59	-	5	64
	<u>59</u>	<u>-</u>	<u>5</u>	<u>64</u>

15b Provisions

	Brought forward	Utilised	Provided	Total
	£ 000	£ 000	£ 000	£ 000
Leasehold dilapidations	49	-	10	59
	<u>49</u>	<u>-</u>	<u>10</u>	<u>59</u>

Accounts



Mission Aviation Fellowship UK
(MAF UK)

A company limited by guarantee, not having share capital

Annual Report and Financial Statements
for the year ended 31 December 2023

England and Wales Registered Charity Number: 1064598

Scottish Charity Number: SC039107

Company Number: 3437446

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Message from the Chair of Trustees

See, I am doing a new thing! Now it springs up; do you not perceive it? Isaiah 43:19

2023 was, for us, a year of new beginnings. We give thanks that Donovan Palmer, the former CEO of Mercy Ships and UK National Director of YWAM, joined MAF UK as Chief Executive at a time when we are seeking to grow in order to fulfil our vision to see isolated people changed by the love of Christ.

Although we are living through a time of political and financial uncertainty, the need to increase prayer, financial support and the recruitment of staff is greater than ever. We look forward to the MAF UK team flourishing under Donovan's leadership and helping to meet the ever growing needs across the world.

With the help of the Lord we are ready to face the challenges which lie ahead. As the UK faced the biggest downturn in legacy funding in recent history, 2023 saw us begin a far-reaching review of the way we operate as a mission and seek to raise the funds necessary to serve in some of the world's remotest regions.

All this occurred in the context of the increasing cost of living in the UK, the continuing war in Ukraine and the horrors of another conflict, this time in the Middle East.

Having, in the words of Donovan, placed our 78 year old organisation in a 'start up' entrepreneurial mode, we have begun to see some encouraging progress. We have geared up to innovate in facing the physical, spiritual and financial 'challenges' preventing us from raising vital support for the vulnerable communities who desperately need the necessities we take for granted.

Our 2023 Trustees' Report shows that there remains much for which to thank God. Our planes enabled the lost and lonely to experience His light, with our pilots, personnel and partners directly helping lives to be changed and communities transformed as a result of MAF flights.

By way of example; thanks to our selfless volunteers, supporters and staff, we enabled educational activities in Arnhem Land (Australia), carried medical cargo to remote areas in Chad, assisted Bible translation in Guinea, brought clean water to needy places in Kenya, provided access to healthcare in some of Liberia's remotest regions, helped combat the effects of Cyclone Freddie in Madagascar, met the needs of vulnerable people in Papua New Guinea (PNG), and fed refugees in South Sudan.

As ever, we are extremely grateful to the Lord for keeping MAF's planes and personnel around the world safe. In particular, we are thankful for His provision of:

- £14m of overall income (including £3.8m of legacy income)
- Support for staff and their families serving overseas

We trust that, in the Operational Impact section below, you'll be inspired as you read some of the stories of the work made possible by God's unfailing goodness and your sacrificial gifts and prayers. The stories provide a brief snapshot of how some of the world's poorest and most embattled people were able to experience His help, hope and healing during 2023.

We are so grateful to all those who, by wrestling in prayer for us, enabled us to continue fighting the good fight against death, danger, drought, and deprivation – keeping our planes airborne despite the very considerable economic headwinds of 2023.

I offer a personal message of warm thanks to all those who supported us in 2023.

Matthew Burton

Chairman

Message from the Chief Executive

Years ago, in my teens, I was deeply inspired by MAF's story in South America. The commitment of MAF staff in combining faith with professionalism to operate aircraft in some of the most difficult to reach places in the world is a unique and extraordinary legacy that has stood the test of time.

Joining MAF UK as Chief Executive, I'm increasingly aware of how we stand on the shoulders of spiritual giants such as Stuart King, Jack Hemmings, Betty Green and Nate Saint. Giants who emerged from the destruction of World War II seeking to glorify God by using aviation and technology to bring practical help, spiritual hope and physical healing to remote and isolated areas.

Today, at a time when the need for our light aircraft is as great as ever, world leaders have warned that, without concerted action to reach the most vulnerable and isolated communities, the 2030 global poverty goals won't be met.

Now, as the year comes to an end and we look towards 2024, I continue – with God's help and the generous and heartfelt support of our tremendous team of volunteers, financial supporters, prayer partners and personnel – to lead MAF into a future where we can play our part in meeting these goals and be at the heart of this worldwide response to a broken planet.

Apart from improving and enhancing our Folkestone office for new ways of working, we have already spent time identifying and establishing a set of cultural norms that will effectively position the charity for the next chapter of our history and better define how best we can work together.

At a time when we've been experiencing a significant hold up in the processing of legacy income alongside a declining number of regular givers, our goal has been to hit 'net zero', where the number of new donors equals the number that we lose every year. I therefore give thanks that this has been achieved.

I am extremely aware that, although it's the aircraft and staff in our overseas programmes that physically meet the needs of countless vulnerable, dispossessed, disadvantaged and despairing people, you are the foundation on which our work is built.

It is your support that has enabled us – despite the challenges mentioned in this Report – to continue reaping a golden harvest of good news among men, women and children in low-income countries worldwide, and for inspiring us to serve them.

I look forward to the exciting New Year ahead of us as we seek to implement ambitious new plans for growth so we can best serve the world's most isolated people, so please be assured that we will continue to meet your expectations for MAF as we seek to change the world one flight at a time.

Donovan Palmer

Chief Executive

Report of the Trustees for the year ended 31 December 2023

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

The Trustees, who are also Directors of Mission Aviation Fellowship UK (MAF UK) for the purposes of the Companies Act, have pleasure in presenting the Report and Accounts for the year ended 31 December 2023. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended), the Articles of Association, and 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, October 2019).

Public benefit

The Trustees confirm that they have had regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties. As illustrated in this Trustees' Report, MAF UK supports the worldwide work of MAF, which aims to reach people living in some of the most isolated parts of the world.

In many countries, insecurity can render road travel highly dangerous. MAF's fleet of light aircraft enables access to remote communities, connecting those in need with those that can help. Even in places where it is safe to travel, there may be no roads or, if roads do exist, they can become impassable for months at a time due to natural disasters, adverse weather conditions and conflict.

Operational impact

Except where stated otherwise, the references to "MAF" represent MAF's worldwide operations¹.

MAF's mission is to see isolated people changed by the love of Jesus as our overseas personnel use aviation and technology to bring help, hope and healing to some of the remotest places on earth. We swiftly, safely and efficiently fly people and organisations to communities that are hard to reach or are cut off from the outside world due to geographical barriers, natural disasters, war or conflict.

Despite the financial challenges we experienced in 2023, globally MAF pilots flew to over 1,000 remote locations, enabling humanitarian aid and relief organisations, churches and individuals to care for thousands of vulnerable people in 24 low-income countries throughout Africa, South and Central America and the Asia-Pacific region.

The following are examples of just some of the activities carried out by MAF programmes in Arnhem Land, Chad, Guinea, Kenya, Liberia, Madagascar, Papua New Guinea (PNG), South Sudan, Tanzania, Timor-Leste and Uganda. The stories give a flavour of the flights that took place in 2023 – showing how MAF continued to bring help, hope and healing to those living in some of the world's poorest, remotest and most vulnerable areas. The miracles you'll read about below, begin with you.

- **Rescuing people from domestic violence and enabling education in Arnhem Land**

In Arnhem Land, whose tiny population of 16,000 is geographically spread out, senior students at Laynhapuy Homelands School are making inspirational progress in class, thanks to MAF flights. According to one Year 12 student from Gurumuru – who hopes to be an MAF pilot one day – 'I love flying with MAF every week and, during the flights, love talking to the pilots, seeing all the views from the plane, and getting to know different

¹ MAF's worldwide operations include activities managed by MAF International (see page 16), MAF Canada and MAF USA (and their affiliates).

students from each Homeland.’ The flights enable students and teachers to reach Laynhapuy from the many distant Homelands and help young people to remain close to their land, culture and family.

Our flights also enabled women and children to reach Miyalk Domestic and Family Violence Shelter safely. The life-saving refuge enables indigenous communities to support women who’ve had to flee from violent and abusive partners and need to live as close to family and cultural connections as they can, but far from danger. According to Miyalk’s Manager, ‘MAF is always willing to help, always very quick to respond because they understand it’s an emergency. MAF’s support means that we are able to get people out of the community and get them back to safety.’

- **Carrying Christians and medical cargo to remote areas in Chad**

In Chad, where there is no effective way to reach isolated areas without our aircraft, Pilot Eivind Lintjorn flew a Dutch missionary from Maroua to N’Djamena. The grateful passenger has flown with us since 2019, and commented afterwards, ‘We are very thankful for the ministry of MAF as it has helped us in the work we do. The MAF flights not only help cut short our trips but help us to be more profitable for believers both in Chad and Cameroon.’

Another MAF flight saw Pilot Becki Dillingham deliver 220kg of medicine to a hospital in Bardai. The aircraft also carried two personnel from BMS, an organisation providing healthcare, relief and community development in the area. The five-hour flight, which reduced their trip across the Sahara Desert by five days, would not only have been gruelling but, according to Becki, ‘would have exposed the passengers to danger due to the presence of bandits known to rob and harm travellers.’ Without Becki’s flight, the drugs meant for the hospital would probably have perished due to the Sahara’s blistering heat.

- **Assisting evangelisation, Bible translation and malaria prevention in Guinea**

In Guinea, where about 90% of the roads remain unpaved, we helped a medical team from Mission Partners for Christ to reach an otherwise inaccessible part of the country. Thanks to our flight, 2,380 patients were treated, with 15 people ‘opening their hearts to Jesus during the weeklong outreach.’ The medics treated patients, prayed for the sick, shared the Gospel and distributed 84 solar audio Bibles so people could hear God’s Word in their own language. Within two months of the outreach, the unreached people group had formed its own church, with 24 people gathering regularly to worship Jesus.

We also flew a team from Catholic Relief Services to Kankan to oversee a malaria prevention and awareness project that provided women and children with mosquito nets and enabled a team from Pioneer Bible Translators to join the celebrations marking the arrival of the Toma language Bible. One of the translators, who said he’d had the privilege of flying with MAF in eastern Africa, western Africa and PNG, added, ‘Every time, the pilots have been top-notch, professional, and dedicated to helping us reach our goals.’

- **Bringing the Gospel and clean water to Kenya**

In Kenya, which hadn’t had a proper rainy season for six consecutive years, and where 95% of water sources in the north had dried up, many people had no choice but to drink dirty water, causing them to contract cholera and diarrhoea. Fortunately, thanks to our flights, organisations such as Food for the Hungry and Concern Worldwide were able to provide food and help communities to restore boreholes so they could extract fresh, clean water from underground. The 2-hour flights from Nairobi to areas like Marsabit and Turkana saved NGO staff an exhausting 12-hour road journey through areas where those still grazing their livestock tended to fight over the tiny patches of grassland that remained, making travel dangerous.

We also partnered with Christ is the Answer Ministries to bring a team of doctors, vets and missionaries to drought-stricken Olturot, reducing an 11-hour road trip to less than 2 hours. The extra time – staff said – made all the difference, enabling the medics to examine 2,957 patients, the vets to treat about 17,520 animals, and the missionaries to share their faith with as many people as possible. They also showed the

Jesus film to some 1,520 villagers, with more than 800 'finding solace and hope in Christ'. Thanking us for making the week-long outreach possible, one of the villagers expressed their 'gratitude to the mission for providing us with complimentary medical and veterinary services combined with evangelism.'

- **Providing Liberia's remotest regions with healthcare**

In Liberia, a country that's been plagued by civil war and Ebola, and which is beset by poor roads, we assisted Partners in Health (PIH) to transport patients and samples from isolated rural areas like Harper to the capital Monrovia, enabling swift access to patients' test results and timely treatment. The organisation, which works closely with Liberia's Ministry of Health, trains local medical students and delivers staff, medicines and quality healthcare to some of the country's remotest regions. In saving PIH a one-week road journey during the rainy season, MAF's one-hour flights prevented test results and treatment from being delayed and ensured that fragile medical equipment wasn't damaged. Apart from transporting specimens three times a week to Monrovia for testing, we flew about 750kg of life-saving medical cargo to Harper each month.

Two other medical flights, this time to remote Greenville, carried a total of 15 people and 743kg of freight. The head of the medical team making the journey with MAF from Monrovia later said, 'I appreciate MAF being able to fly us. Travelling by road to Greenville would have taken at least 12 hours. We could never bring our team there or our equipment if it wasn't for MAF.' Apart from the doctors, nurses and a dentist from Duluth Gospel Tabernacle in Minnesota, our plane's cargo included 3,000 prescription glasses and the equipment necessary to test the villagers' eyes.

- **Combatting the effects of Cyclone Freddy, polio and helping UNICEF in Madagascar**

Three days before Cyclone Freddy made landfall on 21 February 2023, we flew seven members of the Medair emergency response team to Mananjary in order to prepare the locals for the cyclone's onslaught. The team provided food, temporary accommodation and emergency shelters for those whose homes were at risk. When the cyclone eventually struck, staff from Medair and MSF flew with us to inspect the damage, which destroyed many of the rice fields and killed much of the livestock in the southern part of the island, and to provide medical care to those suffering from acute malnutrition.

As well as assisting UNICEF and Madagascar's Ministry of Health by transporting 7,570kg of polio vaccines to 23 remote locations as part of a campaign to stop the disease from spreading to the farthest corners of the island, we also flew a consultant radiologist and a Bible translator to Mandritsara. According to Debbie, the Bible translator, 'It's quite isolated, you know. If you're ever in trouble there or need to fly back to the capital urgently, MAF just comes and helps.' The last time Debbie needed to reach Mandritsara and went by road, it took 50 hours due to the terrible weather conditions and a couple of vehicle breakdowns – our trouble-free flight making all the difference.

- **Helping vulnerable youngsters and female prisoners in Papua New Guinea**

In Papua New Guinea (PNG), when children were displaced by tribal violence, an MAF-supported orphanage provided a loving refuge for defenceless youngsters unable to attend school or find enough to eat. Bible Faith Outreach, which teaches the young people to read and write so they can eventually attend public school, received help from MAF personnel Linda Andresen, Andrea Rominger and Nellicia Van Saane who provided nutritious food for the children and helped with the administration, finances and teaching. The Director, who originally worked in our flight operations department and enjoys her strong links with us, commented, 'I enjoy seeing MAF staff. I love them like my own soul because they really help me with this work. Otherwise, I couldn't do it.'

According to Rotarians Against Malaria, 70% of deaths in PNG are caused by malaria, with MAF flying to Lapalama to help the organisation combat this by delivering 20,100 mosquito nets to remote rural

communities across the Enga, Simbu and Southern Highland Province regions. Another malaria-related flight saw Pilot Bridget Ingham airlift a young girl who'd been suffering from fever, vomiting and weakness for weeks. The 30-minute plane ride from Malaumanda to Kompam District Hospital saved 'Esther' and her family days of trekking through the bush to access medical care. According to the Residential Medical Officer at Kompam, 'She arrived at the hospital barely conscious. We diagnosed "Esther" with malaria and started prompt IV treatment as well as IV fluids.' Fortunately, thanks to our speedy response and flight, the patient responded well to the antimalarial treatment.

MAF staff helped PNG's people in other ways, too, with Harriette Knigge and Helen Symmonds – the spouses of two MAF pilots – encouraging female prisoners at Boram Correctional Service in Wewak. The two women led a trauma healing course, taught conflict management, and brought Jesus' light into a very dark place. 'Since I've come to prison,' one participant explained, 'I found freedom. Before, I just found myself in a lot of trouble. But since I've been taken out of that situation, I've found freedom.' Helen, who said it was a real privilege serving there, pointed out that 'they are all women who have made mistakes but are hungry to hear the Word of God. They really want to grow in their relationship with God.'

- **Feeding refugees and providing medical oxygen in South Sudan**

In South Sudan, where more than 190,000 people fled from conflict in neighbouring Sudan, Pilot Andy Macdonald flew boxes of medicine and food, which was rich in calories and protein, to malnourished children living in Renk's camps. Our planes also evacuated scores of refugees to Juba and Malakal when the onset of the rainy season flooded the transit camp and made nearby roads impassable. Cordaid's Country Director for South Sudan thanked us, saying, 'Yesterday, we saw first-hand your mission of flying for life and really appreciate it. You are contributing to this response, and that cannot be underestimated.'

Thanks to our partnership with Amref Health Africa, hospitals across South Sudan were able to receive a consistent supply of oxygen – our personnel loading pairs of 130kg medical oxygen cylinders onto our aircraft. Each huge white canister helped save the lives of young, vulnerable and elderly patients suffering from pneumonia, childbirth complications and traumatic injuries caused by road accidents. Pilot Jonathan Pound reported that, 'The first time I dropped off the supply at Malakal, they told me it couldn't have come at a better time. They had an outbreak of cholera and were desperate for oxygen to treat the patients.'

Sunshine is a plentiful resource in South Sudan, making it a year-round solution for generating power. Many schools, clinics, hospitals and mission stations would be in the dark if it wasn't for solar technology. In 2023 MAF flew more than 5 metric tons of solar powered equipment including solar panels, batteries, inverters, a solar powered vaccine fridge, water pumps and gospel radios.

- **Providing stress-free flights for mobile clinics in Tanzania**

In Tanzania, where there's a dangerously inadequate network of dirt-track roads, a stress-free 10-minute flight from Malambo to Olemilei enabled 84 women and children to benefit from their very first mobile medical clinic, once our aircraft had landed on a demanding mountain airstrip 6,000 feet above sea level. The visiting medical team provided screenings, diagnoses, medical treatments, vaccinations and counselling. According to Pilot Peter Griffin, 'Despite the challenging airstrip, it was a really satisfying day. Bringing healthcare closer to the community had a positive impact, which was more significant than the obstacles we encountered.'

Another MAF flight saw Peter Griffin fly a team of three trainee doctors and three nurses from Kilimatinde Hospital to Dabia and Mahaka. The two remote areas benefitted greatly from a day-long medical clinic as the medics monitored and weighed any women who were pregnant, providing them with folic acid supplements to help their babies' development and anti-malarial drugs to protect them from infection. They also

vaccinated their children against polio, measles, tetanus, diphtheria, whooping cough and TB. Thanks to MAF, the mobile clinic enabled 300 patients to receive essential healthcare, sparing many of the women a full-day's walk with youngsters strapped on their backs and the scorching sun blazing down on them.

- **Saving lives and promoting health in Timor-Leste**

In Timor-Leste, where two-thirds of the population is cut off from the outside world due to mountainous terrain and dilapidated roads, our air ambulance service saved the life of Bernadette – a 34-year-old mother who needed urgent medical assistance after giving birth. Because the journey from Atauro Island to Guido Valadres National Hospital in Dili meant a choppy 3-hour ferry crossing, our 15-minute flight to the mainland was the only way she could safely access specialised help. MAF personnel later visited Bernadette in hospital, bringing food, drink and a phone voucher so she could contact her family. Later, her husband thanked us for flying her to hospital, saying, 'I'm incredibly grateful to MAF for transferring my wife and our baby from Atauro to Dili. MAF did amazing work and saved my wife's life when she was in a serious condition.'

We also flew World Bank officials so they could explore opportunities to build three new municipal hospitals in Ermera, Viqueque, and Lautém in order to improve healthcare in hard-to-access areas. According to the World Bank Senior Operations Officer for the health sector, 'Timor-Leste has a high number of children and babies dying because of poor nutrition. Mothers are not receiving good care. The kids are not getting the immunisation, or they get sick. There are a lot of health problems.' The official, who thanked us for helping her to make the field project visit from the capital Dili to Viqueque in the south to see the municipality administrator and the health directors, added, 'We were happy to use MAF's service, of course, and we will use it again. It took only 40 minutes versus a 6-hour drive.'

- **Collecting artificial limbs and feeding schoolchildren in Uganda**

In Uganda great progress has been made in reducing poverty but pockets of need still remain. We flew Scovia, a double amputee, to St James' Orthopaedic and Surgical Centre in Jinja so she could collect the prosthetic limbs specially made for her. The flight saved Scovia – who lost her limbs after she contracted malaria when she was only 15 months old – a two-day round trip over long and bumpy roads. According to her mother Jane, 'Scovia is an active girl who loves playing football with her friends. Artificial limbs are a miracle – we never dreamed that she would walk. I am so happy now because MAF has helped me walk with my child. She is very happy and she can't wait to get back to school. She loves to learn. Her new legs will change our lives forever.'

Our aircraft also enabled more than 400 children at Ngongosowon Primary School in Amudat – one of Uganda's remotest districts – to receive food and an education in an area where providing this had, due to a number of failed rainy seasons, become an increasing challenge. MAF's partnership with the World Food Programme and NGO partner, ZOA, transformed a dangerous one-day road journey from Kampala to Amudat – where frequent exchanges of gunfire caused by frantic attempts at cattle rustling made access to food even harder – to a peaceful one hour's flight.

All these and many other projects were only possible because of the faithful support of our individual supporters, churches and grants from governments and institutions. These included:

- AFD Software – The Postcode People – a special gift marking 40 years in successful business
- Eden Automotive Investments
- John Scott Works Ltd
- The Souter Charitable Trust
- The Misses Robinson Charitable Trust

Specifically, our objectives and outcomes in 2023 were to:

- Attract, prepare and train new staff to serve overseas.

In 2023 we attended five Christian festivals and two other events directly promoting the recruitment needs of MAF. Additionally, we hosted two information events about our training schemes, one in-person recruitment event and two online recruitment events. Through these activities we had at least 200 direct conversations about overseas service.

Our training schemes remain a key element in providing consistent and sustainable staffing for our overseas work. This year we selected another pilot to commence study in 2024 bringing the number of trainee pilots to three. Unfortunately, despite repeated advertising we failed to add additional engineering trainees to our existing five studying and preparing for service.

- Establish a mechanism for developing national staff in programmes as well as enabling those individuals coming from countries without an MAF presence to serve in MAF programmes.

Following discussions with colleagues in MAF International², it was felt that this very important initiative was best led by them.

- Grow the number of donors across all fundraising strands to fund core programme costs and meet the capital expansion plans in PNG and other programmes.

The focus of the Philanthropy and Partnerships team has been to push into more secular spaces to attract more donors. Attendance at aviation industry events, hosting a Golf Day and running 'Plane Talk' events has broadened the audience base and resulted in several new contacts. The ambitious target of £5 million for the capital campaign, along with the requirements to fundraise for on-going MAF International needs means that the growth plans for new donors will remain a focus for the forthcoming year, but a good foundation has been laid with a positive increase in new donors being acquired through events, online marketing and magazine inserts.

- Embrace a culture of testing and innovation to facilitate increased engagement with a wider, more diverse supporter base.

We initiated an extensive research project with the aim of investigating the factors, perspectives, and interests of potential audiences open to the idea of supporting MAF. Using the findings from this research, we implemented a comprehensive programme to test various messages and campaigns, with the objective of increasing support and prayers from diverse generations. The testing phase encompassed both new and existing digital channels, complemented by a revitalised focus on historically successful offline channels, such as magazine inserts. Consequently, there has been a notable increase in the acquisition of new donors. Additionally, we have been actively exploring and testing innovative methods for receiving donations, employing technology aligned with the lifestyle preferences of our supporters. Some of these platforms are slated for broader implementation during 2024.

² MAF International is the operational arm of the MAF International Family (see page 16)

The MAF team in the UK

MAF In the Community in England and Wales and Northern Ireland

2023 saw a 20% growth in church and other group meetings. We attended Big Church Festival, Creation Fest and New Wine with our display aircraft, continued our Church Partnership programme, and engaged with local schools and churches. One event, in Lymington, Hampshire, saw our plane positioned outside a high street church during a particularly busy market day! We held our first in-person Volunteers Conference in Birmingham for four years, followed it with an online conference for those unable to attend in person, and finished our restructuring of the MIC team to meet an increase in volunteers, meetings and partnerships resulting from our Church Engagement Strategy in 2024.

Volunteer Numbers		2023	2022
Regional Co-ordinators	England and Wales	7	6
	Scotland	2	3
	Northern Ireland	0	1
Area Reps/Speakers	England and Wales	61	62
	Scotland	28	28
	Northern Ireland	8	10
Church Reps	England and Wales	218	266
	Scotland	28	29
	Northern Ireland	46	60
Prayer Group Leaders	England and Wales	11	16
	Scotland	16	10
	Northern Ireland	4	6

MAF in Scotland

2023 saw the team delivering 17% more activity than in 2022, with a total of 149 engagements involving churches, groups and various events, a strong presence at the Magnitude Youth Festival and Refuel Festival in the summer, and in-depth engagement with 9 churches through our Church Partnership scheme – 4 of them beginning in 2023. We also recruited 225 young people to the MAF Youth journey (we had 46 in 2022) and saw an 8% increase in the number of people connecting with MAF's Discovery Air Pass initiative.

MAF Youth

In 2023, the MAF Youth team attended Limitless and Dreaming the Impossible – two key Christian summer events – and continued to engage well with young people through a variety of youth groups. Many young people signed up to receive MAF Youth's magazine, which continued to reach a large audience; with positive engagement resulting from various prayer response activities and competitions. We continued to engage with younger children through our Schools Partnership program in 13 participating Primary Schools.

International staff

This year we sent out two new families to serve in Uganda and Arnhem Land. After considering those families who finished their terms with us, this brings the total number of staff supported by MAF UK to 24, who with their families, serve in seven overseas programmes. We also continued to assist several more 'linked staff', sent by other MAF groups but with connections to the UK, helping them with support raising, administration and pastoral care. An additional 5 new families are expected to join the programmes in 2024.

Training Schemes

Our Engineering Training and Future Pilot Programmes have continued to grow bringing high calibre young people into service. This year two new trainee pilots joined, and three trainee engineers commenced studies in Scotland. Our first trainee pilot is coming to the end of his studies and will head overseas in 2024 and our existing engineer trainees are continuing in practical and theoretical assignments.

Conclusion for 2023

2023 saw us rise to the challenge of engaging a new generation of donors in an economically challenging season. We highlighted our work and its impact in strong communications delivered digitally, in print, at church presentations and event. We worked hard to ensure the number of new donors who joined us this year, exceeded the number lost. This has enabled us to serve a greater number of remote and isolated people overseas.

In 2023 God blessed us with £14m of income and we give thanks for every enquiry, prayer, gift and hour of time given by our volunteers and team throughout the year.

Future plans

Many people across the world continue to live in need, cut off from the essentials of life due to terrain, formidable geographical barriers, civil war or political unrest. The need for MAF's services in many countries is as great as ever. We will continue to look for opportunities to share God's love in practical ways with the poorest and most isolated people.

We are committed to continue developing our communications and raising our profile so that we are recognised and known throughout the UK for our work overseas. We will do this by delivering an impactful presence at events and through creative use of media and online channels. Doing so will help grow our fundraising and recruitment activities so that increasing numbers of isolated people will have vital needs met and their lives physically and spiritually transformed in Jesus' name. We are privileged to do this by working closely with other organisations who share our values and understand the importance of working in the most isolated parts of the world – and the mission to ensure that no one should be left behind.

We are extremely grateful for the generous support we receive. We will continue to review our processes and practices to ensure that the funds available for overseas work are maximised.

During 2024 we aim to help meet the challenges faced by our programmes across the world by:

- Pioneer a new programme focused on teenagers and young adults to bolster our talent pipeline of quality managers, innovative technologists, aviation support specialists and pilots.
- Host a series events centred on a national tour of our newest plane which is on its way to Papua New Guinea.
- Complete a £5m capital appeal to support our fleet of the future development programme focused on Papua New Guinea.
- Develop a digital-by-design donor experience to further our growth in our donor base and achieve our donation targets for 2024.
- Invest in our people and optimise our operations to control costs and increase efficiencies in our operations.

Strategic Report

Financial Review

Five-year history					
Income and expenditure £000	2019	2020	2021	2022	2023
Income					
Unrestricted gifts >=£20,000	298	212	459	778	225
Unrestricted donations	5,947	6,767	6,170	5,722	6,176
Legacies	2,823	2,912	4,105	4,889	3,759
Investment income	54	17	12	60	146
International staff support	893	891	902	857	877
Other restricted income:					
Aircraft	-	-	500	1,251	1,127
Fuel	20	10	8	537	71
Juba hangar	-	-	142	-	-
Flying to benefit children	-	-	99	3	-
South Sudan	241	186	206	253	274
Liberia hangar	351	-	-	-	-
PNG Future Footprint project	-	-	-	585	501
Stuart King Memorial Fund	-	308	65	2	-
Other	1,057	1,348	1,119	1,034	840
Total income	11,684	12,651	13,787	15,971	13,996
Expenditure					
Cost of generating voluntary income	2,389	2,115	2,124	2,161	2,607
Charitable activities	11,120	10,149	10,474	14,961	13,132
Total expenditure	13,509	12,264	12,598	17,122	15,739
Net incoming / (outgoing) resources	(1,825)	387	1,189	(1,151)	(1,743)

Page 24 sets out the Statement of Financial Activities for MAF UK for the year. The total income for the year was £14m (2022: £16m).

The principal source of funding was through voluntary donations providing some 99% (2022: 99%) of total income. Of this, legacy income amounted to 27% (2022: 31%).

As shown in note 2, donation income from the various donor groupings was by and large comparable. The restricted aircraft gifts were from an individual last year and a company this year.

The benefits of tax-efficient giving were again increased through the securing of a further 1,278 Gift Aid Declarations during 2023 (2022: 1,093). Tax claimed on 2023 gifts amounted to £898,763 (2022: £1,185,208).

Charitable activities include the costs of our overseas staff, unrestricted grants made and restricted funds for flying operations.

During the year, the sum of £1,947,000 (note 4) was paid in staff support (note 6) from the UK serving overseas (2022: £1,735,000).

In addition, unrestricted grants of £6,325,000 (note 4) and restricted income of £3,695,000 (note 13a) totalling £10,020,000 (2022: £12,224,000*) were passed to sister MAF groups worldwide, primarily to assist in the provision of mission aviation (*2022: unrestricted grants of £7,063,000 and restricted income of £5,161,000).

The assets and liabilities of MAF UK are set out in the Balance Sheet (page 25). All of the assets were used directly in the charitable purpose or in a support capacity.

‘Financial Instruments’ are those assets and liabilities of a charity that can be impacted by a third party (e.g. bank deposits, investments, overdrafts, loans, trade creditors etc.). At the Balance Sheet date, financial instruments included bank deposits and trade creditors. Trade creditors are paid within 30 days unless the supplier’s payment terms are less favourable.

Investment income was £146k (2022: £60k), reflecting interest rates starting to rise.

Investment Powers and Policy

The investment powers of the Trustees are as set out in the Articles. Any sums not immediately needed have historically been invested in interest-earning accounts. It is the Trustees aim to ensure that funds are applied as quickly as possible, while also maintaining a suitable risk-based cash reserve to address the risks identified in the risk management process (see Risk Management section). However, given the very low, and below inflation, interest rates, the Board have placed £1m of the funds in the CCLA³ COIF Charities Ethical Investment Fund. All income is automatically reinvested.

Reserves Policy

The Trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The Trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. The Trustees have concluded that, together with the reserves established to help in such circumstances, there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity, therefore, continues to adopt the going concern basis in preparing its financial statements.

It is the Board’s policy to reserve sufficient funds to ensure the ongoing operations of MAF UK. The reserves include a risk-assessed Base Reserve; during the year the risk elements were reviewed, and the Board decided that the combined fund should have a target level of £3.8m. Additionally, other designated funds may be created by the Board to help ensure MAF UK’s effectiveness. As a regular part of the Board’s work, all risks and reserves were reviewed, and any recommended changes have been implemented. Details of all the designated funds are set out in note 13a.

At the year-end, all the reserves were at or above the minimum policy-level (see note 13a).

The Base Reserve year-end balance of £3.891m was marginally above the revised target of £3.8m. The Board and SLT will look for ministry opportunities during 2024 to apply the extra funds received in 2023.

The Fixed Asset Cost fund year-end balance was £437k representing the original cost of all fixed assets. When these reach the end of their useful life, they can be replaced using the cash element of this fund.

The Board decided to merge the UK Capacity Fund (£310k) and the Future Application Fund (£1m) and rename the combined Fund the Growth and Opportunities Fund that can be drawn upon in future years where operational opportunities appear that were not foreseen in the budget process.

The National Staff Development Fund has been repurposed to support the Stuart King Memorial Fund (see below).

The Stuart King Memorial Fund is a training fund and represents unspent donations raised in memory of Stuart King who sadly passed in 2020. The fund will be used to enable training and further training of essential staff over the coming years. At the year-end, the fund amounted to £329k (note 14a).

The International Staff restricted funds represent unspent donations that support our staff families overseas. It is expected that the funds will be used during the staff service period. At the year-end, such funds amounted to £5k.

³ [Home](#) | [CCLA](#)

Principal Risks and Uncertainties

The principal risks are assessed as those most impacting on our fundraising capabilities, including:

- interruption to gift processing through potential catastrophe
- interruption to postal gift income stream through industrial action
- reputation risk
- impact on donors and our continuing ability to process gifts in a global pandemic such as Covid-19.

The steps taken to manage these risks are set out in the Risk Management section (below).

The principal uncertainties relating to timing and volatility of various income streams are also addressed by the risk management process the Board has adopted, principally by the holding of sufficient liquid reserves (see Reserves Policy above). The Trustees have considered the impact on our various funding streams based on 2023 performance.

Risk Management

As a part of normal operations, the Trustees are responsible for setting the tone and influencing the culture of risk management within MAF UK. As part of discharging their responsibilities the Trustees have:

- established a risk register and risk management strategies that identify the types of risk faced and prioritised them in terms of potential impact and likelihood of occurrence, and the means of managing them. The risks and risk management strategies are periodically reviewed by both the Senior Leadership Team and the Board of Trustees. The risks are classified into the following groupings:
 - Reputation
 - Strategic
 - Governance
 - Operational
 - Health and safety
 - Financial
 - Legal
- established a regular review of the adequacy of the charity's current internal controls. The Trustees are pleased to report that the charity's internal financial controls conform to the guidelines issued by the Charity Commission.
- adopted a range of risk management policies, including:
 - Recruitment
 - Anti-fraud
 - Whistleblowing
 - Conflicts of interest (Declaration of interest)
 - Anti-bribery
 - Safeguarding

All MAF UK policies are published on the MAF UK intranet for staff understanding.

Fundraising Methods and Processes

Approach to fundraising

MAF UK supports the work of MAF worldwide and is committed to its charitable aims and fundraises to see the lives of isolated people spiritually and physically transformed. We are a signatory to the Fundraising Regulator's Fundraising Promise, being open, honest, fair, and legal in our approach to and delivery of, our fundraising practices.

Work with, and oversight of, any commercial participators and professional fundraisers

We do occasionally enter into third party contracts for fundraising promotion (not fundraising itself). We have contracts in place and full control and signing off for any communications that are used for these particular campaigns.

Fundraising conforming to recognised standards

We are a member of the Fundraising Regulator, adhere to the Fundraising Standards and are a signatory to the Fundraising Preference Service. It also means our supporters have a simple and transparent process that can help us deal with any complaints quickly and easily.

Monitoring of fundraising carried out on its behalf

We have a member of staff who is responsible for overseeing community fundraising and supporting/monitoring the people that are raising money for us. We also have a team of volunteers that are involved in fundraising for us, they go through an interview programme, have a role description, sign up to a code of conduct, receive training, have annual update conferences, have organisational emails, and are managed and supported through a management structure.

Fundraising complaints

We have a section on our website explaining our Fundraising Promise and complaints process [Our funding - Mission Aviation Fellowship \(maf-uk.org\)](#).

This is linked to the Fundraising Regulator and gives our supporters an easy, clear and transparent way of dealing with any complaints.

Protection of the public, including vulnerable people, from unreasonably intrusive or persistent fundraising approaches, and undue pressure to donate

We take our communications and fundraising responsibilities seriously. Actions include being registered with the Fundraising Preference Service, having appropriate policies to cover data protection, ethical fundraising and our approach to fundraising and calls to action. We also make sure relevant staff are confident and equipped for speaking to and dealing with vulnerable people. All our communications are clear and transparent, and we always give an option to change what any person receives from us.

The complaints received have been summarised below:

Type	2023	2022
Incorrect salutation	-	-
Too much mail received	1	4
Too many financial "asks"	3	2
Clarity/font size used	16	2
Content presentation	21	13
Total	41	21
Total mailings	423,634	351,505

Structure, Governance and Management

Governing Document

MAF UK is a charitable company limited by guarantee and a registered charity. It is governed by the Articles dated 15 September 1997 and revised in April 2015. In the event of the company being wound up, members are required to contribute an amount not exceeding £10.

Appointment of Trustees

The Trustees are elected by the Board. The number of Trustees may not be less than three but is not subject to a maximum. Trustees are elected for 3-year terms, up to a maximum of nine consecutive years.

Board decisions are made by majority vote.

The number of Members may not be less than two. The Trustees are also the Members.

Trustee Induction and Training

In the Trustee induction programme, new Trustees are provided with the Articles and recent annual and management accounts as well as a policies etc. They are required to attend a series of meetings and discussions with the Chair, Chief Executive and others to learn more about the work and how MAF UK operates.

Organisational Structure

Usually, the Trustees meet at least four times a year and are responsible for the strategic direction and good governance of the charity. To ensure good governance and to maximise Board skills, the following subcommittees have been established:

- Finance and Risk Subcommittee
- Fundraising and Communications Subcommittee
- People and Prayer Subcommittee

The Board approves an annual operational budget which sets out income targets and expenditure limits. Within the budget, the day-to-day responsibility for the charity's operations is delegated to the Chief Executive and the Senior Leadership Team (listed as Key Management Personnel on page 18).

Governance

The Board planned to have a further external review of Board effectiveness in 2023, but this was deferred while a trustee recruitment campaign was run and is now booked for early 2024.

Safeguarding

MAF UK is committed to providing a safe and trusted environment for staff, volunteers, and beneficiaries. The organisation requires the highest ethical and moral standards from all our staff and takes misconduct seriously. We have a number of policies with which all staff must comply. These include a code of conduct, safeguarding, bullying and harassment, data protection, and privacy and equal opportunities policies.

Remuneration Policy

MAF UK is a charitable Christian mission organisation and as such aims to balance care of staff with stewardship of the resources entrusted to it. In line with these aims, MAF UK strives to set salaries fairly and comparable to the charity sector while maintaining its ability to attract and retain the right skills, experience and expertise to achieve the mission.

Each UK post is evaluated by a job evaluation panel made up of senior management, HR and staff representation. A salary is then calculated based on a comparison of jobs in the same grade and the points awarded for those jobs.

All salaries are periodically benchmarked using a commercial provider of salary data and measured against:

- comparable jobs and organisations in our region
- market matching basic salaries between the lower quartile and median
- organisations with an annual turnover of between £10M to £50M

The General Pay Award is considered each year and is primarily dependent on the income of the organisation and ensuring that operational funding is not adversely impacted. The General Pay Award is based on a range of indices, such as the Retail Price Index, Consumer Price Index, and a comparison with what others are doing regarding salary rises in the third sector. The MAF UK Board are responsible for approving the budget and this includes the recommendation for the General Pay Award.

MAF UK's Senior Leadership Team sits within the framework of the UK salary structure as set out as above. The MAF UK Board agrees on the salary for the Chief Executive. No bonuses are paid to any member of staff. The pension provision for the Chief Executive and Senior Leadership Team are on the same terms as other employees.

Related Parties

MAF UK is a member of MAF International, the operational arm of the MAF International Family⁴, to which all operational assets were transferred by the resourcing groups. The central management of all the programmes enables better efficiency in terms of asset deployment and the standardisation of training and safety standards. MAF UK's overseas staff are seconded to MAF International and all funds raised for operational programmes are passed to MAF International. MAF UK has one subsidiary which is dormant. Apart from the natural transactions with other MAFs, there were no related party transactions.

Internal Controls

The Trustees have overall responsibility for ensuring that the charity has an appropriate system of controls, financial and otherwise. They 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, and to provide reasonable assurance that:

- the charity is operating efficiently and effectively
- its assets are safeguarded against unauthorised use or disposition
- proper records are maintained, and financial information used within the charity or for publication is reliable
- the charity complies with relevant laws and regulations.

The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. They include:

- a strategic plan and an annual budget approved by the Trustees
- regular consideration by the Trustees of financial results, variances from budgets and non-financial performance indicators
- delegation of authority and segregation of duties
- identification and management of risks
- annual completion of the Charity Commission's *Internal Financial Controls for Charities Checklist*

⁴ The MAF International Family includes MAF International, MAF UK and 12 other resourcing MAFs in Australia, Denmark, Finland, France, Germany, Italy, Netherlands, New Zealand, Norway, South Africa, Sweden and Switzerland

Trustees' Responsibilities in Relation to the Financial Statements

The Trustees are responsible for preparing the annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company and of its income and expenditure for that period.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgments and estimates that are reasonable and prudent
- state whether applicable accounting standards, including FRS 102, have been followed, subject to any material departures disclosed and explained in the financial statements
- state whether a Statement of Recommended Practice (SORP) applies and has been followed, subject to any material departures which are 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 business.

The Trustees are responsible for keeping adequate accounting records that show and explain the charity's transactions, 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 Companies Act 2006.

They 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.

Financial statements are published on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements, which may vary from legislation in other jurisdictions. The maintenance and integrity of the group's website is the responsibility of the Trustees. The Trustees' responsibility also extends to the on-going integrity of the financial statements contained therein.

Provision of Information to Auditors

In the case of each of the persons who are Trustees at the time when the Trustees' report is approved, the following applies:

- so far as the Trustees are aware, there is no relevant audit information of which the company's auditors are unaware
- the Trustees have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

Legal and Administrative Information

Trustees and Members (the Trustees are also Members)

<u>Name</u>	<u>Dates</u>	<u>Subcommittee Membership</u>
Matthew Burton FCCA CTA MRICS		Chair
Andrew Hawkins MA (Hons)		Fundraising and Communications
Carl Knightly		Fundraising and Communications
Max Gove MA		Prayer and People
Ann Saunders BA Hons Oxon FCIPD		Prayer and People
Richard Jones FCMA BSc (Hons)		Finance and Risk
Steve Osei-Mensah ACIB FloD CDir		Finance and Risk
Bill Lowe		Finance and Risk
		Fundraising and Communications
Andrew MacLay MA FCA	(from 20/9/23)	Finance and Risk
Clare Tunbridge MBA BEng(Hons)	(from 20/9/23)	Prayer and People
Gordon May	(from 14/12/23)	Finance and Risk
Stuart Matheson	(from 13/1/24)	Prayer and People

Company Information

Company number: 3437446 Website: www.maf-uk.org
 Date of Incorporation: 16 September 1997
 Registered charity in England and Wales (1064598) and in Scotland (SC039107)
 Registered Office and Principal Address: 1st Floor, Castle House, Castle Hill Avenue, Folkestone CT20 2TQ

Key Management Personnel

Chief Executive (from 20 February 2023)	Donovan Palmer
Head of Finance	Alex Finlow FCA MSc
Head of HR	David Leek MCIPD
Head of Marketing and Fundraising	Mike Fagg
Head of Communications	Vivienne Pattison BA (Hons)
Head of Philanthropy and Partnerships	Ali Chambers BA (Hons) GGSM

Our Advisers

Auditors	Moore Kingston Smith LLP	9 Appold Street, London, EC2A 2AP
Bankers	National Westminster Bank Plc	Europa House, 49 Sandgate Road, Folkestone, CT20 1RU
Solicitors	Edward Connor Solicitors	10 The Point, Market Harborough, LE16 7QU

The Trustees Report and the Strategic Report were approved by the Board and authorised for issue on 21 May 2024.



Matthew Burton (Chairman)

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES AND MEMBERS OF MISSION AVIATION FELLOWSHIP UK

Opinion

We have audited the financial statements of Mission Aviation Fellowship UK ('the company') for the year ended 31 December 2023 which comprise the Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 'The Financial Reporting Standard Applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the strategic report and the trustees' annual report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the trustees' annual report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report or the trustees' annual report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 17, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's Responsibilities for the audit of the financial statements

We have been appointed as auditor under Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, the Companies Act 2006 and Section 151 of the Charities Act 2011 and report to you in accordance with regulations made under those Acts.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs (UK) we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charitable company.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the charitable company and considered that the most significant are the Companies Act 2006, the Charities Act 2011, the Charity SORP, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 & 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and UK financial reporting standards as issued by the Financial Reporting Council.
- We obtained an understanding of how the charitable company complies with these requirements by discussions with management and those charged with governance.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.
- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected non-compliance with laws and regulations.
- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of non-compliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also, the risk of not detecting a material misstatement due

to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006; and to the charity's trustees, as a body, in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, and in respect of the financial statements, in accordance with Chapter 3 of Part 8 of the Charities Act 2011. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters which we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to any party other than the charitable company, the charitable company's members, as a body, and the charity's trustees, as a body for our audit work, for this report, or for the opinion we have formed.

Moore Kingston Smith LLP

Date 28 May 2024

Samir Chandoo (Senior Statutory Auditor)
for and on behalf of Moore Kingston Smith LLP, Statutory Auditor

9 Appold Street
London
EC2A 2AP

Moore Kingston Smith LLP is eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006.

Statement of Financial Activities

(incorporating an Income and Expenditure Account)

for the year ended 31 December 2023

		2023			2022		
	Note	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000
Income from:							
Donations and legacies	2a/b	10,160	3,690	13,850	11,380	4,531	15,911
Investments and interest	3	146	-	146	60	-	60
Total		10,306	3,690	13,996	11,440	4,531	15,971
Expenditure on:							
Raising funds		2,607	-	2,607	2,161	-	2,161
Charitable activities		9,437	3,695	13,132	9,800	5,161	14,961
Total	4a/b	12,044	3,695	15,739	11,961	5,161	17,122
Net income / (expenditure) before investment gains	5	(1,738)	(5)	(1,743)	(521)	(630)	(1,151)
Gains/(losses) on revaluation of investments		84	-	84	11	-	11
Net income / (expenditure) before transfers	5	(1,654)	(5)	(1,659)	(510)	(630)	(1,140)
Transfers between funds	13a	135	(135)	-	41	(41)	-
Net movement in funds		(1,519)	(140)	(1,659)	(469)	(671)	(1,140)
Reconciliation of Funds							
Total funds brought forward	13b	7,441	474	7,915	7,910	1,145	9,055
Total funds carried forward	13a	5,922	334	6,256	7,441	474	7,915

All of the above results are derived from continuing activities.
All gains and losses recognised in the year are included above.

The notes on pages 27 to 36 form an integral part of these financial statements.

Mission Aviation Fellowship UK Annual Report & Accounts 2023
Company Number 3437446

Balance Sheet

(Statement of Financial Position)

as at 31 December 2023

		2023			2022		
	Note	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000
Fixed Assets							
Tangible Fixed Assets	7	36	-	36	48	-	48
Fixed Asset Investments	8	1,084	-	1,084	1,026	-	1,026
Total		1,120	-	1,120	1,074	-	1,074
Current assets							
Debtors	9	1,132	-	1,132	1,443	-	1,443
Short term deposits		2,000	-	2,000	4,000	-	4,000
Cash at bank and in hand		3,432	334	3,766	2,172	474	2,646
Total current assets		6,564	334	6,898	7,615	474	8,089
Liabilities							
Creditors: Amounts falling due within one year	10	(1,762)	-	(1,762)	(1,248)	-	(1,248)
Net current assets		4,802	334	5,136	6,367	474	6,841
Total assets less current liabilities		5,922	334	6,256	7,441	474	7,915
Total net assets		5,922	334	6,256	7,441	474	7,915
The funds of the charity:							
Base Reserve	13a/b	3,891	-	3,891	5,394	-	5,394
Other designated funds	13a/b	2,031	-	2,031	2,047	-	2,047
Total unrestricted income funds		5,922	-	5,922	7,441	-	7,441
Restricted income funds	14a/b	-	334	334	-	474	474
Total Funds		5,922	334	6,256	7,441	474	7,915

Approved by the Board on 21 May 2024 and signed on its behalf by:

Matthew Burton
Chairman



The notes on pages 27 to 36 form an integral part of these financial statements.

Mission Aviation Fellowship UK Annual Report & Accounts 2023
Company Number 3437446

Cash Flow Statement

for the year ended 31 December 2023

	Note	2023 £ 000	2022 £ 000
Reconciliation of net income / (expenditure) to net cash flow from operating activities			
Net (expenditure) for the year		(1,659)	(1,140)
Adjustments for:			
Depreciation charges	7	37	41
Investment income and Interest receivable	3	(146)	(60)
Loss/(gain) on investments	8	(84)	(11)
Decrease in debtors	9	311	242
Increase in creditors	10	514	660
Net cash (used in) operating activities		<u>(1,027)</u>	<u>(268)</u>
Statement of cash flows			
Cash flows from operating activities:			
Net cash (used in) operating activities		(1,027)	(268)
Cash flows from investing activities:			
Investment income and Interest receivable	3	146	60
Proceeds from the sale of fixed assets	8	1,050	-
Purchase of fixed assets	7	(25)	(6)
Purchase of fixed asset investments	8	(1,024)	(1,015)
Net cash provided by / (used in) investing activities		<u>147</u>	<u>(961)</u>
Change in cash and cash equivalents in the year		(880)	(1,229)
Cash and cash equivalents at the beginning of the year		6,646	7,875
Cash and cash equivalents at the end of the year		<u>5,766</u>	<u>6,646</u>
Analysis of changes in net funds			
	1 January	cash	31 December
	2023	flows	2023
	£ 000	£ 000	£ 000
Short term deposits	4,000	(2,000)	2,000
Cash at bank and in hand	<u>2,646</u>	<u>1,120</u>	<u>3,766</u>
	<u>6,646</u>	<u>(880)</u>	<u>5,766</u>

The notes on pages 27 to 36 form an integral part of these financial statements.

Notes to the Financial Statements

for the year ended 31 December 2023

1 Accounting policies

Basis of preparation

These financial statements are prepared on a going concern basis, under the historical cost convention, with the exception of investments which are included at market value. They are prepared in sterling which is the functional currency of the Charity. Monetary amounts in the accounts are rounded to the nearest thousand.

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). The Charitable Company is a public benefit entity for the purposes of FRS 102 and therefore the Charity also prepared its financial statements in accordance with the 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 (The FRS 102 Charities SORP), the Companies Act 2006, the Charities Act 2011 and Charities Accounts (Scotland) Regulations 2006 as amended by The Charities Accounts (Scotland) Amendment (No 2) Regulations 2014.

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. The Trustees and the Senior Leadership Team have reviewed all budgets and expected income and expenditure projections and have concluded that, together with the reserves established to help in such circumstances, there is a reasonable expectation that the charity has adequate resources to continue operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

The principal accounting policies adopted in the preparation of the financial statements are set out below.

Fund accounting

The charity maintains three types of fund. General unrestricted funds (Base Reserve) are available for use at the discretion of the Trustees in furtherance of the general charitable objectives. Designated unrestricted funds are monies set aside by the Trustees from unrestricted funding for specific purposes. Restricted funds are funds subject to specific conditions imposed by donors.

Income

All income is recognised when there is entitlement to the funds, the receipt is probable and the amount can be measured reliably.

Legacies are recognised following probate and once there is sufficient evidence that receipt is probable and the amount of the legacy receivable can be measured reliably. Where entitlement to a legacy exists but there is uncertainty as to its receipt or the amount receivable, details are disclosed as a contingent asset until the criteria for income recognition are met.

Government grants

Income from government or other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants has been met, it is probable that the income will be received, the amount can be measured reliably and is not deferred.

Expenditure

Liabilities are recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all related costs to the category.

The following specific policies apply to categories of expenditure:

Raising funds

Raising funds comprises all services supplied centrally identifiable as wholly or mainly in the support of generating income for this and future periods, and includes a proportion of central overhead, support and governance costs.

Charitable activities

Charitable activities includes all costs associated with our international staff (based overseas), direct (grants) and indirect costs of our overseas operations, and the costs associated with informing and educating our supporters here in the UK about our work, and includes a proportion of central overhead, support and governance costs.

**Notes to the Financial Statements
for the year ended 31 December 2023**

Support Costs

Support Costs include functions such as general management, information technology and human resources. Together with governance costs they are allocated between the cost of raising funds and charitable activities, as shown in note 4a/b.

Critical accounting estimates and areas of judgement

In the view of the Trustees in applying the accounting policies adopted, no judgements were required that have a significant effect on the amounts recognised in the financial statements nor do any estimates or assumptions made carry a significant risk of material adjustment in the next financial year.

Foreign currencies

Foreign currencies have been translated to sterling as follows:

Current assets and liabilities	- rate as at 31 December
Other amounts	- rate at time of transaction

All differences are charged to the SOFA - 2023:£1k, (2022:£1k).

Tangible fixed assets and depreciation

Assets with a useful economic life of more than one year and a value in excess of £750 are capitalised.

Depreciation on assets is calculated as follows:

Equipment and vehicles: charged to write off the expenditure over its expected useful life at 33.33% of the cost per annum.

There is generally expected to be no material residual value when the assets are replaced.

Cash

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of 100 days or less, and bank overdrafts. Deposits with maturity greater than 100 days from the year end are classified within investments.

Financial Instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument. Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

With the exceptions of prepayments and deferred income all other debtor and creditor balances are considered to be basic financial instruments under FRS 102. See notes 9 and 10 for the debtor and creditor notes.

Operating leases

Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred.

Pensions

MAF UK operates a 10% non-contributory defined contribution scheme for its employees. The contributions are paid monthly as they fall due. The expense to activity allocation matches the wage to activity allocation. Pensions costs are treated as unrestricted unless a specific restricted gift was received for that purpose.

Transfers between funds

Transfers between the Base Reserve and other designated funds are in line with the policies as set out in note 13a.

**Notes to the Financial Statements
for the year ended 31 December 2023**

	Unrestricted		Restricted		2023
	£ 000	£ 000	£ 000	£ 000	£ 000
2a Donations					
Individuals (non legacies)		5,354		1,687	7,041
Churches		423		290	713
Trusts		523		787	1,310
Companies		74		910	984
<i>Other Governments</i>	-		-		
Governments		-		-	-
Other		27		16	43
Legacies		3,759		-	3,759
		<u>10,160</u>		<u>3,690</u>	<u>13,850</u>
2b					
	Unrestricted		Restricted		2022
	£ 000	£ 000	£ 000	£ 000	£ 000
Individuals (non legacies)		5,366		3,413	8,779
Churches		450		282	732
Trusts		534		547	1,081
Companies		130		233	363
<i>Other Governments</i>	-		22		
Governments		-		22	22
Other		20		25	45
Legacies		4,880		9	4,889
		<u>11,380</u>		<u>4,531</u>	<u>15,911</u>
3 Investments and interest					
Investment income					20
Interest receivable					126
				2023	<u>146</u>
Investment income					15
Interest receivable					45
				2022	<u>60</u>

**Notes to the Financial Statements
for the year ended 2023**

	Unrestricted	Restricted	Sub-total	Apportioned	2023
	£ 000	£ 000	£ 000	£ 000	£ 000
4a Expenditure					
Raising funds					
Voluntary income	1,881	-	1,881	237	2,118
Donor acquisition	434	-	434	55	489
	2,315	-	2,315	292	2,607
Charitable activities:					
International Staff	1,064	883	1,947	245	2,192
grants: regular	6,355	-	6,355	801	7,156
grants: one-off	115	-	115	14	129
restricted funding	-	2,812	2,812	354	3,166
Overseas operations *	6,470	2,812	9,282	1,169	10,451
Information and education	432	-	432	57	489
	7,966	3,695	11,661	1,471	13,132
Support costs	1,734	-	1,734	(1,734)	-
Trustee travel and meetings	4				
Audit	19				
Audit disbursements and VAT	4				
Non-audit fees and VAT	2				
Governance	29	-	29	(29)	-
	1,763	-	1,763	(1,763)	-
	12,044	3,695	15,739	-	15,739
Overseas operations * grants	6,325				

* Institutional grants totalling £6,325,000 (2022: £7,063,000) were made during the year to MAF International Ltd.

Support costs include:	General management	Financial management	Human Resources	Information technology	Premises	Total
	176	347	374	404	433	1,734

Basis of allocation: Apportioned proportionately across cost headings reflecting cost effort (as above)

4b

	Unrestricted	Restricted	Sub-total	Apportioned	2022						
	£ 000	£ 000	£ 000	£ 000	£ 000						
Raising funds											
Voluntary income	1,596	-	1,596	160	1,756						
Donor acquisition	368	-	368	37	405						
	1,964	-	1,964	197	2,161						
Charitable activities:											
International Staff	880	855	1,735	174	1,909						
grants: regular	5,473	-	5,473	549	6,022						
grants: one-off	1,713	-	1,713	172	1,885						
restricted funding	-	4,306	4,306	432	4,738						
Overseas operations	7,186	4,306	11,492	1,153	12,645						
Information and education	370	-	370	37	407						
	8,436	5,161	13,597	1,364	14,961						
Support costs	1,537	-	1,537	(1,537)	-						
Trustee travel and meetings	2										
Audit	17										
Audit disbursements and VAT	3										
Non-audit fees and VAT	2										
Governance	24	-	24	(24)	-						
	1,561	-	1,561	(1,561)	-						
	11,961	5,161	17,122	-	17,122						
Overseas operations * grants	7,063										
Support costs include:											
General management	228	Financial management	351	Human Resources	357	Information technology	270	Premises	331	Total	1,537

Notes to the Financial Statements

for the year ended 31 December 2023

		2023	2022
	Note	£ 000	£ 000
5 Net income /(Expenditure)			
This is stated after charging:			
Depreciation	7	37	41
Foreign exchange loss	1	1	1
Payments under Operating Leases	11	157	140
Auditor's remuneration			
Audit fee	4a	19	17
Audit disbursements (and VAT)	4a	4	3
Other fees paid to auditors (and VAT)	4a	2	2
6 Trustee and staff remuneration, related party and other transactions			
Staff costs		£ 000	£ 000
Wages and salaries		3,434	3,129
Social security costs		259	242
Other pension costs		372	344
Redundancy payments		-	30
		<u>4,065</u>	<u>3,745</u>
		Number	Number
Average number of employees - UK		68	64
Average number of employees - Overseas		33	30
		<u>101</u>	<u>94</u>
Average number of employees - UK (FTE)*		59	54
Average number of employees - Overseas (FTE)*		33	30
*FTE Full Time Equivalent		<u>92</u>	<u>84</u>
Employees with total remuneration and benefits in excess of £60,000:		Number	Number
£60,000 - £70,000		5	2
£70,000 - £80,000		-	1
£80,000 - £90,000		1	-
£130,000 - £140,000		-	1
		<u>£ 000</u>	<u>£ 000</u>
Pension contributions in respect of these employees were		<u>41</u>	<u>28</u>
		£ 000	£ 000
Total remuneration/benefits of key management personnel		<u>502</u>	<u>556</u>
Trustee reimbursed expenditure			

The number of trustees who received reimbursement for out-of-pocket travel and subsistence expenses was 3 (2022:4) totalling £903 (2022: £700).

The trustees neither received nor waived any emoluments during the year (2022: £NIL).

Related party transactions

Apart from the trustee expenses identified above, there were no other related party transactions.

**Notes to the Financial Statements
for the year ended 2023**

			2023	2022
	Vehicles	Equipment	Total	Total
	£ 000	£ 000	£ 000	£ 000
7 Tangible fixed assets				
Cost				
As at 01.01.2023	46	480	526	520
Additions		25	25	6
Disposals		(114)	(114)	-
As at 31.12.2023	46	391	437	526
Depreciation				
As at 01.01.2023	46	432	478	437
Charge for the year	-	37	37	41
Eliminated on disposal	-	(114)	(114)	-
As at 31.12.2023	46	355	401	478
Net Book values				
As at 31.12.2023	-	36	36	48
As at 31.12.2022	-	48	48	83

			2023	2022
8 Fixed Asset Investments				
Cost or valuation			£ 000	£ 000
As at 01.01.2023			1,026	-
Additions			1,024	1,015
Disposals			(1,050)	-
Revaluation			84	11
As at 31.12.2023			1,084	1,026

CCLA COIF Charities Ethical Investment Fund (was Edentree Amity Global Equity Fund for charities)

9 Debtors				
Other debtors			-	-
Gift Aid recoverable			76	192
Prepayments			92	120
Accrued income			964	1,131
			1,132	1,443

All debtors are considered financial instruments with the exception of prepayments.

The carrying value of financial assets (in debtors) is:	1,040	1,323
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Notes to the Financial Statements
for the year ended 31 December 2023

	2023	2022
	£ 000	£ 000
10 Creditors: amounts falling due within one year		
Trade creditors	1,361	996
Taxation and social security	66	59
* Other creditors	281	118
Accruals and deferred income	54	75
	<u>1,762</u>	<u>1,248</u>

All creditors are considered financial instruments with the exception of deferred income.

The carrying value of financial liabilities (in creditors) is:

	<u>1,762</u>	<u>1,248</u>
* Other creditors includes: in respect of pension scheme contributions	43	37

11 Operating leases

Operating lease rental payments during the year:

	2023	2022
	£ 000	£ 000
Land and buildings	130	125
Vehicles	27	15
	<u>157</u>	<u>140</u>

At 31 December 2023, the total future minimum lease payments under non-cancellable leases was as follows:

	2023		2022	
	Land and buildings	Other	Land and buildings	Other
	£ 000	£ 000	£ 000	£ 000
Period:				
Within one year	105	29	105	19
Two to five years	366	65	382	36
Over five years	89	-	179	-
	<u>560</u>	<u>94</u>	<u>666</u>	<u>55</u>

Notes to the Financial Statements
for the year ended 31 December 2023

12a Analysis of net assets between funds

Fund balances as at 31 December 2023 were represented by:

	Base	Designated	Total	Restricted	Total
	Reserve	funds	Unrestricted	funds	funds
	£ 000	£ 000	£ 000	£ 000	£ 000
Tangible fixed assets	-	36	36	-	36
Fixed asset investments	1,000	84	1,084	-	1,084
Current assets	4,653	1,911	6,564	334	6,898
Current liabilities	(1,762)	-	(1,762)	-	(1,762)
	<u>3,891</u>	<u>2,031</u>	<u>5,922</u>	<u>334</u>	<u>6,256</u>

12b Fund balances as at 31 December 2022 were represented by:

	Base	Designated	Total	Restricted	Total
	Reserve	funds	Unrestricted	funds	funds
	£ 000	£ 000	£ 000	£ 000	£ 000
Tangible fixed assets	-	48	48	-	48
Fixed asset investments	1,015	11	1,026	-	1,026
Current assets	5,627	1,988	7,615	474	8,089
Current liabilities	(1,248)	-	(1,248)	-	(1,248)
	<u>5,394</u>	<u>2,047</u>	<u>7,441</u>	<u>474</u>	<u>7,915</u>

Notes to the Financial Statements
for the year ended 31 December 2023

13a Funds		As at 01.01.23 £ 000	Income £ 000	Expenditure £ 000	Investment Gains £ 000	Transfers in £ 000	Transfers out £ 000	As at 31.12.23 £ 000
Base Reserve		5,394	10,306	(12,044)	-	570	(335)	3,891
Designated funds								
Fixed Asset Cost Fund		526	-	-	-	25	(114)	437
UK Capacity Fund		310	-	-	-	-	(310)	-
Growth and Opportunities Fund		1,000	-	-	-	310	-	1,310
National Staff Dev' Fund		200	-	-	-	-	-	200
Unrealised Gains Fund		11	-	-	84	-	(11)	84
<i>sub-total</i>		2,047	-	-	84	335	(435)	2,031
Total unrestricted income funds		7,441	10,306	(12,044)	84	905	(770)	5,922
Restricted funds	note 14a	474	3,690	(3,695)	-	-	(135)	334
Total funds		7,915	13,996	(15,739)	84	905	(905)	6,256

The **Base Reserve** comprises risk-assessed income stream elements to ensure that the charity can continue operations in the event of adverse or unforeseen situations. The fund level was reviewed by the Board in 2021 and a new target level of £3.8m was set. In 2024 the Board and SLT will seek to fund extra projects to reduce the balance to the target level.

The **Fixed Asset Cost Fund** represents the cost of equipment and vehicles used by MAF UK, purchased from unrestricted funds (the net book value of the charity's existing fixed assets along with the amount designated by the Board, for future spending, to replace these assets.) The transfers reflect purchases and disposals.

The **UK Capacity Fund** was merged with the Growth and Opportunities Fund (Future Application Fund).

The **Growth and Opportunities Fund (formerly the Future Application Fund)** was established by the Board at £1m to help fund new initiatives above and beyond those already in the budget, and was merged with the UK Capacity Fund for application in 2024/5.

The **National Staff Development Fund**, established by the Board at £200k, was re-designated to support the training of pilots and engineers.

The **Unrealised Gains Fund** represents gains on investments yet to be realised.

13b Funds		As at 01.01.22 £ 000	Income £ 000	Expenditure £ 000	Investment Gains £ 000	Transfers in £ 000	Transfers out £ 000	As at 31.12.22 £ 000
Base Reserve		7,390	11,440	(11,961)	11	41	(1,527)	5,394
Designated funds								
Fixed Asset Cost Fund		520	-	-	-	6	-	526
UK Capacity Fund		-	-	-	-	310	-	310
Future Application Fund		-	-	-	-	1,000	-	1,000
National Staff Dev' Fund		-	-	-	-	200	-	200
Unrealised Gains Fund		-	-	-	-	11	-	11
<i>sub-total</i>		520	-	-	-	1,527	-	2,047
Total unrestricted income funds		7,910	11,440	(11,961)	11	1,568	(1,527)	7,441
Restricted funds	note 14b	1,145	4,531	(5,161)	-	-	(41)	474
Total funds		9,055	15,971	(17,122)	11	1,568	(1,568)	7,915

Notes to the Financial Statements
for the year ended 31 December 2023

14a Restricted funds

Restricted income arises where a donor has imposed a restriction as to the use of the gift.

The table below summarises, by major category of restriction, the opening balance, income, expenditure and closing balance for each restricted fund.

Fund restriction:	As at 01.01.23 £ 000	Income £ 000	Expenditure £ 000	Transfers in £ 000	Transfers out £ 000	As at 31.12.23 £ 000
MAF International aircraft projects	-	1,127	(1,127)	-	-	-
MAF International PNG Future Footprint	-	501	(501)	-	-	-
MAF International Fuel	-	67	(67)	-	-	-
MAF International non-aircraft projects	-	873	(873)	-	-	-
MAF International staff	-	124	(124)	-	-	-
	-	2,692	(2,692)	-	-	-
MAF Australia	-	36	(36)	-	-	-
MAF Canada	-	54	(54)	-	-	-
MAF France	-	-	-	-	-	-
MAF Germany	-	-	-	-	-	-
MAF Netherlands	-	1	(1)	-	-	-
MAF New Zealand	-	1	(1)	-	-	-
MAF South Africa	-	7	(7)	-	-	-
MAF Sweden	-	-	-	-	-	-
MAF Switzerland	-	-	-	-	-	-
MAF USA	-	21	(21)	-	-	-
	-	120	(120)	-	-	-
	-	2,812	(2,812)	-	-	-
Stuart King Memorial Fund	464	-	-	-	(135)	329
MAF UK International Staff	10	878	(883)	-	-	5
	474	3,690	(3,695)	-	(135)	334

14b

Fund restriction:	As at 01.01.22 £ 000	Income £ 000	Expenditure £ 000	Transfers in £ 000	Transfers out £ 000	As at 31.12.22 £ 000
MAF International aircraft projects	500	1,251	(1,751)	-	-	-
MAF International PNG Future Footprint	-	585	(585)	-	-	-
MAF International Fuel	-	537	(537)	-	-	-
MAF International non-aircraft projects	-	1,088	(1,088)	-	-	-
MAF International staff	-	90	(90)	-	-	-
	500	3,551	(4,051)	-	-	-
MAF Australia	-	37	(37)	-	-	-
MAF Canada	-	53	(53)	-	-	-
MAF Netherlands	-	1	(1)	-	-	-
MAF New Zealand	-	1	(1)	-	-	-
MAF South Africa	-	9	(9)	-	-	-
MAF USA	-	24	(24)	-	-	-
	-	125	(125)	-	-	-
	500	3,676	(4,176)	-	-	-
Stuart King Memorial Fund	633	2	(130)	-	(41)	464
MAF UK International Staff	12	853	(855)	-	-	10
	1,145	4,531	(5,161)	-	(41)	474

Accounts



Mission Aviation Fellowship UK
(MAF UK)

A company limited by guarantee, not having share capital

Annual Report and Financial Statements
for the year ended 31 December 2022

England and Wales Registered Charity Number: 1064598

Scottish Charity Number: SC039107

Company Number: 3437446

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Message from the Chairman and Chief Executive

From the rising of the sun to the place where it sets, the name of the Lord is to be praised.

Psalm 113:3

For many of us, 2022 saw the sun set on a long and stable era, yet it also opened the door to new beginnings.

The End of an Era

Joining with millions across the nation and Commonwealth, the MAF family reflected on the life and reign of Her Majesty Queen Elizabeth II, drawing much inspiration from her faith, dedication, and selfless service to Christ. While few can compare to her stability, longevity, and influence, we at MAF have been encouraged by Her Majesty's legacy to press on unwaveringly into our calling – which is to see Christ's love change the lives of isolated people. In so doing, we have been grateful to launch a variety of exciting new projects in 2022 thanks to our generous supporters, as well as bringing some chapters to a natural close.

Closer to home at MAF UK, another era drew to a close as we said farewell to Ruth Whitaker, who served as CEO for 16 years. Ruth's passion for aviation and dedication to Christ was reflected in the stability and trust MAF has established across the UK and wider MAF family throughout her leadership.

New Beginnings

We rejoiced at the dawning of a new season for MAF in Guinea, as we completed our inaugural flight for the new programme on the 23rd of April 2022. The C208 aircraft formally served in Mongolia and after various modifications to prepare it for the climate in Liberia, was ferried down to Africa and into the programme. It was a complex and evocative ferry flight – which flew above parts of the Nile traced by MAF co-founders Stuart King and Jack Hemmings in 1948. Now the first non-governmental air operator to fly in Guinea, MAF has already received requests from dozens of charities and medical groups to help transport relief services and cargo to isolated parts of the country.

The first MAF passengers to take flight in April were grateful and privileged to be part of the momentous day – a two-day road trip made possible in just over a few hours thanks to MAF. They said: "We have been praying for an air service since we got here over a decade ago. There are no domestic aircraft in Guinea, so we have to drive – but it is the single most stressful aspect of life for us. It is dehumanising and demoralising. MAF will be a lifesaver."

Also new in 2022 was a new hangar at our base in Mareeba, Queensland, Australia which will enable us to better serve the people of the Asia-Pacific region.

Mission Accomplished

In 2022 we marked the end of another important era: our 25-year operation in Bangladesh.

Born in the aftermath of one of the world's deadliest natural disasters of the 1970s, the MAF programme in Bangladesh was a response to Cyclone Bhola, which claimed the lives of half a million people. These early flights were the first of dozens of disaster response flights which we have undertaken over the years and which have saved countless lives endangered by floods, tsunamis and cyclones in the world's most populated nation.

Our flight services in the country have reached millions of isolated people in minutes rather than days using two amphibious Cessna aircraft. However, dramatic improvements to the country's infrastructure have reduced the need for our service.

As MAF International CEO Dave Fyock concluded in August: “We celebrate with the people of Bangladesh the progress that has been made and are glad for the dramatic difference this will make to the region. Closure of the Bangladesh programme will release resources to invest in new opportunities where we can make a more significant difference.”

Looking to the Future

In 2022 we unveiled a new website, which will integrate with our new CRM database and help us to better serve the needs of our supporters and deliver them the most appropriate, relevant information. The CRM is an exciting development for the organisation as it offers increased insight into how our donors are giving, identifying trends and patterns and will support us to deliver the most relevant and effective messaging to our audiences.

Another exciting milestone was the recruitment of our first young pilot to MAF-UK’s Future Pilot Scheme – a brand new initiative which we hope will enable us to unlock talented future pilots to serve with MAF in the years to come.

We also praise God for the donor who gave us a significant gift in memory of his wife to allow us to fully fund the purchase of a Cessna 208 aircraft. Working together with our colleagues in the USA, the new addition to the fleet has received the necessary modifications to prepare it for service in West Africa in 2023.

In the second part of the year, MAFI unveiled their vision of how they would like the mission to evolve over the next decade. Part of these plans is a building project in PNG, providing housing for more staff members. The programme in PNG has ambitious plans to further increase the impact in that country, and providing suitable accommodation for more staff is vital to those development plans. We were humbled by a large gift from a major donor which was used as match funding, allowing us to make an encouraging start to this major capital project.

As ever, we are so grateful to our Lord for causing the sun to both rise and set on every aspect of MAF’s work. In particular, we are grateful for His provision of:

- £16m of income
- £4.9m of legacy income
- 30 overseas staff

We count it a privilege to partner with so many inspiring organisations, churches and individuals across the world to make sure that the praises due His name are echoed across the furthest corners of the world. It never ceases to amaze us just how faithful, committed and unwavering the prayers and gifts of so many have been to allow this life-saving ministry to continue to grow.

We trust that, in the Operational Impact section of the Trustee Report, you’ll be inspired as you read some of the stories of the work made possible by God’s unfailing goodness and your sacrificial gifts and prayers. The stories provide a brief snapshot of how some of the world’s poorest and hardest-to-reach people were able to receive God’s peace, protection and provision throughout 2022.

We look forward to everything that He has in store for us, and every new beginning which we will embark on this coming year.

Matthew Burton

Chairman

Donovan Palmer

Chief Executive

Report of the Trustees for the year ended 31 December 2022

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

The Trustees, who are also Directors of Mission Aviation Fellowship UK (MAF UK) for the purposes of the Companies Act, have pleasure in presenting the Report and Accounts for the year ended 31 December 2022. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Articles of Association, and 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, October 2019).

Public benefit

The Trustees confirm that they have had regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties. As illustrated in this Trustees' Report, MAF UK supports the worldwide work of MAF, which aims to reach people living in some of the most isolated parts of the world.

In many countries, insecurity can render road travel highly dangerous. MAF's fleet of light aircraft enables access to remote communities, connecting those in need with those that can help. Even in places where it is safe to travel, there may be no roads or, if roads do exist, they can become impassable for months at a time due to natural disasters, adverse weather conditions and conflict.

Operational impact

MAF's mission is to see isolated people changed by the love of Christ and we serve together to bring help, hope and healing through aviation. We swiftly and efficiently fly people and organisations to communities that are hard to reach, or cut off, due to geographical barriers, natural disasters, war and conflict.

In 2022, MAF flew over 6 million kilometres carrying humanitarian relief and spiritual hope to areas that are hard to reach or cut off from the outside world.

Our pilots flew to over 1,000 remote locations, enabling aid and relief organisations, churches and individuals to care for thousands of vulnerable people in 24 low income countries: each flight a message of hope.

The following are examples of just some of the activities carried out by MAF programmes in Arnhem Land, Chad, Guinea, Kenya, Madagascar, Papua New Guinea, South Sudan, Tanzania, Timor-Leste and Uganda. The stories give a flavour of the flights that took place in 2022 – showing how, despite the changes and challenges presented during the year, MAF continued to bring help, hope and healing to those living in some of the world's poorest and remotest regions.

- **Enabling education in Arnhem Land**

In Arnhem Land, whose tiny population of 16,000 is geographically spread out, our flights enabled hundreds of indigenous students to access a culturally appropriate education. For the students of Nhulunbuy High School this has meant that instead of a 6 hour journey overland, they can reach their school in just 40 minutes, thanks to a MAF flight. We also transported teachers, students, supplies, resources, and staff to the remote Homelands throughout Australia's Northern Territory so Yolngu students could obtain a wider education in the comfort of a traditional family environment. According to one of MAF's principal partners, the Assistant Principal of Laynhapuy Homelands School, 'Driving would take too much time out of a teacher's day, so it's much better for us to fly. We rely on MAF because they're so flexible.'

- **Carrying out medevacs and encouraging Christians in Chad**

In Chad, where – without MAF – there is no effective way to reach remote clinics, Fanfina suffered a heart attack at her home. After two days at the local hospital, her condition became critical and Fanfina needed to reach the capital for urgent, life-saving medical attention. Because a 372-mile overland journey would have taken 12 hours, her husband called MAF. Pilot Becki Dillingham, who airlifted Fanfina, confirmed the dire state of the roads, commenting, 'You can see the potholes from the air, they're that big!' Three weeks later, Fanfina was discharged from the hospital in N'Djamena – our flight having helped save her life. Her husband thanked us, saying, 'Fanfina is alive today thanks to this rapid evacuation and effective care. We are very grateful to the staff of MAF for this flight. God bless you richly.'

We also flew Pastor Justin, who's committed to serving unreached people, and regularly flies with us to eastern Chad from the capital. A particularly effective MAF trip in 2022 enabled him to visit the Runga – a new, unreached people group. When Justin shared his vision to send missionaries to their villages, he was allowed to call the Runga chiefs and ask them to receive his team. The fruitful trip concluded with Justin visiting the leaders of four Runga villages, praying with them, and explaining that he could introduce them to people who would show them more productive and sustainable ways to grow their crops.

- **Helping Bible translators, missionaries and fruit growers in Guinea**

In Guinea, our most recently opened programme, only 5% of the roads are paved and there's no railway network. MAF Pilot Roy Rissanen flew a team of missionaries seeking to provide a 300,000-strong unreached people group with the Scriptures in their own language. The team left a remote part of the country and flew to the capital so they could attend a quarterly team meeting – the two-hour journey saving them two days of gruelling road travel. 'We've been praying for transportation since we got here over a decade ago,' the missionaries explained. 'There are no domestic aircraft in Guinea, so we have to drive. We drive and we cry! MAF will be a life-saver. Driving at night is very dangerous and the mountain passes are dangerously narrow. We never take a trip where we don't see an overturned vehicle along the way.'

Later flights in our newest programme saw MAF pilots transporting a patient suffering from suspected appendicitis to a hospital run by missionaries and delivering tropical fruit trees to an agricultural project aiming to improve nutrition in an impoverished area.

- **Facilitating free eye clinics and helping people to benefit from sanitation, education and financial empowerment in Kenya**

In Kenya, where about 74% of the population live in areas where healthcare is extremely limited, MAF flew ten eye specialists and surgeons to Marsabit. The 2-hour trip saved them at least 2 days by road and allowed more than 1,700 people to be screened for eye-related disorders. The free medical camp, which was organised by MAF Kenya, The Fred Hollows Foundation, Christian Blind Mission, the County Government of Marsabit and the Kenyan Ministry of Health, enabled isolated villagers to receive free medicine and eye drops. It also provided 220 patients with an operation that reversed the blindness caused by cataracts.

Another MAF flight helped Rev Purity from Christ is the Answer Ministries (CITAM) to visit their projects in northern Kenya. CITAM, in partnership with Missions of Hope International, delivers quality education, with some of its students going on to pursue theological training. Because most of the roads are poor, our flights save their staff hours of overland travel. Purity, who was looking at setting up sanitation, health and financial empowerment projects, said the goal is for the people they assist to eventually take over. 'People from our congregations are willing to go,' she noted, 'but they aren't willing to spend all their time on the road. But if MAF helps us fly from one station to the next, we can achieve a lot.'

- **Combating drought in Madagascar**

In Madagascar, a country facing its worst drought in 40 years, half a million children under the age of 5 were said to be 'acutely malnourished', with a further 110,000 facing 'severe malnourishment'. Responding to the effects of the 2021 drought which killed crops and destroyed livelihoods, MAF aircraft – which had flown a missionary team to Fianarantsoa to distribute 10,000 Bibles – helped Younghuen Ohm, the translation project's international co-ordinator, to visit southern Madagascar to help those who were hungry. 'The trip,' he said, 'involved food distribution, church building, and building water tanks.'

In May we medevacked a young man, who had broken his leg in a road accident, from Antananarivo to hospital in Mandritsara where his parents lived. After a smooth 80-minute flight Finaritra underwent a three-hour operation on his femur, and his father informed us that his son was doing well. Delighted at the happy outcome, one of the doctors who flew with Finaritra said, 'We've flown with MAF so many times already, they've always been so quick and helpful.'

- **Responding to earthquakes, providing Christian resources and helping prisoners in PNG**

In Papua New Guinea, an earthquake registering 7.6 on the Richter scale struck Markham Valley in Morobe Province, leaving at least 21 people dead and 30 injured, with many more missing or buried under landslides. As soon as weather conditions permitted, we made an aerial survey, enabling disaster response agencies to assess the needs of those affected by the quake, which wrecked roads, highways, internet cables and medical facilities – damaging or destroying more than 1,076 houses. Although the most mountainous areas were impossible to reach by road, our pilots delivered 117kg of food from Goroka to Mibu. On 12 September, we airlifted eight people, some of them badly injured by the landslides.

2022 also saw staff from MAF Technologies PNG helping a woman whose husband had died after battling a severe illness. Although life had become very difficult for Salome, when MAF personnel gave her an audio Bible, she found great comfort in listening to God's Word. 'It reminded me,' she said, 'that the Lord Jesus is my life and my everything.' Later, however, Salome's solar powered audio Bible stopped working. Fortunately, when our Sales Manager heard what had happened, he gave Salome a new one, enabling her to receive further comfort.

Our staff assisted PNG's people in other ways, too. Harriëtte Knigge, whose husband Wilfred is an MAF pilot, made regular visits to a women's prison throughout 2022. 'One week,' she says, 'is for religious instruction and the other is more of a rehabilitation programme. We've also done a trauma healing course with the women, and I'm currently teaching conflict management skills.' When Harriëtte found some Christian women from the Netherlands who were willing to write to the female prisoners, she translated their letters into Tok Pisin and helped the ladies to respond. 'The reason we visit the prison is that we want to bring the ladies God's love and show them that, whatever happened in life, they are loved as daughters of an almighty God.'

- **Serving royalty and fighting tropical disease in South Sudan**

In South Sudan, where half the population is in desperate need of food and medical assistance, we enabled a team from AMREF South Sudan to avoid the dangerous roads that are often ambushed by rebels or bandits. Our plane helped Jacopo and his colleagues to reach Maridi and Mundri so they could research a rare neurological condition known as Nodding Syndrome. AMREF also trains community health volunteers and offers support to those living with the disease. 'The entire project team can't move without MAF,' Jacopo remarked. 'Because we can't drive to the locations where we're working, MAF enables us to do our job safely.'

2022 also saw us fly King Charles Alifa Omoro of the Omiaha Kingdom from Juba to attend the inauguration of his successor at Ibonni. The ceremony takes place every 22 years, with the last ruling generation having taken over in 2000. The gathering was an important opportunity for the Omiaha to reflect on their history and evaluate how well the outgoing generation had navigated the challenges of the past two decades. King Charles' vision is for peace, literacy, prosperity and good healthcare. The new generation is expected to continue this vision, keeping harmony between the Omiaha and their cattle raiding neighbours.

- **Helping to heal body and soul in rural Tanzania**

In Tanzania, where there's a dangerously inadequate network of dirt-track roads, MAF Pilot Mark Liprini helped spread Jesus' love and provided a family with urgent medical treatment. Elisha, a Maasai pastor, has worked with us for almost 40 years – his evangelists flying to remote communities to preach the Gospel and nurture believers. 'As I was about to take off on a routine flight,' Mark recalled, 'I glanced out of the cockpit to see a man signalling frantically. "Please, a very sick child needs to go to the clinic in Malambo! Can you take the child, its mother and the father, who is also sick?" So the family joined the three Maasai evangelists I'd come to collect.'

- **Distributing Bibles and airlifting patients in Timor-Leste**

In Timor-Leste, where two-thirds of the population are isolated by mountainous terrain and poorly maintained roads, we enabled a missionary team from KuLIT and Wycliffe Timor-Leste to deliver the book of Ruth to Same – 50 miles south of the nation's capital. Pastor Carlos of the Evangelical Presbyterian Church of Timor-Leste said they were proud to have finished translating the book into Mambae, saying, 'We hope to translate the book of Mark soon, so people can read the Gospel in their mother tongue. We are grateful to MAF for evacuating ill and injured people from rural areas to the national hospital and carrying missionaries like us to deliver the Gospel.'

In 2022, due to the country's fragile health system, our planes were also used as air ambulances. MAF aircraft flew Filomena's six-year-old son to hospital. 'At midnight, Bendito was in severe fever,' Filomena explained. 'I was shocked, because I found blood running from his nose. The doctor said he had dengue fever and needed to go to hospital in Dili. When the plane arrived, I was happy because our child would be able to get specialist treatment. Flying with MAF took just a few minutes instead of going by boat, which takes hours.' MAF staff gave her an overnight care package of cookies, clothes, credit vouchers and drinking water. Bendito, who was eventually discharged from the hospital, is now home with his family on Atauro Island. 'MAF,' Filomena noted, 'saves people's lives, especially women in labour and children in rural areas.'

- **Flying the Princess Royal and bringing education and hope to vulnerable children in Uganda**

In Uganda where, despite the great progress made in reducing poverty, there are still pockets of great need, we flew Sheila from We See Hope (WSH), an organisation that teaches youngsters who've dropped out of school about rights and responsibilities and enables others to remain in school. WSH also provides those who can't attend secondary school with vocational courses such as welding, building, carpentry, tailoring and hairdressing. The organisation also gives school-leavers the help necessary to start business centres that provide employment for orphaned and vulnerable children and distributes micro-loans to communities to ensure long-term sustainability. Sheila, who flies with us every quarter, said, 'MAF is very supportive. Once, when you were fully booked, I experienced how much harder it is to have to drive eight hours instead of to fly one.'

We also had the privilege of flying the Princess Royal and her husband Sir Timothy Laurence – who described MAF as 'very impressive' – to visit projects supporting refugees in Uganda. Our aircraft saved them hours of

arduous overland travel. During the four-day trip, Princess Anne opened the first bank to operate in a refugee camp. Opportunity International's initiative allows thousands of displaced people in Nakivale refugee settlement to grow their finances through banking services and loan schemes. The Princess also visited a 'child-friendly space' at Kyangwali Refugee Camp – Save the Children Uganda's refuge for children fleeing from conflict in the Democratic Republic of Congo. The British High Commissioner to Uganda, who accompanied the royal party, commented, 'It has been such a help to have MAF's support on this important visit. They are a lovely organisation doing great work.'

All these and many other projects were only possible because of the faithful support of our individual supporters, churches and grants from governments and institutions. These included:

- AFD Software (The Postcode People)
- Eden Automotive Investments
- John Scott Works Ltd
- The Harvey family, in loving memory of Gillian
- The Misses Charitable Trust
- The Souter Charitable Trust

Objectives and activities for 2021

MAF UK's vision is to see isolated people changed by the love of Christ. Our work enables churches, missions, humanitarian, relief and development agencies to reach remote communities with practical help and spiritual hope. The principal purpose and activity of MAF continues to be the provision of subsidised, safe and secure aviation services in parts of the world where travel by road is impossible, unsafe or too slow to reach isolated areas. Christians who share this aim use their skills in aviation and other fields to partner with national churches, relief and development agencies, missions, hospitals and governments to meet the most pressing of human needs.

MAF UK is a member of MAF International (MAFI), which is an association of Operational and Resourcing MAF groups around the world, all with the same charitable objects, vision and mission. MAF UK's charitable activities are achieved through the provision of funds and staff. Funds raised in the UK for MAF work are passed to MAFI, which manages the overseas operations. Restricted funds are passed across when they are received, and each year MAF UK makes an unrestricted grant to MAFI, which is given monthly. This grant is based on MAFI's budgeted need and MAF UK's expected income. The overseas staff recruited and employed by MAF UK are seconded to MAFI.

Specifically, our objectives and outcomes in 2022 were:

- Inspiring and growing our network of praying individuals and churches

This year we began a pilot of, *For The Sake of The World* (FTSOTW), a new initiative to increase prayer support and awareness for international mission. In partnership with three other UK missions, we are producing resource material to enable community-led prayer groups to pray for our work. Prayer group leaders receive information on how to run a group and regular updates to help shape their prayers.

A FTSOTW prayer group has been set up in our Uganda programme, led by a Ugandan staff member, to not only pray for global mission but to also provide information for prayer so that our requests are

timely, informed and directed. In addition, every other month we hold a short digital gathering to showcase mission work overseas and share specific prayer needs. It is hoped that this call to mission focussed prayer will also enable us to engage Christians worshipping in new, emerging and BAME churches, reaching younger and more diverse audiences. Presently we are piloting the scheme in Scotland pending a national roll out in 2023/4.

We have seen a consistent and growing interaction with prayer posts on social media. Our *For the Sake of the World* prayer page on Facebook increased followers by over 50% over the course of the year.

- Investing in resources to recruit staff for overseas work and supporting training for candidates to achieve the necessary qualifications and experience for technical roles in the overseas programmes.

This year we have sent two families and one single woman overseas to serve in our PNG and Uganda programmes.

We have also recruited the first trainee pilot to MAF-UK's Future Pilot Programme. This is a brand-new initiative which we hope will unlock talented future pilots to serve with MAF in the years to come. In addition, we also entered the third year of our Engineering Training Scheme with a further trainee commencing instruction in 2022. This brings our total number of trainees to four.

- Developing a range of multi-platform resources and communications to inspire a diversity of churches and individuals, enabling us to fundraise for vital operational needs.

This year we launched a new website to engage and enthuse new and existing supporters. The new site is integrated with our CRM database which has enabled us better to understand our supporters and produce content which meets their needs.

Also new for 2022 was the MAF Cube, an interactive game based on the TV show, with challenges based around aviation and MAF's work. We took this new engagement tool to events to inspire potential new supporters.

- Increasing and enhancing the use of our new CRM database to improve the experience of our supporters and improve internal efficiency.

Our cloud-based CRM database now automates many processes and is integrated to our revamped website. This has reduced the need for manual processing on many activities and has opened many further opportunities of using up-to-date technologies to enhance our operational capabilities. Stakeholders have constant access to near real-time information enabling informed decision making which has resulted in improved communication within the organisation.

The MAF team in the UK

MAF In the Community in England and Wales and Northern Ireland

Although churches and youth groups wanted to hear from MAF speakers, the emergence of another coronavirus wave at the start of 2022 restricted our ability to speak at meetings, with groups reluctant to host our volunteers until the middle of the year. Towards the end of 2022, however, we were delighted to see MIC speaking events approximate pre-pandemic levels – the year concluding with about 450 meetings having taken place.

Key events at which we were able to bring our display aircraft included New Wine, Big Church Festival, Cedarwood Festival and two Christian Resources Exhibitions. We also had stands at Spring Harvest, Word Alive and the Keswick Convention.

The year also saw us supporting Searchlight Theatre Company's production of CS Lewis' The Screwtape Letters. Enabling us to reach a potentially new audience, the four-night tour helped develop a number of new church partnerships for 2023.

With 13 churches currently taking part in our church partnership scheme – enabling us to develop a deeper relationship rather than just visiting them once a year – a further 10 churches will be joining the initiative next year.

Although four volunteer speakers stepped down during 2022, we recruited a number of replacements, and have four more speakers hopefully joining us in 2023. A campaign to recruit further speakers will take place using social media.

Volunteer Numbers		2022	2021
Regional Co-ordinators	England and Wales	6	6
	Scotland	3	3
	Northern Ireland	1	1
Area Reps/Speakers	England and Wales	62	64
	Scotland	28	28
	Northern Ireland	10	10
Church Reps	England and Wales	266	266
	Scotland	29	29
	Northern Ireland	60	60
Prayer Group Leaders	England and Wales	16	16
	Scotland	10	10
	Northern Ireland	6	6

Despite it proving hard to create MAF-specific prayer groups, we're encouraged that 23 supporting churches have agreed to receive regular MAF prayer updates to help them pray explicitly for our work during their Sunday services and mid-week meetings.

We continued meeting with our volunteer network through Zoom, regional in-person meetings and face-to-face contact. The meetings provided an opportunity to tell the MIC team about new resources and encourage their promotion of MAF's ministry.

Although 2022 had its challenges, we're encouraged that next year we will be planning our national conference – enabling all our volunteer speakers to meet in person after a gap of three years.

MAF in Scotland

The impact of coronavirus again prevented us from holding the normal number of MAF activities and events, resulting in our making an extensive cost-benefit analysis, comparing figures from 2019 – the last full year of activity – with that of 2022.

Despite COVID-19, the positive engagement of MAF supporters enabled our team to speak at 71 church events – 70% of MAF Scotland's activity. We were also encouraged by a slight increase in secular events, carrying out 11 secular speaking engagements this year. We are grateful, too, to have been able to continue our relationship with 19 supporting churches.

By the end of 2022, we'd held a total of 101 meetings, enabling us to reach both Christian and secular audiences, with the average number of people signing up to MAF ending up higher than in previous years. Requests for volunteer speakers for 2023 are similarly encouraging.

Having produced a range of new resources illustrating how MAF supports the UN's Sustainable Development Goals Agenda, we'll be following this up next year by running an event for pastors, aimed at increasing our effectiveness in engaging with new churches.

2022 also saw us gain three new, year-long church partnerships, with conversations having taken place with potential partners for 2023.

Although no large Christian festivals were held in Scotland during 2022, our team supported MAF UK staff at Cedarwood Festival, a Christian event held in northern England. Next year, we hope to return to a number of festivals in Scotland, including a brand-new event in Ayrshire.

2022 was also the year we began our involvement with For the Sake of the World (FTSOTW), facilitating 5 online events of the prayer initiative, with about 25 people taking part. Our social media following saw more than a twofold increase – the significant growth allowing us to promote FTSOTW to over 2,000 followers. We also promoted the prayer initiative at a Christian festival in an area currently without an FTSOTW group.

Plans for 2023 include having an existing staff member take up the role of Ministry Facilitator. The role involves engaging with church congregations, inviting churches to take part in our Bible studies and workshops, supporting sending churches, developing church partnerships, increasing missionary involvement, and nurturing prayer for MAF.

MAF Scotland is also in the process of recruiting a Young Person's Worker to engage with young adults up to the age of 26 – providing a natural transition from MAF Youth to our adult programme.

MAF Youth

Because of coronavirus restrictions, our activities remained limited due to church youth groups being nervous about having outside speakers.

We were, however, delighted that our School Partnership programme continued to effectively engage with primary schools, with more than 12 schools again partnering with us.

In order to manage our relationship with the schools and handle the contacts that come from them, we successfully recruited 15 School Partnership volunteers. They will focus on running partnerships in their area and seeking new opportunities to connect with other schools.

We also recruited a new MAF Youth staff member to focus on church youth ministry – an area that, during the last three years, suffered due to the pandemic.

With our Youth Manager now back from maternity leave, we look forward to having our full team working on youth activities next year.

International staff

Following heightened challenges due to the pandemic, several overseas staff returned to the UK. Despite this we continued to support up to 27 staff members and their families serving in Kenya, Uganda, Tanzania, Chad, Liberia, South Sudan, PNG and Australia. We also continued to assist several more 'linked staff' sent by other MAF groups, but with connections to the UK, helping them with support raising, administration and pastoral care.

Additionally, we supported two individuals who are continuing in our Engineering Training Scheme and one individual in our Future Pilot Programme. We were also able to recruit five trainees to commence studies in the new year.

Emerging from recruitment challenges during the pandemic, we were really pleased to send two families and one single lady overseas to serve in our PNG and Uganda programmes. We also recruited three new families who will commence overseas in the New Year.

Conclusion for 2022

2022 saw us produce strong communications digitally, in print, and at church presentations and events – all sharing our passion for reaching remote and marginalised people in great need. An increasing number of people heard about MAF for the first time, with many joining our growing team of supporters – enabling us to serve a greater number of remote and isolated people overseas.

In 2022 God blessed us with £16m of income, up from £13.8m in 2021, and we give thanks for every gift, prayer, enquiry and hour of time given by our volunteers and teams throughout the year.

Future plans

Across the world, many people live in isolation and in need; in countries with little sign of development or tragically war torn and unable to recover quickly from strife and severe civil unrest.

We are privileged to be enabling many other organisations who share the 'great commission' and understand the importance of the UN sustainable development goals – and the mission to ensure that no one should be left behind.

So that MAF can provide vital services and support to reach and help people living in isolation we aim to:

- Attract, prepare and train new staff to serve overseas
- Establish a mechanism for developing national staff in programmes as well as enabling those individuals coming from countries without an MAF presence to serve in MAF programmes.
- Grow the number of donors across all fundraising strands to fund core programme costs and meet the capital expansion plans in PNG and other programmes
- Embrace a culture of testing and innovation to facilitate increased engagement with a wider, more diverse supporter base

Strategic Report

Financial Review

Five-year history					
Income and expenditure £000	2018	2019	2020	2021	2022
Income					
Unrestricted gifts >=£20,000	481	298	212	459	778
Unrestricted donations	5,859	5,947	6,767	6,170	5,722
Legacies	5,650	2,823	2,912	4,105	4,889
Investment income	52	54	17	12	60
International staff support	855	893	891	902	857
Other restricted income:					
Aircraft	1,127	-	-	500	1,251
Fuel	14	20	10	8	537
Juba hangar	-	-	-	142	-
Flying to benefit children	-	-	-	99	3
South Sudan	269	241	186	206	253
Liberia hangar	-	351	-	-	-
PNG Future Footprint project	-	-	-	-	585
Stuart King Memorial Fund	-	-	308	65	2
Other	1,082	1,057	1,348	1,119	1,034
Total income	15,389	11,684	12,651	13,787	15,971
Expenditure					
Cost of generating voluntary income	2,320	2,389	2,115	2,124	2,161
Charitable activities	11,336	11,120	10,149	10,474	14,961
Total expenditure	13,656	13,509	12,264	12,598	17,122
Net incoming / (outgoing) resources	1,733	(1,825)	387	1,189	(1,151)

Page 25 sets out the Statement of Financial Activities for MAF UK for the year. The total income for the year was £16m (2021: £13.8m).

The principal source of funding was through voluntary donations providing some 99% (2021: 99%) of total income. Of this, legacy income amounted to 31% (2021: 33%).

As shown in note 2, donation income from the various donor groupings was by and large comparable. Large restricted gifts from two individual donors (£1.25m and £0.5m) account for the difference in restricted gifts.

The benefits of tax-efficient giving were again increased through the securing of a further 1,093 Gift Aid Declarations during 2022 (2021: 1,782). Tax claimed on 2022 gifts amounted to £1,185,028 (2021: £954,049).

Charitable activities include the costs of our overseas staff, unrestricted grants made and restricted funds for flying operations.

During the year, the sum of £1,735,000 (note 4) was paid in staff support to 30 staff (note 6) (individuals/families) from the UK serving overseas (2021: £1,758,000 to 30 staff individuals/families).

In addition, unrestricted grants of £7,063,000 (note 4) and restricted income of £4,531,000 (note 13a) totalling £11,594,000 (2021: £7,634,000*) were passed to sister MAF groups worldwide, primarily to assist in the provision of mission aviation (*2021: unrestricted grants of £5,561,000 and restricted income of £2,073,000).

The assets and liabilities of MAF UK are set out in the Balance Sheet (page 26). All of the assets were used directly in the charitable purpose or in a support capacity.

'Financial Instruments' are those assets and liabilities of a charity that can be impacted by a third party (e.g. bank deposits, investments, overdrafts, loans, trade creditors etc.). At the Balance Sheet date, financial instruments included bank deposits and trade creditors. Trade creditors are paid within 30 days unless the supplier's payment terms are less favourable.

Investment income was £60k (2021: £12k), reflecting interest rates starting to rise.

Investment Powers and Policy

The investment powers of the Trustees are as set out in the Articles. Any sums not immediately needed have historically been invested in interest-earning accounts. It is the Trustees aim to ensure that funds are applied as quickly as possible, while also maintaining a suitable risk-based cash reserve to address the risks identified in the risk management process (see Risk Management section). However, given the very low, and below inflation, interest rates, after much research the Board decided to place £1m of the funds in the EdenTree¹ Amity Global Equity Fund for Charities. All income is automatically reinvested.

Reserves Policy

The Trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The Trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. The Trustees have concluded that, together with the reserves established to help in such circumstances, there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity, therefore, continues to adopt the going concern basis in preparing its financial statements.

It is the Board's policy to reserve sufficient funds to ensure the ongoing operations of MAF UK. The reserves include a risk-assessed Base Reserve; during the year the risk elements were reviewed, and the Board decided that the combined fund should have a target level of £3.8m. Additionally, other designated funds may be created by the Board to help ensure MAF UK's effectiveness. As a regular part of the Board's work, all risks and reserves were reviewed, and any recommended changes have been implemented. Details of all the designated funds are set out in note 12a.

At the year-end, all the reserves were at or above the minimum policy-level (see note 13a).

The Base Reserve year-end balance of £5.395m was above the revised target of £3.8m. The Board and SLT will look for ministry opportunities during 2023 to apply the extra funds received in 2022.

The Fixed Asset Cost fund year-end balance was £526k representing the original cost of all fixed assets. When these reach the end of their useful life, they can be replaced using the cash element of this fund.

The Board have created a UK Capacity Fund in 2022 of £310k that can be drawn upon in future years where opportunities appear that were not foreseen in the budget process.

The Board have created a Future Application Fund in 2022 of £1m that can be drawn upon in future years where operational opportunities appear that were not foreseen in the budget process.

The Board have created a National Staff Development Fund in 2022 of £200k that can be used in future years the fund the recruitment of, and wages of, national staff within operational programmes or staff from countries with no MAF resourcing presence.

The Stuart King Memorial Fund is a training fund and represents unspent donations raised in memory of Stuart King who sadly passed in 2020, together with the funds transferred from the designated Training Fund in 2021 as both funds served a similar purpose. The fund will be used to enable training and further training of essential staff over the coming years. At the year-end, the fund amounted to £464k (note 14a).

The International Staff restricted funds represent unspent donations that support our staff families overseas. It is expected that the funds will be used during the staff service period. At the year-end, such funds amounted to £10k.

¹ [Responsible & Sustainable Investing | Investment Management | EdenTree \(edentreeim.com\)](#)

Principal Risks and Uncertainties

The principal risks are assessed as those most impacting on our fundraising capabilities, including:

- interruption to gift processing through potential catastrophe
- interruption to postal gift income stream through industrial action
- reputation risk
- impact on donors and our continuing ability to process gifts in a global pandemic such as Covid-19.

The steps taken to manage these risks are set out in the Risk Management section (below).

The principal uncertainties relating to timing and volatility of various income streams are also addressed by the risk management process the Board has adopted, principally by the holding of sufficient liquid reserves (see Reserves Policy above). The Trustees have considered the impact on our various funding streams based on 2022 performance.

Risk Management

As a part of normal operations, the Trustees are responsible for setting the tone and influencing the culture of risk management within MAF UK. As part of discharging their responsibilities the Trustees have:

- established a risk register and risk management strategies that identify the types of risk faced and prioritised them in terms of potential impact and likelihood of occurrence, and the means of managing them. The risks and risk management strategies are periodically reviewed by both the Senior Leadership Team and the Board of Trustees. The risks are classified into the following groupings:
 - Reputation
 - Strategic
 - Governance
 - Operational
 - Health and safety
 - Financial
 - Legal
- established a regular review of the adequacy of the charity's current internal controls. The Trustees are pleased to report that the charity's internal financial controls conform to the guidelines issued by the Charity Commission.
- adopted a range of risk management policies, including:
 - Recruitment
 - Anti-fraud
 - Whistleblowing
 - Conflicts of interest (Declaration of interest)
 - Anti-bribery
 - Safeguarding

All MAF UK policies are published on the MAF UK intranet for staff understanding.

Fundraising Methods and Processes

Approach to fundraising

MAF UK supports the work of MAF worldwide and is committed to its charitable aims and fundraises to see the lives of isolated people spiritually and physically transformed. We are a signatory to the Fundraising Regulator's Fundraising Promise, being open, honest, fair, and legal in our approach to and delivery of, our fundraising practices.

Work with, and oversight of, any commercial participators and professional fundraisers

We do occasionally enter into third party contracts for fundraising promotion (not fundraising itself). We have contracts in place and full control and signing off for any communications that are used for these particular campaigns.

Fundraising conforming to recognised standards

We are a member of the Fundraising Regulator, adhere to the Fundraising Standards and are a signatory to the Fundraising Preference Service. It also means our supporters have a simple and transparent process that can help us deal with any complaints quickly and easily.

Monitoring of fundraising carried out on its behalf

We have a member of staff who is responsible for overseeing community fundraising and supporting/monitoring the people that are raising money for us. We also have a team of volunteers that are involved in fundraising for us, they go through an interview programme, have a role description, sign up to a code of conduct, receive training, have annual update conferences, have organisational emails, and are managed and supported through a management structure.

Fundraising complaints

We have a section on our website explaining our Fundraising Promise and complaints process <https://www.maf-uk.org/about-us/fundraising-standards>

This is linked to the Fundraising Regulator and gives our supporters an easy, clear and transparent way of dealing with any complaints.

Protection of the public, including vulnerable people, from unreasonably intrusive or persistent fundraising approaches, and undue pressure to donate

We take our communications and fundraising responsibilities seriously. Actions include being registered with the Fundraising Preference Service, having appropriate policies to cover data protection, ethical fundraising and our approach to fundraising and calls to action. We also make sure relevant staff are confident and equipped for speaking to and dealing with vulnerable people. All our communications are clear and transparent, and we always give an option to change what any person receives from us.

The complaints received have been summarised below:

Type	2022	2021
Incorrect salutation	-	1
Too much mail received	4	2
Too many financial "asks"	2	-
Clarity/font size used	2	15
Content presentation	13	35
Total	21	53
Total mailings	351,505	436,562

Structure, Governance and Management

Governing Document

MAF UK is a charitable company limited by guarantee and a registered charity. It is governed by the Articles dated 15 September 1997 and revised in April 2015. In the event of the company being wound up, members are required to contribute an amount not exceeding £10.

Appointment of Trustees

The Trustees are elected by the Board. The number of Trustees may not be less than three but is not subject to a maximum. Trustees are elected for 3-year terms, up to a maximum of nine consecutive years.

Board decisions are made by majority vote.

The number of Members may not be less than two. The Trustees are also the Members.

Trustee Induction and Training

In the Trustee induction programme, new Trustees are provided with the Articles and recent annual and management accounts as well as a copy of CC3 *The Essential Trustee*. They are required to attend a series of meetings and discussions with the Chair, Chief Executive and others to learn more about the work and how MAF UK operates.

Organisational Structure

Usually, the Trustees meet at least four times a year and are responsible for the strategic direction and good governance of the charity. To ensure good governance and to maximise Board skills, the following subcommittees have been established:

- Finance and Risk Subcommittee
- Fundraising and Communications Subcommittee
- People and Prayer Subcommittee

The Board approves an annual operational budget which sets out income targets and expenditure limits. Within the budget, the day-to-day responsibility for the charity's operations is delegated to the Chief Executive and the Senior Leadership Team (listed as Key Management Personnel on page 19).

Governance

As recorded last year, the Board planned to have a further external review of Board effectiveness during late 2022 or early 2023. This was not possible in 2022 so will be planned for 2023.

Safeguarding

MAF UK is committed to providing a safe and trusted environment for staff, volunteers, and beneficiaries. The organisation requires the highest ethical and moral standards from all our staff and takes misconduct seriously. We have a number of policies with which all staff must comply. These include a code of conduct, child safety, bullying and harassment, data protection, and privacy and equal opportunities policies.

Remuneration Policy

MAF UK is a charitable Christian mission organisation and as such aims to balance care of staff with stewardship of the resources entrusted to it. In line with these aims, MAF UK strives to set salaries fairly and comparable to the charity sector while maintaining its ability to attract and retain the right skills, experience and expertise to achieve the mission.

Each UK post is evaluated by a job evaluation panel made up of senior management, HR and staff representation. A salary is then calculated based on a comparison of jobs in the same grade and the points awarded for those jobs.

All salaries are periodically benchmarked using a commercial provider of salary data and measured against:

- comparable jobs and organisations in our region
- market matching basic salaries between the lower quartile and median
- organisations with an annual turnover of between £10M to £50M

The General Pay Award is considered each year and is primarily dependent on the income of the organisation and ensuring that funding to MAF International operations is not adversely impacted. The General Pay Award is based on a range of indices, such as the Retail Price Index, Consumer Price Index, and a comparison with what others are doing regarding salary rises in the third sector. The MAF UK Board are responsible for approving the budget and this includes the recommendation for the General Pay Award.

MAF UK's Senior Leadership Team sits within the framework of the UK salary structure as set out as above. The MAF UK Board agrees on the salary for the Chief Executive. No bonuses are paid to any member of staff. The pension provision for the Chief Executive and Senior Leadership Team are on the same terms as other employees.

Related Parties

Mission Aviation Fellowship UK is a member of MAF International, which is an association of operational and resourcing MAF groups around the world (excluding North America). Mission Aviation Fellowship International is the operational arm of MAF International, to which all operational assets were transferred by the resourcing groups. The central management of all the programmes enables better efficiency in terms of asset deployment and the standardisation of training and safety standards. Mission Aviation Fellowship UK's overseas staff are seconded to Mission Aviation Fellowship International and all funds raised for operational programmes are passed to Mission Aviation Fellowship International. Mission Aviation Fellowship UK has one subsidiary which is dormant. Apart from the natural transactions with other MAFs, there were no related party transactions.

Internal Controls

The Trustees have overall responsibility for ensuring that the charity has an appropriate system of controls, financial and otherwise. They 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, and to provide reasonable assurance that:

- the charity is operating efficiently and effectively
- its assets are safeguarded against unauthorised use or disposition
- proper records are maintained, and financial information used within the charity or for publication is reliable
- the charity complies with relevant laws and regulations.

The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. They include:

- a strategic plan and an annual budget approved by the Trustees
- regular consideration by the Trustees of financial results, variances from budgets and non-financial performance indicators
- delegation of authority and segregation of duties
- identification and management of risks
- annual completion of the Charity Commission's *Internal Financial Controls for Charities Checklist*

Trustees' Responsibilities in Relation to the Financial Statements

The Trustees are responsible for preparing the annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company and of its income and expenditure for that period.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgments and estimates that are reasonable and prudent
- state whether applicable accounting standards, including FRS 102, have been followed, subject to any material departures disclosed and explained in the financial statements
- state whether a Statement of Recommended Practice (SORP) applies and has been followed, subject to any material departures which are 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 business.

The Trustees are responsible for keeping adequate accounting records that show and explain the charity's transactions, 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 Companies Act 2006.

They 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.

Financial statements are published on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements, which may vary from legislation in other jurisdictions. The maintenance and integrity of the group's website is the responsibility of the Trustees. The Trustees' responsibility also extends to the on-going integrity of the financial statements contained therein.

Provision of Information to Auditors

In the case of each of the persons who are Trustees at the time when the Trustees' report is approved, the following applies:

- so far as the Trustees are aware, there is no relevant audit information of which the company's auditors are unaware
- the Trustees have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

Legal and Administrative Information

Trustees and Members (the Trustees are also Members)

<u>Name</u>	<u>Dates</u>	<u>Subcommittee Membership</u>
Matthew Burton FCCA CTA MRICS		Chair
Andrew Hawkins MA (Hons)		Fundraising and Communications
Carl Knightly		Fundraising and Communications
Max Gove MA		Prayer and People
Ann Saunders BA Hons Oxon FCIPD		Prayer and People
Richard Jones FCMA BSc (Hons)		Finance and Risk
Steve Osei-Mensah ACIB FloD CDir		Finance and Risk
Bill Lowe		Finance and Risk
		Fundraising and Communications

Company Information

Company number: 3437446

Website: www.maf-uk.org

Date of Incorporation: 16 September 1997

Registered charity in England and Wales (1064598) and in Scotland (SC039107)

Registered Office and Principal Address: 1st Floor, Castle House, Castle Hill Avenue, Folkestone CT20 2TQ

Key Management Personnel

Chief Executive (to 31 October 2022)	Ruth Whitaker BEng (Hons) FRAeSoc
Chief Executive (from 20 February 2023)	Donovan Palmer
Head of Finance	Alex Finlow FCA MSc
Head of HR	David Leek Chartered MCIPD
Head of Marketing and Fundraising	Mike Fagg
Head of Communications	Vivienne Pattison BA (Hons)
Head of Philanthropy and Partnerships	Ali Chambers BA (Hons) GGSM

Our Advisers

Auditors	Moore Kingston Smith LLP	9 Appold Street, London, EC2A 2AP
Bankers	National Westminster Bank Plc	Europa House, 49 Sandgate Road, Folkestone, CT20 1RU
Solicitors	Edward Connor Solicitors	10 The Point, Market Harborough, LE16 7QU

The Trustees Report and the Strategic Report were approved by the Board and authorised for issue on 20 April 2023.



Matthew Burton (Chairman)

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES AND MEMBERS OF MISSION AVIATION FELLOWSHIP UK

Opinion

We have audited the financial statements of Mission Aviation Fellowship UK ('the company') for the year ended 31 December 2022 which comprise the Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 'The Financial Reporting Standard Applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information

contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the strategic report and the trustees' annual report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the trustees' annual report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report or the trustees' annual report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 17, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's Responsibilities for the audit of the financial statements

We have been appointed as auditor under Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, the Companies Act 2006 and Section 151 of the Charities Act 2011 and report to you in accordance with regulations made under those Acts.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs (UK) we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charitable company.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the charitable company and considered that the most significant are the Companies Act 2006, the Charities Act 2011, the Charity SORP, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and UK financial reporting standards as issued by the Financial Reporting Council.
- We obtained an understanding of how the charitable company complies with these requirements by discussions with management and those charged with governance.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.
- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected non-compliance with laws and regulations.
- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of non-compliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006; and to the charity's trustees, as a body, in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, and in respect of the financial statements, in accordance with Chapter 3 of Part 8 of the Charities Act 2011. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept

or assume responsibility to any party other than the charitable company and charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Moore Kingston Smith LLP

Date: 24 April 2023

Neil Finlayson (Senior Statutory Auditor)

for and on behalf of Moore Kingston Smith LLP, Statutory Auditor

9 Appold Street, London, EC2A 2AP

Moore Kingston Smith LLP is eligible to act as auditor in terms of Section 1212 of the Companies Act 2006.

Mission Aviation Fellowship UK Annual Report & Accounts 2022
Company Number 3437446

Statement of Financial Activities

(incorporating an Income and Expenditure Account)

for the year ended 31 December 2022

		2022			2021		
	Note	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000
Income from:							
Donations and legacies	2a/b	11,380	4,531	15,911	10,734	3,041	13,775
Investments and interest	3	60	-	60	12	-	12
Total		11,440	4,531	15,971	10,746	3,041	13,787
Expenditure on:							
Raising funds		2,161	-	2,161	2,124	-	2,124
Charitable activities		9,800	5,161	14,961	7,999	2,475	10,474
Total	4a/b	11,961	5,161	17,122	10,123	2,475	12,598
Net income / (expenditure) before investment gains	5	(521)	(630)	(1,151)	623	566	1,189
Gains on revaluation of investments		11	-	11	-	-	-
Net income / (expenditure) before transfers	5	(510)	(630)	(1,140)	623	566	1,189
Transfers between funds	13a	41	(41)	-	(260)	260	-
Net movement in funds		(469)	(671)	(1,140)	363	826	1,189
Reconciliation of Funds							
Total funds brought forward	13a	7,910	1,145	9,055	7,547	319	7,866
Total funds carried forward	13a	7,441	474	7,915	7,910	1,145	9,055

All of the above results are derived from continuing activities.

All gains and losses recognised in the year are included above.

The notes on pages 28 to 37 form an integral part of these financial statements.

Mission Aviation Fellowship UK Annual Report & Accounts 2022
Company Number 3437446

Balance Sheet

(Statement of Financial Position)

as at 31 December 2022

		2022			2021		
	Note	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000
Fixed Assets							
Tangible Fixed Assets	7	48	-	48	83	-	83
Fixed Asset Investments	8	1,026	-	1,026	-	-	-
Total		1,074	-	1,074	83	-	83
Current assets							
Debtors	9	1,443	-	1,443	1,685	-	1,685
Short term deposits		4,000	-	4,000	4,000	-	4,000
Cash at bank and in hand		2,172	474	2,646	2,730	1,145	3,875
Total current assets		7,615	474	8,089	8,415	1,145	9,560
Liabilities							
Creditors: Amounts falling due within one year	10	(1,248)	-	(1,248)	(588)	-	(588)
Net current assets		6,367	474	6,841	7,827	1,145	8,972
Total assets less current liabilities		7,441	474	7,915	7,910	1,145	9,055
Total net assets		7,441	474	7,915	7,910	1,145	9,055
The funds of the charity:							
Base Reserve	13a/b	5,394	-	5,394	7,390	-	7,390
Other designated funds	13a/b	2,047	-	2,047	520	-	520
Total unrestricted income funds		7,441	-	7,441	7,910	-	7,910
Restricted income funds	14a/b	-	474	474	-	1,145	1,145
Total Funds		7,441	474	7,915	7,910	1,145	9,055

Approved by the Board on 20 April 2023 and signed on its behalf by:


Matthew Burton
Chairman

The notes on pages 28 to 37 form an integral part of these financial statements.

Mission Aviation Fellowship UK Annual Report & Accounts 2022
Company Number 3437446

Cash Flow Statement

for the year ended 31 December 2022

	Note	2022 £ 000	2021 £ 000
Reconciliation of net income / (expenditure) to net cash flow from operating activities			
Net (expenditure) / income for the year		(1,151)	1,189
Adjustments for:			
Depreciation charges	7	41	43
Investment income and Interest receivable	3	(60)	(12)
Gains on investments		11	-
Loss/(profit) on sale of fixed assets		-	-
(Increase)/decrease in stocks		-	-
Decrease / (increase) in debtors	9	242	(778)
Increase in creditors	10	660	172
		<u>(257)</u>	<u>614</u>
Net cash (used in) / provided by operating activities			
Statement of cash flows			
Cash flows from operating activities:			
Net cash (used in) / provided by operating activities		(257)	614
Cash flows from investing activities:			
Investment income and Interest receivable	3	60	12
Transfer from investments		-	-
Proceeds from the sale of fixed assets		-	-
Purchase of fixed assets	7	(1,032)	(76)
Net cash provided by / (used in) investing activities		<u>(972)</u>	<u>(64)</u>
Change in cash and cash equivalents in the year		(1,229)	550
Cash and cash equivalents at the beginning of the year		7,875	7,325
Cash and cash equivalents at the end of the year		<u>6,646</u>	<u>7,875</u>
Analysis of changes in net funds			
	1 January 2022 £ 000	cash flows £ 000	31 December 2022 £ 000
Short term deposits	4,000	-	4,000
Cash at bank and in hand	3,875	(1,229)	2,646
	<u>7,875</u>	<u>(1,229)</u>	<u>6,646</u>

The notes on pages 28 to 37 form an integral part of these financial statements.

**Notes to the Financial Statements
for the year ended 31 December 2022**

1 Accounting policies

Basis of preparation

These financial statements are prepared on a going concern basis, under the historical cost convention, with the exception of investments which are included at market value. They are prepared in sterling which is the functional currency of the Charity. Monetary amounts in the accounts are rounded to the nearest thousand.

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). The Charitable Company is a public benefit entity for the purposes of FRS 102 and therefore the Charity also prepared its financial statements in accordance with the 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 (The FRS 102 Charities SORP), the Companies Act 2006, the Charities Act 2011 and Charities Accounts (Scotland) Regulations 2006 as amended by The Charities Accounts (Scotland) Amendment (No 2) Regulations 2014.

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. The Trustees and the Senior Leadership Team have reviewed all budgets and expected income and expenditure projections and have concluded that, together with the reserves established to help in such circumstances, there is a reasonable expectation that the charity has adequate resources to continue operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

The principal accounting policies adopted in the preparation of the financial statements are set out below.

Fund accounting

The charity maintains three types of fund. General unrestricted funds (Base Reserve) are available for use at the discretion of the Trustees in furtherance of the general charitable objectives. Designated unrestricted funds are monies set aside by the Trustees from unrestricted funding for specific purposes. Restricted funds are funds subject to specific conditions imposed by donors.

Income

All income is recognised when there is entitlement to the funds, the receipt is probable and the amount can be measured reliably.

Legacies are recognised following probate and once there is sufficient evidence that receipt is probable and the amount of the legacy receivable can be measured reliably. Where entitlement to a legacy exists but there is uncertainty as to its receipt or the amount receivable, details are disclosed as a contingent asset until the criteria for income recognition are met.

Government grants

Income from government or other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants has been met, it is probable that the income will be received, the amount can be measured reliably and is not deferred.

Expenditure

Liabilities are recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all related costs to the category.

The following specific policies apply to categories of expenditure:

Raising funds

Raising funds comprises all services supplied centrally identifiable as wholly or mainly in the support of generating income for this and future periods, and includes a proportion of central overhead, support and governance costs.

Charitable activities

Charitable activities includes all costs associated with our international staff (based overseas), direct (grants) and indirect costs of our overseas operations, and the costs associated with informing and educating our supporters here in the UK about our work, and includes a proportion of central overhead, support and governance costs.

**Notes to the Financial Statements
for the year ended 31 December 2022**

Support Costs

Support Costs include functions such as general management, information technology and human resources. Together with governance costs they are allocated between the cost of raising funds and charitable activities, as shown in note 4a/b.

Critical accounting estimates and areas of judgement

In the view of the Trustees in applying the accounting policies adopted, no judgements were required that have a significant effect on the amounts recognised in the financial statements nor do any estimates or assumptions made carry a significant risk of material adjustment in the next financial year.

Foreign currencies

Foreign currencies have been translated to sterling as follows:

Current assets and liabilities	- rate as at 31 December
Other amounts	- rate at time of transaction

All differences are charged to the SOFA - 2022:£1k, (2021:£5k).

Tangible fixed assets and depreciation

Assets with a useful economic life of more than one year and a value in excess of £750 are capitalised.

Depreciation on assets is calculated as follows:

Equipment and vehicles: charged to write off the expenditure over its expected useful life at 33.33% of the cost per annum.

There is generally expected to be no material residual value when the assets are replaced.

Cash

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of 100 days or less, and bank overdrafts. Deposits with maturity greater than 100 days from the year end are classified within investments.

Financial Instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument. Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

With the exceptions of prepayments and deferred income all other debtor and creditor balances are considered to be basic financial instruments under FRS 102. See notes 9 and 10 for the debtor and creditor notes.

Operating leases

Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred.

Pensions

MAF UK operates a 10% non-contributory defined contribution scheme for its employees. The contributions are paid monthly as they fall due. The expense to activity allocation matches the wage to activity allocation. Pensions costs are treated as unrestricted unless a specific restricted gift was received for that purpose.

Transfers between funds

Transfers between the Base Reserve and other designated funds are in line with the policies as set out in note 12a.

**Notes to the Financial Statements
for the year ended 31 December 2022**

	Unrestricted		Restricted		2022
	£ 000	£ 000	£ 000	£ 000	£ 000
2a Donations					
Individuals (non legacies)		5,366		3,413	8,779
Churches		450		282	732
Trusts		534		547	1,081
Companies		130		233	363
Other Governments	-		22		
Governments		-		22	22
Other		20		25	45
Legacies		4,880		9	4,889
		<u>11,380</u>		<u>4,531</u>	<u>15,911</u>
2b					
	Unrestricted		Restricted		2021
	£ 000	£ 000	£ 000	£ 000	£ 000
Individuals (non legacies)		5,783		1,181	6,964
Churches		376		323	699
Trusts		363		820	1,183
Companies		80		158	238
Other Governments	<u>16</u>		<u>22</u>		
Governments		16		22	38
Other		11		37	48
Legacies		4,105		500	4,605
		<u>10,734</u>		<u>3,041</u>	<u>13,775</u>
3 Investments and interest					
Investment income					15
Interest receivable					45
				2022	<u>60</u>
Investment income					-
Interest receivable					12
				2021	<u>12</u>

**Notes to the Financial Statements
for the year ended 2022**

		Unrestricted	Restricted	Sub-total	Apportioned	2022	
		£ 000	£ 000	£ 000	£ 000	£ 000	
4a Expenditure							
Raising funds							
Voluntary income		1,596	-	1,596	160	1,756	
Donor acquisition		368	-	368	37	405	
		1,964	-	1,964	197	2,161	
Charitable activities:							
International Staff		880	855	1,735	174	1,909	
grants: regular		5,473	-	5,473	549	6,022	
grants: one-off		1,713	-	1,713	172	1,885	
restricted funding		-	4,306	4,306	432	4,738	
Overseas operations *		7,186	4,306	11,492	1,153	12,645	
Information and education		370	-	370	37	407	
		8,436	5,161	13,597	1,364	14,961	
Support costs		1,537	-	1,537	(1,537)	-	
Trustee travel and meetings		5					
Audit		14					
Audit disbursements and vat		3					
Non-audit fees and vat		2					
Governance		24	-	24	(24)	-	
		1,561	-	1,561	(1,561)	-	
		11,961	5,161	17,122	-	17,122	
Overseas operations * grants		7,063					
* Institutional grants totalling £7,063,000 (2021: £5,561,000) were made during the year to MAF International Ltd.							
Support costs include:		General management	Financial management	Human Resources	Information technology	Premises	Total
General management		228	351	357	270	331	1,537
Basis of allocation: Apportioned proportionately across cost headings reflecting cost effort (as above)							
		Unrestricted	Restricted	Sub-total	Apportioned	2021	
		£ 000	£ 000	£ 000	£ 000	£ 000	
4b							
Raising funds							
Voluntary income		1,544	-	1,544	182	1,726	
Donor acquisition		356	-	356	42	398	
		1,900	-	1,900	224	2,124	
Charitable activities:							
International Staff		856	902	1,758	208	1,966	
grants: regular		4,960	-	4,960	586	5,546	
grants: one-off		720	-	720	85	805	
restricted funding		-	1,573	1,573	186	1,759	
Overseas operations		5,680	1,573	7,253	857	8,110	
Information and education		356	-	356	42	398	
		6,892	2,475	9,367	1,107	10,474	
Support costs		1,312	-	1,312	(1,312)	-	
Trustee travel and meetings		1					
Audit		13					
Audit disbursements and vat		3					
Non-audit fees and vat		2					
Governance		19	-	19	(19)	-	
		1,331	-	1,331	(1,331)	-	
		10,123	2,475	12,598	-	12,598	
Overseas operations * grants		5,561					
Support costs include:		General management	Financial management	Human Resources	Information technology	Premises	Total
		142	376	249	168	377	1,312

**Notes to the Financial Statements
for the year ended 31 December 2022**

		2022	2021
	Note	£ 000	£ 000
5 Net income /(Expenditure)			
This is stated after charging:			
Depreciation	7	41	43
Foreign exchange loss	1	1	5
Payments under Operating Leases	11	140	131
Auditor's remuneration			
Audit fee	4a	17	13
Audit disbursements (and vat)	4a	3	3
Other fees paid to auditors (and vat)	4a	2	2
6 Trustee and staff remuneration, related party and other transactions			
Staff costs		£ 000	£ 000
Wages and salaries		3,129	3,039
Social security costs		242	209
Other pension costs		344	335
Redundancy payments		30	-
		<u>3,745</u>	<u>3,583</u>
		Number	Number
Average number of employees - UK		64	66
Average number of employees - Overseas		30	30
		<u>94</u>	<u>96</u>
Average number of employees - UK (FTE)		54	57
Average number of employees - Overseas (FTE)		30	30
		<u>84</u>	<u>87</u>
Employees with total remuneration and benefits in excess of £60,000:		Number	Number
£60,000 - £70,000		2	2
£70,000 - £80,000		1	-
£80,000 - £90,000		-	1
£130,000 - £140,000		1	-
		<u>£ 000</u>	<u>£ 000</u>
Pension contributions in respect of these employees were		28	22
		<u>£ 000</u>	<u>£ 000</u>
Total remuneration/benefits of key management personnel		<u>556</u>	<u>462</u>
Trustee reimbursed expenditure			

The number of trustees who received reimbursement for out-of-pocket travel and subsistence expenses was 4 (2021:2) totalling £700 (2021: £92).

The trustees neither received nor waived any emoluments during the year (2021: £NIL).

Related party transactions

Apart from the trustee expenses identified above, there were no other related party transactions.

**Notes to the Financial Statements
for the year ended 2022**

			2022	2021
	Vehicles	Equipment	Total	Total
	£ 000	£ 000	£ 000	£ 000
7 Tangible fixed assets				
Cost				
As at 01.01.2022	46	474	520	444
Additions	-	6	6	76
Disposals	-	-	-	-
As at 31.12.2022	46	480	526	520
Depreciation				
As at 01.01.2022	46	391	437	394
Charge for the year	-	41	41	43
Eliminated on disposal	-	-	-	-
As at 31.12.2022	46	432	478	437
Net Book values				
As at 31.12.2022	-	48	48	83
As at 31.12.2021	-	83	83	50

8 Fixed Asset Investments	2022	2021
Cost or valuation	£ 000	£ 000
As at 01.01.2022	-	-
Additions	1,015	-
Disposals	-	-
Revaluation	11	-
Net investment gains	-	-
As at 31.12.2022	1,026	-

EdenTree Amity Global Equity Fund for Charities

9 Debtors

Amounts due within one year:

Other debtors	-	1
Gift Aid recoverable	192	88
Prepayments	120	106
Accrued income	1,131	1,490
	1,443	1,685

All debtors are considered financial instruments with the exception of prepayments.

The carrying value of financial assets (in debtors) is:

1,323	1,579
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**Notes to the Financial Statements
for the year ended 31 December 2022**

	2022	2021
	£ 000	£ 000
10 Creditors: amounts falling due within one year		
Trade creditors	996	399
Taxation and social security	59	50
* Other creditors	118	99
Accruals and deferred income	75	40
	<u>1,248</u>	<u>588</u>
All creditors are considered financial instruments with the exception of deferred income.		
The carrying value of financial liabilities (in creditors) is:	<u>1,248</u>	<u>588</u>
* Other creditors includes: in respect of pension scheme contributions	37	36

11 Operating leases	2022	2021
	£ 000	£ 000
Operating lease rental payments during the year:		
Land and buildings	125	120
Vehicles	15	11
	<u>140</u>	<u>131</u>

At 31 December 2022, the total future minimum lease payments under non-cancellable leases was as follows:

	2022		2021
	Land and buildings £ 000	Other £ 000	Land and buildings £ 000
Period:			Other £ 000
Within one year	105	19	96
Two to five years	382	36	358
Over five years	179	-	268
	<u>666</u>	<u>55</u>	<u>722</u>
			<u>33</u>

**Notes to the Financial Statements
for the year ended 31 December 2022**

12a Analysis of net assets between funds

Fund balances as at 2022 were represented by:

	Base Reserve £ 000	Designated funds £ 000	Total Unrestricted £ 000	Restricted funds £ 000	Total funds £ 000
Tangible fixed assets	-	48	48	-	48
Fixed asset investments	1,015	11	1,026	-	1,026
Current assets	5,627	1,988	7,615	474	8,089
Current liabilities	(1,248)	-	(1,248)	-	(1,248)
Long term liabilities	-	-	-	-	-
	<u>5,394</u>	<u>2,047</u>	<u>7,441</u>	<u>474</u>	<u>7,915</u>

12b Fund balances as at 31 December 2021 were represented by:

	Base Reserve £ 000	Designated funds £ 000	Total Unrestricted £ 000	Restricted funds £ 000	Total funds £ 000
Tangible fixed assets	-	83	83	-	83
Fixed asset investments	-	-	-	-	-
Current assets	7,978	437	8,415	1,145	9,560
Current liabilities	(588)	-	(588)	-	(588)
Long term liabilities	-	-	-	-	-
	<u>7,390</u>	<u>520</u>	<u>7,910</u>	<u>1,145</u>	<u>9,055</u>

**Notes to the Financial Statements
for the year ended 31 December 2022**

13a Funds	As at 01.01.22 £ 000	Income £ 000	Expenditure £ 000	Investment Gains £ 000	Transfers In £ 000	Transfers out £ 000	As at 31.12.22 £ 000
Base Reserve	7,390	11,440	(11,961)	11	41	(1,527)	5,394
Designated funds							
Fixed Asset Cost Fund	520	-	-	-	6	-	526
UK Capacity Fund	-	-	-	-	310	-	310
Future Application Fund	-	-	-	-	1,000	-	1,000
National Staff Dev' Fund	-	-	-	-	200	-	200
Unrealised Gains Fund	-	-	-	-	11	-	11
<i>sub-total</i>	<u>520</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,527</u>	<u>-</u>	<u>2,047</u>
Total unrestricted income funds	<u>7,910</u>	<u>11,440</u>	<u>(11,961)</u>	<u>11</u>	<u>1,568</u>	<u>(1,527)</u>	<u>7,441</u>
Restricted funds note 14a	<u>1,145</u>	<u>4,531</u>	<u>(5,161)</u>	<u>-</u>	<u>-</u>	<u>(41)</u>	<u>474</u>
Total funds	<u><u>9,055</u></u>	<u><u>15,971</u></u>	<u><u>(17,122)</u></u>	<u><u>11</u></u>	<u><u>1,568</u></u>	<u><u>(1,568)</u></u>	<u><u>7,915</u></u>

The Base Reserve comprises risk-assessed income stream elements to ensure that the charity can continue operations in the event of adverse or unforeseen situations. The fund level was reviewed by the Board in 2021 and a new target level of £3.8m was set. In 2023 the Board and SLT will seek to fund extra projects to reduce the balance to the target level.

The Fixed Asset Cost Fund represents the cost of equipment and vehicles used by MAF UK, purchased from unrestricted funds (the net book value of the charity's existing fixed assets along with the amount designated by the Board, for future spending, to replace these assets.) The transfers reflect purchases and disposals.

The UK Capacity Fund was established by the Board at £310k to help fund new initiatives above and beyond those already in the budget.

The Future Application Fund was established by the Board at £1m to help fund new initiatives above and beyond those already in the budget.

The National Staff Development Fund was established by the Board at £200k to help fund the recruitment and employment of national staff in programmes or from countries with no resourcing MAF.

The Unrealised Gains Fund represents gains on investments yet to be realised.

13b Funds	As at 01.01.21 £ 000	Income £ 000	Expenditure £ 000	Investment Gains £ 000	Transfers In £ 000	Transfers out £ 000	As at 31.12.21 £ 000
Base Reserve	6,824	10,746	(10,104)	-	-	(76)	7,390
Designated funds							
Fixed Asset Cost Fund	444	-	-	-	76	-	520
Training Fund	279	-	(19)	-	-	(260)	-
UK Capacity Fund	-	-	-	-	-	-	-
Future Application Fund	-	-	-	-	-	-	-
National Staff Dev' Fund	-	-	-	-	-	-	-
2020 Projects	-	-	-	-	-	-	-
Unrealised Gains Fund	-	-	-	-	-	-	-
<i>sub-total</i>	<u>723</u>	<u>-</u>	<u>(19)</u>	<u>-</u>	<u>76</u>	<u>(260)</u>	<u>520</u>
Total unrestricted income funds	<u>7,547</u>	<u>10,746</u>	<u>(10,123)</u>	<u>-</u>	<u>76</u>	<u>(336)</u>	<u>7,910</u>
Restricted funds note 14b	<u>319</u>	<u>3,041</u>	<u>(2,475)</u>	<u>-</u>	<u>260</u>	<u>-</u>	<u>1,145</u>
Total funds	<u><u>7,866</u></u>	<u><u>13,787</u></u>	<u><u>(12,598)</u></u>	<u><u>-</u></u>	<u><u>336</u></u>	<u><u>(336)</u></u>	<u><u>9,055</u></u>

Notes to the Financial Statements
for the year ended 31 December 2022

14a Restricted funds

Restricted income arises where a donor has imposed a restriction as to the use of the gift.

The table below summarises, by major category of restriction, the opening balance, income, expenditure and closing balance for each restricted fund.

Fund restriction:	As at 01.01.22 £ 000	Income £ 000	Expenditure £ 000	Transfers in £ 000	Transfers out £ 000	As at 31.12.22 £ 000
MAF International aircraft projects	500	1,251	(1,751)	-	-	-
MAF International PNG Future Footprint	-	585	(585)	-	-	-
MAF International Fuel	-	537	(537)	-	-	-
MAF International non-aircraft projects	-	1,088	(1,088)	-	-	-
MAF International staff	-	90	(90)	-	-	-
	<u>500</u>	<u>3,551</u>	<u>(4,051)</u>	<u>-</u>	<u>-</u>	<u>-</u>
MAF Australia	-	37	(37)	-	-	-
MAF Canada	-	53	(53)	-	-	-
MAF France	-	-	-	-	-	-
MAF Germany	-	-	-	-	-	-
MAF Netherlands	-	1	(1)	-	-	-
MAF New Zealand	-	1	(1)	-	-	-
MAF South Africa	-	9	(9)	-	-	-
MAF Sweden	-	-	-	-	-	-
MAF Switzerland	-	-	-	-	-	-
MAF USA	-	24	(24)	-	-	-
	<u>-</u>	<u>125</u>	<u>(125)</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>500</u>	<u>3,676</u>	<u>(4,176)</u>	<u>-</u>	<u>-</u>	<u>-</u>
Stuart King Memorial Fund	633	2	(130)	-	(41)	464
MAF UK International Staff	12	853	(855)	-	-	10
	<u>1,145</u>	<u>4,531</u>	<u>(5,161)</u>	<u>-</u>	<u>(41)</u>	<u>474</u>

14b

Fund restriction:	As at 01.01.21 £ 000	Income £ 000	Expenditure £ 000	Transfers in £ 000	Transfers out £ 000	As at 31.12.21 £ 000
MAF International aircraft projects	-	500	-	-	-	500
MAF International South Sudan	-	168	(168)	-	-	-
MAF International non-aircraft projects	-	1,122	(1,122)	-	-	-
MAF International staff	-	95	(95)	-	-	-
	<u>-</u>	<u>1,885</u>	<u>(1,385)</u>	<u>-</u>	<u>-</u>	<u>500</u>
MAF Australia	-	81	(81)	-	-	-
MAF Canada	-	50	(50)	-	-	-
MAF Netherlands	-	1	(1)	-	-	-
MAF New Zealand	-	2	(2)	-	-	-
MAF South Africa	-	12	(12)	-	-	-
MAF USA	-	42	(42)	-	-	-
	<u>-</u>	<u>188</u>	<u>(188)</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>-</u>	<u>2,073</u>	<u>(1,573)</u>	<u>-</u>	<u>-</u>	<u>500</u>
Stuart King Memorial Fund	308	65	-	260	-	633
MAF UK International Staff	11	903	(902)	-	-	12
	<u>319</u>	<u>3,041</u>	<u>(2,475)</u>	<u>-</u>	<u>-</u>	<u>1,145</u>

Accounts



Mission Aviation Fellowship UK
(MAF UK)

A company limited by guarantee, not having share capital

Annual Report and Financial Statements
for the year ended 31 December 2021

England and Wales Registered Charity Number: 1064598

Scottish Charity Number: SC039107

Company Number: 3437446

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Message from the Chairman and Chief Executive

As we approached the start of 2021, we wondered what the year would have in store for us. Though many viewed the arrival of a coronavirus vaccine as a light in the darkness, 2021 still contained many of the previous year's challenges. Owing to this, our ability to bring help, hope and healing to some of the planet's most isolated locations was still affected by the restrictions caused by COVID-19.

MAF's challenge as the pandemic continued was to continue trusting in God, praising Him, following His lead and, whenever possible, to continue our life-saving flights.

Despite the limitations caused by the virus, as our 2021 Trustees' Report shows, there was still much to be grateful for. Thanks to our generous supporters our income grew by nearly 9%. the number of MAF flights taking place in 26 of the world's poorest and most vulnerable nations saw a 21% upturn on that of 2020, though we were still making only 80% of the flights we made in 2019.

Despite the number of flying hours having still not returned to pre-COVID levels, the MAF fleet of 120 aircraft nevertheless remained busy.

Never standing still

As well as our regular shuttle flights, our Trustee Report gives just a few examples of how our pilots, planes and people supported a wide variety of humanitarian and mission activities. For example, they enabled a government census to take place in Arnhem Land, landmine clearance to continue in Chad, medical clinics to take place in Kenya, effective healthcare to be provided in Liberia and lives to be saved through emergency medevac flights in Papua New Guinea. Humanitarian workers were airlifted to safety in western South Sudan when violence broke out and we also flew peacekeeping teams to conflict-ridden areas in that embattled country to help prevent further bloodshed. We delivered COVID-19 vaccines to isolated areas of Madagascar, helped the UN World Food Programme assess drastic flood damage in Timor-Leste, provided educational materials in Uganda, and assisted the spread of the Gospel in countries including Tanzania by transporting missionaries and evangelists.

2021 was also the year in which plans progressed for our newest African programme. Having been given permission to rent hangar space at Conakry Airport, we will use this as a base from which to serve the people of Guinea. We were further encouraged when consent was given for us to begin rehabilitating an airstrip in south-eastern Guinea.

Never giving up

At MAF UK we are grateful, too, for our 30 missionary staff and their families serving overseas, who continued to show remarkable resilience throughout the ongoing changes and challenges of coronavirus. Some families became stranded while trying to get home, and programmes were left without crucial staff due to travel restrictions, nevertheless, God kept the MAF family safe, and we praise Him for His protection and provision.

In the Operational Impact section of the Trustee Report, we have the privilege of sharing just a small number of the inspirational stories that show God's love and mercy at work in areas where, due to geography, conflict or natural disaster, people in some of the world's most isolated areas would otherwise struggle to receive the help they need.

Despite the difficulties caused by COVID-19 in 2021, God knew what we needed, and supplied those needs abundantly – enabling us to serve wherever the situation allowed and play an active role in the physical and spiritual transformation of those living in some of the world's remotest regions.

We praise God for His provision during 2021 of:

- Nearly £14 million of income
- Nearly £5 million received in legacy gifts
- 1 new family who went overseas
- Nearly ten thousand new contacts and supporters.

Never letting us down

At the end of another year which has been dominated by the impact of coronavirus, we give thanks for the committed prayers, gifts and help provided by our loyal supporters, prayer partners and volunteers.

It was because of their faithful prayers and their generous financial, and other, support that we were able to continue flying – serving those in desperate need of MAF flights with the enthusiasm, zeal and tenacity of the early pioneers.

Despite life's challenges and uncertainties, it remains a privilege to be part of MAF's worldwide family as we continued to trust in God who – unlike our circumstances – doesn't change.

Matthew Burton
Chairman

Ruth Whitaker
Chief Executive

Report of the Trustees for the year ended 31 December 2021

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

The Trustees, who are also Directors of Mission Aviation Fellowship UK (MAF UK) for the purposes of the Companies Act, have pleasure in presenting the Report and Accounts for the year ended 31 December 2021. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Articles of Association, and 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, October 2019).

Public benefit

The Trustees confirm that they have had regard to the guidance on public benefit, published by the Charity Commission, in exercising their powers and duties. As illustrated in this Trustees' Report, MAF UK supports the worldwide work of MAF, which aims to reach people living in some of the most isolated parts of the world.

In many countries, insecurity can render road travel highly dangerous. MAF's fleet of light aircraft enables access to remote communities, connecting those in need with those that can help. Even in places where it is safe to travel, there may be no roads or, if roads do exist, they can become impassable for months at a time due to natural disasters, adverse weather conditions and conflict.

Operational impact

Our mission is to fly people and organisations swiftly and efficiently to communities that are hard to reach or cut off due to geographical barriers, natural disasters, war and conflict.

In 2021, MAF continued to combat isolation; our 120 light aircraft flying humanitarian relief and spiritual hope to areas that are hard to reach or cut off from the outside world.

Despite a 20% reduction in the number of flights (in comparison with 2019 pre-pandemic levels) caused by coronavirus restrictions, our missionary pilots flew to some 1,000 isolated and remote locations, enabling aid and relief organisations, churches and individuals to care for thousands of vulnerable people in 26 developing countries; our operations adapting to meet both government restrictions and the changing needs of our partners.

The following are examples of some of the activities carried out by MAF programmes in Africa and the Asia-Pacific region. The stories represent just some of the flights that took place in 2021 – showing that, despite COVID-19, MAF continued to bring help, hope and healing to those living in some of the world's poorest and remotest regions.

- Serving remote communities in Arnhem Land

In isolated Arnhem Land, where the roads are generally unusable and the internet connection poor, the Australian Bureau of Statistics asked MAF to help its 18th census reached isolated Aboriginal communities. Having pinpointed some of the indigenous people living there, MAF pilots Phil Techand and Anton Zhang delivered the forms to Howard Island and Milingimbi Island. Then, as soon as they'd been completed, they flew them back to our base. According to a member of the Bureau of Statistics, 'It is particularly important that the census gathers information about small and remote communities around Australia. Sometimes the only way to get the right data is to fly in and ensure their information is captured.'

- Bringing Bibles and helping clear landmines in Chad

In Chad, where decades of civil war have left the country impoverished, our aircraft enabled government officials to witness Mines Advisory Group (MAG) clearing the land of explosives. 'Our partnership with MAF,' said MAG's Operations Director, 'provides a key element of the system we must have in place in case of injury. Transporting an injured person to the nearest hospital takes a day's drive on very bad roads. They would probably die from the sheer shock of being bounced around on the journey. Having an aircraft means we can get the person to a good hospital in N'Djaména, and they've got a high chance of living.'

MAF Chad also flew ten boxes of newly translated Chadian Arabic Bibles to the Dar Sila region so that local pastors and missionaries could teach, preach and share the Good News using God's Word. Thanking MAF, a local missionary commented, 'Bibles don't make it to our remote area without somebody being able to support us, so we're very thankful that MAF can deliver the amount of Bibles needed in our region. It's wonderful that MAF is able to support us in this way.'

- Helping to cure people in Kenya

In Kenya, where overland travel can be particularly dangerous, MAF enabled CURE International to carry out mobile medical clinics – our aircraft taking only two hours to fly orthopaedic specialists from Nairobi to Lamu Island, saving eight hours by road. The following day, the medics then went on to hard-to-reach Bura. Our aircraft enabled a total of 83 patients to be treated for conditions including cerebral palsy and club foot.

- Bringing life to Liberia

In Liberia, a country which, since 1989, has experienced two devastating civil wars and the ravages of Ebola, five-month-old Sangai needed urgent treatment for a nasty flesh-eating condition. She was also suffering from hydrocephalus. A journey from her remote village near the Sierra Leone border to the capital Monrovia would have meant a ten-hour journey by motorbike – one that 'extremely ill' Sangai was unlikely to survive. Thanks to MAF's aircraft, she reached the hospital in only an hour – our staff then drove her to a medical facility run by Christian missionaries. After 1 emergency medevac, 2 operations and 42 days in hospital, the little girl was discharged, having responded well to her treatment.

Another flight saw MAF staff member and volunteer nurse Margot Biggs travel to Harper to teach a week-long Emergency Triage Assessment and Treatment course. Twenty-five clinicians spent four days learning new skills and putting them into practice, enabling nurses and physicians' assistants working in isolated areas to save severely malnourished children's lives. Reflecting on the poor state of Liberia's roads, Margot reflected, 'I'm incredibly grateful that we were able to fly with MAF because that was the only way we could have done it without a two-day trip overland.'

- Carrying COVID-19 vaccines and sharing Christ in Madagascar

In Madagascar, MAF pilots Ryan Unger and Wouter Nagel delivered 500 AstraZeneca vaccines to a health clinic in Marolambo. The 40-minute flight saved a 2-week overland journey on poor quality roads. Two days later, Ryan and Wouter flew 6,500 vaccines for UNICEF to Ambanja, Ambilobe, Antsiranana and Nosy Be – the 6½-hour flight saving 2 days of overland travel. Another MAF plane enabled 14,400 doses to reach 12 isolated areas along Madagascar's north-eastern coast – MAF's cold chain expertise not only saved time but also prevented the vaccines from being spoiled.

During Easter, a team from The Association of Church Sports and Recreation Ministries flew to several areas that are only accessible by sea or air. The evangelists produced a ball and, one of the leaders recalled, 'Straight away, young people came to play. When we started to share, everyone listened carefully. When we visited the Mayor, we preached the Gospel, and she received Jesus as Lord.' Travelling to various towns, they showed the *Jesus* film to hundreds of people, with a number coming forward to follow Christ. MAF Country

Director Patrick Keller gave thanks, saying, 'The team did a wonderful job preaching the Gospel, and we will certainly continue to bring in workers for the harvest to bring hope and healing to the most isolated.'

- Medevacs and book deliveries in Papua New Guinea (PNG)

In PNG, where many communities are difficult to reach because of impenetrable jungles, mountains, swamps and fast flowing rivers, Pilot Mathias Glass flew a young woman from mountainous Pyarulama to Kompiam Hospital to receive treatment for wounds caused by domestic violence. A local villager who witnessed the emergency airlift said, 'MAF is our lifeline, we don't have another means of travel.'

Other medevac patients included a young man who'd been wounded in the groin by a spear in western PNG, another man who'd fallen from a coconut tree and was unconscious for 90 minutes, a woman who'd been in labour for four days and was experiencing pregnancy complications, and a man in his twenties who had a strangulated hernia. According to the man's doctor, 'It would only have been a matter of hours before he would have died an agonising death if MAF hadn't flown him when they did!'

We also enabled an extremely isolated primary school in Bak to receive 1,000 library books in time for the new school year. An MAF flight was the only way to avoid having to carry the 24 boxes through rugged, roadless jungle terrain.

- Saving lives in South Sudan

In South Sudan, where civil war has been raging since 2013, MAF planes transported teams from the Peacebuilding Opportunities Fund to encourage key community leaders from warring tribes to resolve problems without resorting to violence. Despite the groups having been involved in cattle raiding, revenge killing and child abduction, MAF aircraft enabled them to reach Rumbek for a three-day conference where armed youths from the Dinka Bor, Lual Nuer and Murle tribes agreed 'to peacefully co-exist'.

MAF also enabled humanitarian workers to leave western South Sudan in August 2021 when the security situation deteriorated due to fighting between rebel groups. As Pilot Wim Hobo explained, 'NGOs and missions need to know that, if they get into trouble, they have an option to get out. We will always try to make it work if we can.'

In 2021, flights for Christian healthcare provider In Deed and Truth Hospital helped save the lives of fragile babies in Tonj, with MAF Maintenance Manager James Mollenhauer fixing the compressor unit of a broken oxygen concentrator so it could be flown by MAF back to the hospital. 'Road transport to Juba is not an option for us,' one of the doctors explained, 'due to the high risk of a rebel ambush. The weekly MAF shuttle from Juba has massively improved our effectiveness, quality of life and sustainability as missionaries. When vital medicines run out, we can now restock within a week.'

- Taking the Gospel to rural Tanzania

In rural Tanzania, where there's a dangerously inadequate network of dirt-track roads, MAF aircraft helped Elisha, lead evangelist at Malambo Bible College, travel safely, so he could tell other Maasai about Jesus. Our flights reduced overland journeys that would usually take him days on foot to under an hour. Many years ago, before he had even heard about MAF, Elisha was chased by a herd of elephants and a badly injured buffalo. 'I remember another time that I walked barefoot, got sunstroke and couldn't walk. I stopped under a tree and started to cry because of the pain. But MAF was the answer to my cries.' In 2021, thanks to MAF flights, Elisha and his team baptised more than 130 adults, showing them the importance of trusting God in good times and bad.

- Saving lives and making surveys in Timor-Leste

In Timor-Leste, where MAF planes are often used as air ambulances, we were asked to airlift a man who'd broken his leg, hurt his back and suffered a serious head injury during a bike accident. MAF pilots Ping Domtta and Jonathan Lowe flew to Los Palos and brought the patient back to Dili, where he received emergency treatment. They then received a call to airlift a boy who'd swallowed a coin and was having trouble breathing.

MAF pilots also medevacked a woman struggling with pregnancy complications who'd been in labour for more than 24 hours and, on the way back, received a request to airlift a woman who, having giving birth to triplets, needed post-natal help.

In April 2021, following the country's worst flood in 40 years, MAF's aerial surveys enabled government authorities and the UN World Food Programme to obtain data that played a major role in the government's relief strategy. With roads in Dili cut off, medical centres flooded, bridges damaged, electricity supplies disrupted and crops submerged under 15 feet of water, our aerial assessments were, according to Timor-Leste's Secretary of State for Civil Protection, 'critical in helping us understand the true extent of damage, enabling us to distribute life-saving relief to families affected by the floods.'

- Flying VIPs and valuable resources in Uganda

In Uganda, which has the largest number of refugees in Africa, MAF Pilot Matt Eagar delivered resources including felt boards, peg people and clay, enabling Christian NGO Tutapona to provide a mental health programme for 50 young people living in Adjumani, home to one of the world's most conflict-affected communities. The Christ-centred programme helps children recover from traumatic experiences caused by armed conflict. According to the leader of the project, those who respond successfully, end up with 'hope, are courageous, able to forgive, and thankful. They also have faith in a divine Creator.'

MAF also carried out a charter flight for Italian medical mission Doctors with Africa, based in Karamoja – one of the hardest to reach places in north-eastern Uganda – enabling the Minister of Health to attend a ceremony to mark the World TB and Leprosy Day in Moroto.

All these and many other projects were only possible because of the faithful support of our individual supporters, churches and grants from governments and institutions. These included:

- AFD Software (The Postcode People)
- Roger De Haan Charitable Trust
- Souter Charitable Trust
- The Misses Robinson Charitable Trust
- The Guernsey Overseas Aid and Development Commission

Objectives and activities for 2021

MAF UK's vision is to see isolated people changed by the love of Christ. Our work enables churches, missions, humanitarian, relief and development agencies to reach remote communities with practical help and spiritual hope. The principal purpose and activity of MAF continues to be the provision of subsidised, safe and secure aviation services in parts of the world where travel by road is impossible, unsafe or too slow to reach isolated areas. Christians who share this aim use their skills in aviation and other fields to partner with national churches, relief and development agencies, missions, hospitals and governments to meet the most pressing of human needs.

MAF UK is a member of MAF International (MAFI), which is an association of Operational and Resourcing MAF groups around the world, all with the same charitable objects, vision and mission. MAF UK's charitable activities are achieved through the provision of funds and staff. Funds raised in the UK for MAF work are passed to MAFI, which manages the overseas operations. Restricted funds are passed across when they are received, and each year MAF UK makes an unrestricted grant to MAFI, which is given monthly. This grant is based on MAFI's budgeted need and MAF UK's expected income. The overseas staff recruited and employed by MAF UK are seconded to MAFI.

Specifically, our objectives and outcomes in 2021 were:

- Attracting, preparing and training new staff to serve overseas, with a particular focus on the growth of our work in South Sudan and West Africa.

Moving staff into programmes was challenging owing to covid restrictions, travel disruptions and local lockdowns. Despite this, in 2021 we sent one family to serve in a key operational position in Papua New Guinea. We recruited a further candidate into our Engineering Training scheme who commenced instruction at the University of South Wales. We also worked with two families and an individual on their preparations for eventual overseas service. We ran a number of recruitment initiatives, including a series of online inquirers events, and we are hopeful that these will bear fruit in the future.

- Presenting the ministry of MAF to a UK audience with the aim of increasing partnership and increased resourcing of our overseas operations.

Many opportunities were created to raise the profile of MAF in the media, in churches and online. Our MAF in the Community team presented our work at numerous small-group meetings across the country. We continued to grow our media editorial presence in a wide range of outlets including *BBC Breakfast*, *Sky News*, *The Church Times*, UCB and Premier Christian Radio. We increased and enhanced our social media presence to improve the impact of our media coverage and work in churches and to encourage existing and potential new supporters to engage with us online. Our 7&5 community fundraising campaign saw supporters actively partnering with us to raise funds and awareness of our work, increasing our ability to resource our work overseas. In November we partnered with a generous donor who agreed to match-fund donations received on 'Giving Tuesday'.

- In recognition of the shift of attention online by individuals and churches, growing and developing our use of digital technologies to enhance support and engagement.

Ongoing covid restrictions have seen many of the events and products we might normally produce, being delivered digitally. These include a digital version of our supporter acquisition tool, the Discovery Air Pass, and our popular devotional tool Recalibrate. We also produced digital resources for Lent and Advent. We held a series of virtual events with selected supporters which proved to be a highly effective method of engagement and resulted in several large gifts. Similarly, we have held several well-received recruitment events online, attracting some promising potential candidates for overseas service. We continued to meet and motivate our network of volunteers using Zoom, equipping them to present our message at meetings in the community.

- Integrating our systems to ensure we can inform and inspire new and existing supporters with relevant and timely information.

In 2021 we implemented our new supporter database. The functionality of this new system will enable us to understand better our supporters and their needs and so deliver them the most appropriate,

relevant information. We will be able to integrate online and offline communication channels to provide compelling and timely information to both encourage our prayer supporters and stimulate opportunities to fundraise for vital needs.

The MAF team in the UK

MAF In the Community in England and Wales and Northern Ireland

The pandemic restricted our ability to speak to churches and groups and resulted in our attending only one large event in August – a one-day Christian festival in Lincoln. Despite this, the well-attended event resulted in considerable interest in MAF's work. It also enabled us to use our display aircraft for the first time in 16 months.

Towards the end of 2021, there was an encouraging increase in community events, with 133 meetings taking place. We were further encouraged by the booking of seven large events for 2022, with several more in the pipeline. Requests for MAF speakers in 2022 are similarly encouraging.

We were delighted that all 15 church partnerships continued to support us with prayer and financial giving. All have agreed to continue partnering with us in 2022. In October, we were also thrilled to launch a new partnership with a large parish church in High Wycombe.

Volunteer Numbers		2021	2020
Regional Co-ordinators	England and Wales	6	6
	Scotland	3	0
	Northern Ireland	1	1
Area Reps/Speakers	England and Wales	64	68
	Scotland	28	26
	Northern Ireland	10	11
Church Reps	England and Wales	266	242
	Scotland	29	34
	Northern Ireland	60	55
Prayer Group Leaders	England and Wales	16	17
	Scotland	10	11
	Northern Ireland	6	7

The 7&5 Challenge, a community fundraising campaign launched in October 2020, continued throughout 2021, with various people taking part in activities ranging from a 75-mile bike ride to sponsored walks and swims.

We continued to meet with our volunteer network using Zoom. The meetings provided us with an opportunity to tell them about our new resources and support them pastorally. Towards the end of the year, we were able to visit face-to-face to encourage and motivate them for the coming year.

Although 2021 had its challenges, we were encouraged by the increased activity at the end of the year and are confident that, with several new initiatives planned for further church engagement, 2022 will be a year of great blessing.

MAF in Scotland

Although the impact of coronavirus prevented us from holding the normal number of MAF activities and events, the positive engagement of churches and supporters online resulted in about ten new churches agreeing to partner with us in 2022.

The office team participated in MAF UK's 7&5 campaign by taking part in a 75-mile walk to celebrate 75 years of MAF's ministry. Together with other 7&5 initiatives from Scottish supporters, more than £20,000 was raised.

2021 was also the year we developed a new strategy to encourage our volunteers – ensuring that, despite restrictions caused by the pandemic, their experience of MAF remained positive and satisfying. This empowered our existing volunteers to take on more responsibility, with several new volunteers joining a freshly inspired and more effective team.

With a renewed passion for MAF's work and the introduction of a new prayer initiative for 2022, we expect that the number of Prayer Group Leaders will increase.

MAF Youth

Due to coronavirus restrictions, our activities remained limited as church youth groups were cautious of engaging outside speakers.

We were, however, delighted to launch 11 school partnerships – the new initiative enabling us to share MAF's life-saving work with UK primary schools. To support the initiative, we developed downloadable resources including films for assemblies and lesson plans. Each school will launch the partnership with an assembly and will then receive regular input from MAF staff and volunteers. This will include a 'Plane in the Playground' day featuring our display aircraft and other MAF resources.

The 2021 Advent Calendar campaign was successful, with over 25,000 calendars being ordered by schools within two weeks of the initiative being announced. More than 100 schools took part, with the possibility of future partnerships being formed.

We were encouraged that, during the final quarter of 2021, the number of youth events, and church youth group activities, increased and we look forward to attending more events and meetings during 2022.

International staff

The ongoing pandemic introduced challenges for our international staff, with closed borders, reduced flights, increased costs, and the need for quarantine. This resulted in delayed home assignments, cancelled leave and increased stress. Although our overseas staff responded with great resilience, a small number with older children in the UK felt the separation more keenly and decided to return to this country.

In 2021, MAF UK supported 30 UK international mission staff – accompanied by their families – serving in MAF programmes worldwide. We also continued to assist several more 'linked staff' sent by other MAF groups, but with connections to the UK, helping them with support raising, administrative and pastoral care.

Despite the challenges caused by coronavirus, one couple with children began their first assignment in PNG, following successful support raising and pre-field orientation.

We are also delighted to support a further two couples and an individual who have been accepted for service in PNG and Uganda in 2022. Our Engineer Training Scheme saw two candidates begin their theoretical study, and we were further encouraged by several promising candidates who are at various stages of formal assessment.

Although we successfully developed new ways of interacting with potential candidates online during the pandemic, we look forward to reconnecting with them face-to-face in 2022.

Conclusion for 2021

2021 proved to be another challenging year. Our team rose to the challenge, producing a range of innovative communications digitally, in print, and at virtual presentations and events – all of which shared our passion for reaching remote and marginalised people in great need. Many people heard about MAF for the first time, and some of them went on to join our growing team of supporters, enabling us to continue serving remote and isolated people overseas.

In 2021, God blessed us abundantly with donations of nearly £14 million, and we give thanks for every gift, prayer, enquiry and hour of time given by our volunteers and teams throughout the year.

Future plans

Many people across the developing world continue to live in need, cut off from the essentials of life due to difficult terrain, formidable geographical barriers, civil war or political unrest. The demand for MAF's services in many countries is acute and, in the aftermath of the pandemic, is likely to be even greater. We will continue to look for opportunities to share God's love in practical ways to serve the most impoverished and isolated communities.

We remain committed to continue growing and developing our communications and raising the profile of MAF so that we are recognised and known throughout the UK for our work overseas. We will do this through the creative use of media and online channels.

Where possible and appropriate, we will share news of our work at Christian events, mobilising our volunteer network now churches are open again and meetings are being held.

Doing so will help grow our fundraising and recruitment activities so that increasing numbers of hard-to-access people can be reached and their lives changed by the love of Christ as MAF brings help, hope and healing.

We are incredibly grateful for the generous support we receive. We will continue to review our processes and practices to ensure that we maximise our efficiencies and therefore the funds available for overseas work.

During 2022 we aim to help meet the challenges faced by our programmes across the globe with the following:

- Inspiring and growing our network of praying individuals and churches
- Investing in resources to recruit staff for overseas work and supporting training for candidates to achieve the necessary qualifications and experience for technical roles in the overseas programmes.
- Developing a range of multi-platform resources and communications to inspire a diversity of churches and individuals, enabling us to fundraise for vital operational needs.
- Increasing and enhancing the use of our new CRM database to improve the experience of our supporters and improve internal efficiency.

Strategic Report

Financial Review

Five-year history					
Income and expenditure £000	2017	2018	2019	2020	2021
Income					
Unrestricted gifts >=£20,000	388	481	298	212	459
Unrestricted donations	5,824	5,859	5,947	6,767	6,170
Legacies	3,507	5,650	2,823	2,912	4,105
Investment income	52	52	54	17	12
International staff support	860	855	893	891	902
Other restricted income:					
Aircraft	1,434	1,127	-	-	500
Juba hangar	-	-	-	-	142
Flying to benefit children	-	-	-	-	99
South Sudan	239	269	241	186	206
Liberia hangar	-	-	351	-	-
Stuart King Memorial Fund	-	-	-	308	65
Other	1,010	1,096	1,077	1,358	1,127
Total income	13,314	15,389	11,684	12,651	13,787
Expenditure					
Cost of generating voluntary income	2,218	2,320	2,389	2,115	2,124
Charitable activities	10,717	11,336	11,120	10,149	10,474
Total expenditure	12,935	13,656	13,509	12,264	12,598
Net incoming / (outgoing) resources	379	1,733	(1,825)	387	1,189

Despite the uncertainties of Covid-19, our loyal and generous donors helped us to remain in a resilient position.

Page 24 sets out the Statement of Financial Activities for MAF UK for the year. The total income for the year was £13.8m (2020: £12.7m).

The principal source of funding was through voluntary donations providing some 99% (2020: 99%) of total income. Of this, legacy income amounted to 33% (2020: 23%).

As shown in note 2, donation income from the various donor groupings was by and large comparable.

The benefits of tax-efficient giving were again increased through the securing of a further 1,782 Gift Aid Declarations during 2021 (2020: 1,524). Tax claimed on 2021 gifts amounted to £954,049 (2020: £982,514).

Charitable activities include the costs of our overseas staff, unrestricted grants made and restricted funds for flying operations.

During the year, the sum of £1,758,000 (note 4) was paid in staff support to 30 staff (note 6) (individuals/families) from the UK serving overseas (2020: £1,587,000 to 30 staff individuals/families).

In addition, unrestricted grants of £5,561,000 (note 4) and restricted income of £2,073,000 (note 13a) totalling £7,634,000 (2020: £7,057,000*) were passed to sister MAF groups worldwide, primarily to assist in the provision of mission aviation (*2020: unrestricted grants of £5,498,000 and restricted income of £1,559,000).

The assets and liabilities of MAF UK are set out in the Balance Sheet (page 25). All of the assets were used directly in the charitable purpose or in a support capacity.

'Financial Instruments' are those assets and liabilities of a charity that can be impacted by a third party (e.g. bank deposits, investments, overdrafts, loans, trade creditors etc.). At the Balance Sheet date, financial

instruments included bank deposits and trade creditors. Trade creditors are paid within 30 days unless the supplier's payment terms are less favourable.

Investment income was £12k (2020: £17k), with interest rates remaining very low. All available cash is placed on deposit.

Investment Powers and Policy

The investment powers of the Trustees are as set out in the Articles. Any sums not immediately needed are invested in interest-earning accounts. It is the Trustees aim to ensure that funds are applied as quickly as possible, while also maintaining a suitable risk-based cash reserve to address the risks identified in the risk management process (see Risk Management section). Given the nature of the funds held, they are invested so that the capital is not put at risk.

Reserves Policy

The Trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The Trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. Given the exceptional circumstances of the Covid-19 crisis, the 2022 income and expenditure budgets were set and approved based on activities partially limited by lockdown, but also informed by 2021 performance. The Trustees have concluded that, together with the reserves established to help in such circumstances, there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity, therefore, continues to adopt the going concern basis in preparing its financial statements.

It is the Board's policy to reserve sufficient funds to ensure the ongoing operations of MAF UK. The reserves include a risk-assessed Base Reserve; during the year the risk elements were reviewed, and the Board decided that the combined fund should have a target level of £3.8m. Additionally, other designated funds may be created by the Board to help ensure MAF UK's effectiveness. As a regular part of the Board's work, all risks and reserves were reviewed, and any recommended changes have been implemented. Details of all the designated funds are set out in note 12a.

At the year-end, all the reserves were at or above the minimum policy-level (see note 12a).

The Base Reserve year-end balance of £7.4m was above the revised target of £3.8m. The Board and SLT will look for ministry opportunities during 2022 to apply the extra funds received in 2021.

The Fixed Asset Cost fund year-end balance was £520k representing the original cost of all fixed assets. When these reach the end of their useful life, they can be replaced using the cash element of this fund.

The Training Fund was established in 2016 to help accelerate the time taken for pilots and engineers to become operational and to begin service earlier, reflecting the increasing difficulty in recruiting staff for overseas service. In 2021, it was merged with the Stuart King Memorial Fund (see below) as both funds were for training.

The Stuart King Memorial Fund is a training fund and represents unspent donations raised in memory of Stuart King who sadly passed in 2020, together with the funds transferred from the designated Training Fund in 2021 as both funds served a similar purpose. The fund will be used to enable training and further training of essential staff over the coming years. At the year-end, the fund amounted to £633k.

The International Staff restricted funds represent unspent donations that support our staff families overseas. It is expected that the funds will be used during the staff service period. At the year-end, such funds amounted to £12k.

The restricted Aircraft fund represents the funds received so far (£500k) for an aircraft. The project is expected to be completed in 2022.

Principal Risks and Uncertainties

The principal risks are assessed as those most impacting on our fundraising capabilities, including:

- interruption to gift processing through potential catastrophe
- interruption to postal gift income stream through industrial action
- reputation risk
- impact on donors and our continuing ability to process gifts of global pandemic such as Covid-19.

The steps taken to manage these risks are set out in the Risk Management section (below).

The principal uncertainties relating to timing and volatility of various income streams are also addressed by the risk management process the Board has adopted, principally by the holding of sufficient liquid reserves (see Reserves Policy above). The impact of Covid-19 has been considered on the charity's future plans, especially with churches still mostly closed, and large events not yet happening. The majority of staff are back from furlough and working (from their homes), legacy cash receipts are no longer stagnant, and our loyal donors continue to bless us. The Trustees have considered the impact on our various funding streams based on 2021 performance.

Risk Management

As a part of normal operations, the Trustees are responsible for setting the tone and influencing the culture of risk management within MAF UK. As part of discharging their responsibilities the Trustees have:

- established a risk register and risk management strategies that identify the types of risk faced and prioritised them in terms of potential impact and likelihood of occurrence and the means of managing them. The risks and risk management strategies are periodically reviewed by both the Senior Leadership Team and the Board of Trustees. The risks are classified into the following groupings:
 - o Reputation
 - o Strategic
 - o Governance
 - o Operational
 - o Health and safety
 - o Financial
 - o Legal
- established a regular review of the adequacy of the charity's current internal controls. The Trustees are pleased to report that the charity's internal financial controls conform to the guidelines issued by the Charity Commission.
- adopted a range of risk management policies, including:
 - o Recruitment
 - o Anti-fraud
 - o Whistleblowing
 - o Conflicts of interest (Declaration of interest)
 - o Anti-bribery
 - o Safeguarding

All MAF UK policies are published on the MAF UK intranet for staff understanding.

During 2021 and Covid-19, the Office Management Team (OMT) continued to research all government advice for dissemination, and to put in place controls, measures and special policies to ensure staff safety when visiting the office.

Fundraising Methods and Processes

Approach to fundraising

MAF UK supports the work of MAF worldwide and is committed to its charitable aims and fundraises to see the lives of isolated people spiritually and physically transformed. We are a signatory to the Fundraising Regulator's Fundraising Promise, being open, honest, fair and legal in our approach to and delivery of, our fundraising practices.

Work with, and oversight of, any commercial participators and professional fundraisers

We do occasionally enter into third party contracts for fundraising promotion (not fundraising itself). We have contracts in place and full control and signing off for any communications that are used for these particular campaigns.

Fundraising conforming to recognised standards

We are a member of the Fundraising Regulator, adhere to the Fundraising Standards and are a signatory to the Fundraising Preference Service. It also means our supporters have a simple and transparent process that can help us deal with any complaints quickly and easily.

Monitoring of fundraising carried out on its behalf

We have a member of staff who is responsible for overseeing community fundraising and supporting/monitoring the people that are raising money for us. We also have a team of volunteers that are involved in fundraising for us, they go through an interview programme, have a role description, sign up to a code of conduct, receive training, have annual update conferences, have organisational emails and are managed and supported through a management structure.

Fundraising complaints

We have a section on our website explaining our Fundraising Promise and complaints process <https://www.maf-uk.org/about-us/fundraising-standards>

This is linked to the Fundraising Regulator and gives our supporters an easy, clear and transparent way of dealing with any complaints.

Protection of the public, including vulnerable people, from unreasonably intrusive or persistent fundraising approaches, and undue pressure to donate

We take our communications and fundraising responsibilities seriously. Actions include being registered with the Fundraising Preference Service, having appropriate policies to cover data protection, ethical fundraising and our approach to fundraising and calls to action. We also make sure relevant staff are confident and equipped for speaking to and dealing with vulnerable people. All our communications are clear and transparent, and we always give an option to change what any person receives from us.

The complaints received have been summarised below:

Type	2021	2020
Incorrect salutation	1	3
Too much mail received	2	1
Too many financial "asks"	-	6
Clarity/font size used	15	5
Content presentation	35	5
Total	53	20
Total mailings	436,562	460,472

Structure, Governance and Management

Governing Document

MAF UK is a charitable company limited by guarantee and a registered charity. It is governed by the Articles dated 15 September 1997 and revised in April 2015. In the event of the company being wound up, members are required to contribute an amount not exceeding £10.

Appointment of Trustees

The Trustees are elected by the Board. The number of Trustees may not be less than three but is not subject to a maximum. Trustees are elected for 3-year terms, up to a maximum of nine consecutive years.

Board decisions are made by majority vote.

The number of Members may not be less than two. The Trustees are also the Members.

Trustee Induction and Training

In the Trustee induction programme, new Trustees are provided with the Articles and recent annual and management accounts as well as a copy of CC3 *The Essential Trustee*. They are required to attend a series of meetings and discussions with the Chair, Chief Executive and others to learn more about the work and how MAF UK operates.

Organisational Structure

Usually, the Trustees meet three or four times a year and are responsible for the strategic direction and good governance of the charity. To ensure good governance and to maximise Board skills, the following subcommittees have been established:

- Finance and Risk Subcommittee
- Fundraising and Communications Subcommittee
- People and Prayer Subcommittee

The Board approves an annual operational budget which sets out income targets and expenditure limits. Within the budget, the day-to-day responsibility for the charity's operations is delegated to the Chief Executive and the Senior Leadership Team (listed as Key Management Personnel on page 18).

Governance

During 2021 two Trustees retired, after serving a maximum term of nine consecutive years, we welcomed four new Trustees (which represented half the Board headcount) and a new Chairman was elected. Significant time was spent onboarding and inducting the new Trustees and it was decided to not further review the Board Effectiveness Action Plan until the new Trustees had completely familiarised themselves with the Board processes etc. We therefore intend to have a further external review of Board effectiveness during late 2022 or early 2023. The Board would like to express their warm thanks to Gareth Mitchell (former Chair of Trustees) and Diana White for their years of valuable service.

Safeguarding

MAF UK is committed to providing a safe and trusted environment for staff, volunteers and beneficiaries. The organisation requires the highest ethical and moral standards from all our staff and takes misconduct seriously. We have a number of policies with which all staff must comply. These include a code of conduct, child safety, bullying and harassment, data protection and privacy and equal opportunities policies.

Remuneration Policy

MAF UK is a charitable Christian mission organisation and as such aims to balance care of staff with stewardship of the resources entrusted to it. In line with these aims, MAF UK strives to set salaries fairly and comparable to the charity sector while maintaining its ability to attract and retain the right skills, experience and expertise to achieve the mission.

Each UK post is evaluated by a job evaluation panel made up of senior management, HR and staff representation. A salary is then calculated based on a comparison of jobs in the same grade and the points awarded for those jobs.

All salaries are periodically benchmarked using a commercial provider of salary data and measured against:

- comparable jobs and organisations in our region
- market matching basic salaries between the lower quartile and median
- organisations with an annual turnover of between £10M to £50M

The General Pay Award is considered each year and is primarily dependent on the income of the organisation and ensuring that funding to MAF International operations is not adversely impacted. The General Pay Award is based on a range of indices, such as the Retail Price Index, Consumer Price Index, and a comparison with what others are doing regarding salary rises in the third sector. The MAF UK Board are responsible for approving the budget and this includes the recommendation for the General Pay Award.

MAF UK's Senior Leadership Team sits within the framework of the UK salary structure as set out as above. The MAF UK Board agrees on the salary for the Chief Executive. No bonuses are paid to any member of staff. The pension provision for the Chief Executive and Senior Leadership Team are on the same terms as other employees.

Related Parties

Mission Aviation Fellowship UK is a member of MAF International, which is an association of operational and resourcing MAF groups around the world (excluding North America). Mission Aviation Fellowship International is the operational arm of MAF International, to which all operational assets were transferred by the resourcing groups. The central management of all the programmes enables better efficiency in terms of asset deployment and the standardisation of training and safety standards. Mission Aviation Fellowship UK's overseas staff are seconded to Mission Aviation Fellowship International and all funds raised for operational programmes are passed to Mission Aviation Fellowship International. Mission Aviation Fellowship UK has one subsidiary which is dormant. Apart from the natural transactions with other MAFs, there were no related party transactions.

Internal Controls

The Trustees have overall responsibility for ensuring that the charity has an appropriate system of controls, financial and otherwise. They 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, and to provide reasonable assurance that:

- the charity is operating efficiently and effectively
- its assets are safeguarded against unauthorised use or disposition
- proper records are maintained, and financial information used within the charity or for publication is reliable
- the charity complies with relevant laws and regulations.

The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. They include:

- a strategic plan and an annual budget approved by the Trustees
- regular consideration by the Trustees of financial results, variances from budgets and non-financial performance indicators
- delegation of authority and segregation of duties
- identification and management of risks
- annual completion of the Charity Commission's *Internal Financial Controls for Charities Checklist*

Trustees' Responsibilities in Relation to the Financial Statements

The Trustees are responsible for preparing the annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company and of its income and expenditure for that period.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgments and estimates that are reasonable and prudent
- state whether applicable accounting standards, including FRS 102, have been followed, subject to any material departures disclosed and explained in the financial statements
- state whether a Statement of Recommended Practice (SORP) applies and has been followed, subject to any material departures which are 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 business.

The Trustees are responsible for keeping adequate accounting records that show and explain the charity's transactions, 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 Companies Act 2006.

They 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.

Financial statements are published on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements, which may vary from legislation in other jurisdictions. The maintenance and integrity of the group's website is the responsibility of the Trustees. The Trustees' responsibility also extends to the on-going integrity of the financial statements contained therein.

Provision of Information to Auditors

In the case of each of the persons who are Trustees at the time when the Trustees' report is approved, the following applies:

- so far as the Trustees are aware, there is no relevant audit information of which the company's auditors are unaware
- the Trustees have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

Legal and Administrative Information

Trustees and Members (the Trustees are also Members)

<u>Name</u>	<u>Dates</u>	<u>Subcommittee Membership</u>
Gareth Mitchell MIOD BA (Dual Hons), Chair	(to 16 April 2021)	Fundraising and Communications
Matthew Burton FCCA CTA MRICS (Chair from 16 April 2021)		
Andrew Hawkins MA (Hons)	(from 16 April 21)	Fundraising and Communications
Carl Knightly	(from 16 April 21)	Fundraising and Communications
Diana White BA (Hons)	(to 16 April 2021)	Prayer and People
Max Gove MA		Prayer and People
Ann Saunders BA Hons Oxon FCIPD	(from 22 Sept 21)	Prayer and People
Richard Jones FCMA BSc (Hons)		Finance and Risk
Steve Osei-Mensah ACIB FloD CDir		Finance and Risk
Bill Lowe	(from 16 April 21)	Finance and Risk

Company Information

Company number: 3437446 Website: www.maf-uk.org
 Date of Incorporation: 16 September 1997
 Registered charity in England and Wales (1064598) and in Scotland (SC039107)
 Registered Office and Principal Address: 1st Floor, Castle House, Castle Hill Avenue, Folkestone CT20 2TQ

Key Management Personnel

Chief Executive	Ruth Whitaker BEng (Hons) FRAeSoc
Head of Finance	Alex Finlow FCA MSc
Head of HR	David Leek Chartered MCIPD
Head of Marketing and Fundraising	Mike Fagg
Head of Communications	Vivienne Pattison BA (Hons)
Head of Philanthropy and Partnerships	Ali Chambers BA (Hons) GGSM

Our Advisers

Auditors	Moore Kingston Smith LLP	Devonshire House, 60 Goswell Road, London, EC1M 7AD
Bankers	National Westminster Bank Plc	Europa House, 49 Sandgate Road, Folkestone, CT20 1RU
Solicitors	Edward Connor Solicitors	10 The Point, Market Harborough, LE16 7QU

The Trustees Report and the Strategic Report were approved by the Board and authorised for issue on 28 April 2022.

Matthew Burton (Chairman)

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES AND MEMBERS OF
MISSION AVIATION FELLOWSHIP UK

Opinion

We have audited the financial statements of Mission Aviation Fellowship UK ('the company') for the year ended 31 December 2021 which comprise the Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 'The Financial Reporting Standard Applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information

contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the strategic report and the trustees' annual report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the trustees' annual report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report or the trustees' annual report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 17, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's Responsibilities for the audit of the financial statements

We have been appointed as auditor under Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, the Companies Act 2006 and Section 151 of the Charities Act 2011 and report to you in accordance with regulations made under those Acts.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs (UK) we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charitable company.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the charitable company and considered that the most significant are the Companies Act 2006, the Charities Act 2011, the Charity SORP, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and UK financial reporting standards as issued by the Financial Reporting Council.
- We obtained an understanding of how the charitable company complies with these requirements by discussions with management and those charged with governance.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.
- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected non-compliance with laws and regulations.
- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of non-compliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006; and to the charity's trustees, as a body, in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, and in respect of the financial statements, in accordance with Chapter 3 of Part 8 of the Charities Act 2011. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept

or assume responsibility to any party other than the charitable company and charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

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Date:

Neil Finlayson (Senior Statutory Auditor)
for and on behalf of Moore Kingston Smith LLP, Statutory Auditor

Devonshire House
60 Goswell Road
London
EC1M 7AD

Moore Kingston Smith LLP is eligible to act as auditor in terms of Section 1212 of the Companies Act 2006.

Statement of Financial Activities

(incorporating an Income and Expenditure Account)

for the year ended 31 December 2021

		2021			2020		
	Note	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000
Income from:							
Donations and legacies	2a/b	10,734	3,041	13,775	9,892	2,742	12,634
Investments	3	12	-	12	17	-	17
Total		<u>10,746</u>	<u>3,041</u>	<u>13,787</u>	<u>9,909</u>	<u>2,742</u>	<u>12,651</u>
Expenditure on:							
Raising funds		2,124	-	2,124	2,115	-	2,115
Charitable activities		7,999	2,475	10,474	7,699	2,450	10,149
Total	4a/b	<u>10,123</u>	<u>2,475</u>	<u>12,598</u>	<u>9,814</u>	<u>2,450</u>	<u>12,264</u>
Net income / (expenditure)	5	<u>623</u>	<u>566</u>	<u>1,189</u>	<u>95</u>	<u>292</u>	<u>387</u>
Transfers between funds	12a	(260)	260	-	-	-	-
Net movement in funds		<u>363</u>	<u>826</u>	<u>1,189</u>	<u>95</u>	<u>292</u>	<u>387</u>
Reconciliation of Funds							
Total funds brought forward	12a	7,547	319	7,866	7,452	27	7,479
Total funds carried forward	12a	<u>7,910</u>	<u>1,145</u>	<u>9,055</u>	<u>7,547</u>	<u>319</u>	<u>7,866</u>

All of the above results are derived from continuing activities.
All gains and losses recognised in the year are included above.

The notes on pages 27 to 35 form an integral part of these financial statements.

Balance Sheet
(Statement of Financial Position)
as at 31 December 2021

	Note	2021			2020		
		Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000
Fixed assets							
Tangible assets	7	83	-	83	50	-	50
Total fixed assets		83	-	83	50	-	50
Current assets							
Debtors	8	1,685	-	1,685	907	-	907
Short term deposits		4,000	-	4,000	4,500	-	4,500
Cash at bank and in hand		2,730	1,145	3,875	2,506	319	2,825
Total current assets		8,415	1,145	9,560	7,913	319	8,232
Liabilities							
Creditors:							
Amounts falling due within one year	9	(588)	-	(588)	(416)	-	(416)
Net current assets		7,827	1,145	8,972	7,497	319	7,816
Total assets less current liabilities		7,910	1,145	9,055	7,547	319	7,866
Total net assets		7,910	1,145	9,055	7,547	319	7,866
The funds of the charity:							
Base reserve	12a	7,390	-	7,390	6,824	-	6,824
Other Designated funds	12a	520	-	520	723	-	723
Total unrestricted income funds		7,910	-	7,910	7,547	-	7,547
Restricted income funds	13a	-	1,145	1,145	-	319	319
Total funds		7,910	1,145	9,055	7,547	319	7,866

Approved by the Board on 28 April 2022 and signed on its behalf by:

Matthew Burton
Chairman

The notes on pages 27 to 35 form an integral part of these financial statements.

Cash Flow Statement
for the year ended 31 December 2021

		2021 £ 000	2020 £ 000
Reconciliation of net income / (expenditure) to net cash flow from operating activities			
	Note		
Net income for the year		1,189	387
Adjustments for:			
Depreciation charges	7	43	70
Interest	3	(12)	(17)
(Increase) / decrease in debtors		(778)	2
Increase in creditors		172	74
Net cash provided by operating activities		<u>614</u>	<u>516</u>
Statement of cash flows			
Cash flows from operating activities:			
Net cash provided by operating activities		614	516
Cash flows from investing activities:			
Interest	3	12	17
Purchase of fixed assets	7	(76)	(29)
Net cash provided by / (used in) investing activities		<u>(64)</u>	<u>(12)</u>
Change in cash and cash equivalents in the year		550	504
Cash and cash equivalents at the beginning of the year		7,325	6,821
Cash and cash equivalents at the end of the year		<u>7,875</u>	<u>7,325</u>
Analysis of changes in net funds			
	1 January	cash	31 December
	2021	flows	2021
	£ 000	£ 000	£ 000
Short term deposits	4,500	(500)	4,000
Cash at bank and in hand	2,825	1,050	3,875
	<u>7,325</u>	<u>550</u>	<u>7,875</u>

The notes on pages 27 to 35 form an integral part of these financial statements.

Notes to the Financial Statements
for the year ended 31 December 2021

1 Accounting policies

Basis of preparation

These financial statements are prepared on a going concern basis, under the historical cost convention. They are prepared in sterling which is the functional currency of the Charity. Monetary amounts in the accounts are rounded to the nearest thousand.

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). The Charitable Company is a public benefit entity for the purposes of FRS 102 and therefore the Charity also prepared its financial statements in accordance with the 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 (The FRS 102 Charities SORP), the Companies Act 2006, the Charities Act 2011 and Charities Accounts (Scotland) Regulations 2006 as amended by The Charities Accounts (Scotland) Amendment (No 2) Regulations 2014.

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. The Trustees and the Senior Leadership Team have reviewed all budgets and expected income and expenditure projections and have concluded that, together with the reserves established to help in such circumstances, there is a reasonable expectation that the charity has adequate resources to continue operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

The principal accounting policies adopted in the preparation of the financial statements are set out below.

Fund accounting

The charity maintains three types of fund. General unrestricted funds (Base Reserve) are available for use at the discretion of the Trustees in furtherance of the general charitable objectives. Designated unrestricted funds are monies set aside by the Trustees from unrestricted funding for specific purposes. Restricted funds are funds subject to specific conditions imposed by donors.

Income

All income is recognised when there is entitlement to the funds, the receipt is probable and the amount can be measured reliably.

Legacies are recognised following probate and once there is sufficient evidence that receipt is probable and the amount of the legacy receivable can be measured reliably. Where entitlement to a legacy exists but there is uncertainty as to its receipt or the amount receivable, details are disclosed as a contingent asset until the criteria for income recognition are met.

Government grants

Income from government or other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants has been met, it is probable that the income will be received, the amount can be measured reliably and is not deferred.

Expenditure

Liabilities are recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all related costs to the category.

The following specific policies apply to categories of expenditure:

Raising funds

Raising funds comprises all services supplied centrally identifiable as wholly or mainly in the support of generating income for this and future periods, and includes a proportion of central overhead, support and governance costs.

Charitable activities

Charitable activities includes all costs associated with our international staff (based overseas), direct (grants) and indirect costs of our overseas operations, and the costs associated with informing and educating our supporters here in the UK about our work, and includes a proportion of central overhead, support and governance costs.

Notes to the Financial Statements
for the year ended 31 December 2021

Support Costs

Support Costs include functions such as general management, information technology and human resources. Together with governance costs they are allocated between the cost of raising funds and charitable activities, as shown in note 4a/b.

Critical accounting estimates and areas of judgement

In the view of the Trustees in applying the accounting policies adopted, no judgements were required that have a significant effect on the amounts recognised in the financial statements nor do any estimates or assumptions made carry a significant risk of material adjustment in the next financial year.

Foreign currencies

Foreign currencies have been translated to sterling as follows:

Current assets and liabilities	- rate as at 31 December
Other amounts	- rate at time of transaction

All differences are charged to the SOFA - 2021:£5k, (2020:£(1)k).

Tangible fixed assets and depreciation

Assets with a useful economic life of more than one year and a value in excess of £750 are capitalised.

Depreciation on assets is calculated as follows:

Equipment and vehicles: charged to write off the expenditure over its expected useful life at 33.33% of the cost per annum.

There is generally expected to be no material residual value when the assets are replaced.

Cash

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Deposits with maturity greater than three months from the year end are classified within investments.

Financial Instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument. Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

With the exceptions of prepayments and deferred income all other debtor and creditor balances are considered to be basic financial instruments under FRS 102. See notes 8 and 9 for the debtor and creditor notes.

Operating leases

Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred.

Pensions

MAF UK operates a 10% non-contributory defined contribution scheme for its employees. The contributions are paid monthly as they fall due. The expense to activity allocation matches the wage to activity allocation. Pensions costs are treated as unrestricted unless a specific restricted gift was received for that purpose.

Transfers between funds

Transfers between the Base Reserve and other designated funds are in line with the policies as set out in note 12a.

Notes to the Financial Statements
for the year ended 31 December 2021

	Unrestricted		Restricted		2021
	£ 000	£ 000	£ 000	£ 000	£ 000
2a Donations					
Individuals (non legacies)		5,783		1,181	6,964
Churches		376		323	699
Trusts		363		820	1,183
Companies		80		158	238
Governments		16		22	38
Other		11		37	48
Legacies		4,105		500	4,605
		<u>10,734</u>		<u>3,041</u>	<u>13,775</u>

2b	Unrestricted		Restricted		2020
	£ 000	£ 000	£ 000	£ 000	£ 000
Individuals (non legacies)		5,887		1,462	7,349
Churches		395		296	691
Trusts		464		623	1,087
Companies		94		307	401
Governments		125		16	141
Other		15		36	51
Legacies		2,912		2	2,914
		<u>9,892</u>		<u>2,742</u>	<u>12,634</u>

3 Investment income

Interest receivable	2021	<u>12</u>
	2020	<u>17</u>

Notes to the Financial Statements
for the year ended 31 December 2021

	Unrestricted	Restricted	Sub-total	Apportioned	2021
	£ 000	£ 000	£ 000	£ 000	£ 000
4a Expenditure					
Raising funds					
Voluntary income	1,544	-	1,544	182	1,726
Donor acquisition	356	-	356	42	398
	1,900	-	1,900	224	2,124
Charitable activities:					
International Staff	856	902	1,758	208	1,966
grants: regular	4,960	-	4,960	586	5,546
grants: one-off	720	-	720	85	805
restricted funding	-	1,573	1,573	186	1,759
Overseas operations *	5,680	1,573	7,253	857	8,110
Information and education	356	-	356	42	398
	6,892	2,475	9,367	1,107	10,474
Support costs	1,312	-	1,312	(1,312)	-
Trustee travel and meetings	1				
Audit	13				
Audit disbursements and vat	3				
Non-audit fees and vat	2				
Governance	19	-	19	(19)	-
	1,331	-	1,331	(1,331)	-
	10,123	2,475	12,598	-	12,598
Overseas operations * grants	5,561				

* Institutional grants totalling £5,561,000 (2020: £5,498,000) were made during the year to MAF International Ltd.

Support costs include:	General management	Financial management	Human Resources	Information technology	Premises	Total
General management	142	376	249	168	377	1,312

Basis of allocation: Apportioned proportionately across cost headings reflecting cost effort (as above)

4b		Unrestricted	Restricted	Sub-total	Apportioned	2020	
		£ 000	£ 000	£ 000	£ 000	£ 000	
Raising funds							
	Voluntary income	1,544	-	1,544	175	1,719	
	Donor acquisition	356	-	356	40	396	
		1,900	-	1,900	215	2,115	
Charitable activities:							
	International Staff	696	891	1,587	179	1,766	
	grants: regular	4,947	-	4,947	559	5,506	
	grants: one-off	670	-	670	76	746	
	restricted funding	-	1,559	1,559	176	1,735	
	Overseas operations	5,617	1,559	7,176	811	7,987	
	Information and education	356	-	356	40	396	
		6,669	2,450	9,119	1,030	10,149	
	Support costs	1,227	-	1,227	(1,227)	-	
	Trustee travel and meetings	1					
	Audit	12					
	Audit disbursements and vat	3					
	Non-audit fees and vat	2					
	Governance	18	-	18	(18)	-	
		1,245	-	1,245	(1,245)	-	
		9,814	2,450	12,264	-	12,264	
	Overseas operations * grants	5,498					
	Support costs include:	General management	Financial management	Human Resources	Information technology	Premises	Total
		178	340	206	166	337	1,227

Notes to the Financial Statements
for the year ended 31 December 2021

		2021	2020
5	Net income /(Expenditure)		
	This is stated after charging:		
	Depreciation	7 43	70
	Foreign exchange loss / (gain)	1 5	(1)
	Payments under Operating Leases	10 131	135
	Auditor's remuneration		
	Audit fee	4a 13	12
	Audit disbursements (and vat)	4a 3	3
	Other fees paid to auditors (and vat)	4a 2	2
6	Trustee and staff remuneration, related party and other transactions		
	Staff costs	£ 000	£ 000
	Wages and salaries	3,039	2,945
	Social security costs	209	205
	Other pension costs	335	332
		<u>3,583</u>	<u>3,482</u>
		Number	Number
	Average number of employees - UK	66	68
	Average number of employees - Overseas	30	31
		<u>96</u>	<u>99</u>
	Average number of employees - UK (FTE)	57	59
	Average number of employees - Overseas (FTE)	30	31
		<u>87</u>	<u>90</u>
	Employees with total remuneration and benefits in excess of £60,000:	Number	Number
	£60,000 - £70,000	2	1
	£70,000 - £80,000	-	1
	£80,000 - £90,000	1	-
		£ 000	£ 000
	Pension contributions in respect of these employees were	<u>22</u>	<u>14</u>
		£ 000	£ 000
	Total remuneration/benefits of key management personnel	<u>462,304</u>	<u>420,964</u>
	Trustee reimbursed expenditure		

The number of trustees who received reimbursement for out-of-pocket travel and subsistence expenses was 2 (2020:1) totalling £92 (2020: £312).

The trustees neither received nor waived any emoluments during the year (2020: £NIL)

Related party transactions

Apart from the trustee expenses identified above, there were no other related party transactions.

Notes to the Financial Statements
for the year ended 31 December 2021

			2021	2020
	Vehicles	Equipment	Total	Total
	£ 000	£ 000	£ 000	£ 000
7 Tangible fixed assets				
Cost				
As at 01.01.2021	46	398	444	415
Additions	-	76	76	29
Disposals	-	-	-	-
As at 31.12.2021	46	474	520	444
Depreciation				
As at 01.01.2021	46	348	394	324
Charge for the year	-	43	43	70
Eliminated on disposal	-	-	-	-
As at 31.12.2021	46	391	437	394
Net Book values				
As at 31.12.2021	-	83	83	50
As at 31.12.2020	-	50	50	91
8 Debtors			2021	2020
Amounts due within one year:			£ 000	£ 000
Other debtors			1	5
Gift Aid recoverable			88	107
Prepayments			106	102
Accrued income			1,490	693
			1,685	907
All debtors are considered financial instruments with the exception of prepayments.				
The carrying value of financial assets (in debtors) is:			1,579	805
9 Creditors: amounts falling due within one year				
Trade creditors			399	276
Taxation and social security			50	52
* Other creditors			99	39
Accruals and deferred income			40	49
			588	416
All creditors are considered financial instruments with the exception of deferred income.				
The carrying value of financial liabilities (in creditors) is:			588	416
* Other creditors includes: in respect of pension scheme contributions			36	37

Notes to the Financial Statements
for the year ended 31 December 2021

10 Operating leases

Operating lease rental payments during the year:

	2021	2020
	£ 000	£ 000
Land and buildings	120	124
Vehicles	11	11
	<u>131</u>	<u>135</u>

At 31 December 2021, the total future minimum lease payments under non-cancellable leases was as follows:

	2021		2020	
	Land and buildings	Other	Land and buildings	Other
	£ 000	£ 000	£ 000	£ 000
Period:				
Within one year	96	18	102	13
Two to five years	358	15	365	18
Over five years	268	-	358	-
	<u>722</u>	<u>33</u>	<u>825</u>	<u>31</u>

11a Analysis of net assets between funds

Fund balances as at 31 December 2021 were represented by:

	Base Reserve	Designated funds	Total Unrestricted	Restricted funds	Total funds
	£ 000	£ 000	£ 000	£ 000	£ 000
Tangible fixed assets	-	83	83	-	83
Current assets	7,978	437	8,415	1,145	9,560
Current liabilities	(588)	-	(588)	-	(588)
Long term liabilities	-	-	-	-	-
	<u>7,390</u>	<u>520</u>	<u>7,910</u>	<u>1,145</u>	<u>9,055</u>

11b Fund balances as at 31 December 2020 were represented by:

	Base Reserve	Designated funds	Total Unrestricted	Restricted funds	Total funds
	£ 000	£ 000	£ 000	£ 000	£ 000
Tangible fixed assets	-	50	50	-	50
Current assets	7,240	673	7,913	319	8,232
Current liabilities	(416)	-	(416)	-	(416)
Long term liabilities	-	-	-	-	-
	<u>6,824</u>	<u>723</u>	<u>7,547</u>	<u>319</u>	<u>7,866</u>

Notes to the Financial Statements
for the year ended 31 December 2021

12a Funds		As at 01.01.21 £ 000	Income £ 000	Expenditure £ 000	Transfers in £ 000	Transfers out £ 000	As at 31.12.21 £ 000
Base Reserve		6,824	10,746	(10,104)	-	(76)	7,390
Designated funds							
Fixed Asset Cost Fund		444	-	-	76	-	520
Training Fund		279	-	(19)	-	(260)	-
2019 Projects		-	-	-	-	-	-
2020 Projects		-	-	-	-	-	-
	<i>sub-total</i>	<u>723</u>	<u>-</u>	<u>(19)</u>	<u>76</u>	<u>(260)</u>	<u>520</u>
Total unrestricted income funds		<u>7,547</u>	<u>10,746</u>	<u>(10,123)</u>	<u>76</u>	<u>(336)</u>	<u>7,910</u>
Restricted funds	note 13a	<u>319</u>	<u>3,041</u>	<u>(2,475)</u>	<u>260</u>	<u>-</u>	<u>1,145</u>
Total funds		<u><u>7,866</u></u>	<u><u>13,787</u></u>	<u><u>(12,598)</u></u>	<u><u>336</u></u>	<u><u>(336)</u></u>	<u><u>9,055</u></u>

The Base Reserve comprises risk-assessed income stream elements to ensure that the charity can continue operations in the event of adverse or unforeseen situations. The fund level was reviewed by the Board in 2021 and a new target level of £3.8m was set. In 2022 the Board and SLT will seek to fund extra projects to reduce the balance to the target level.

The Fixed Asset Cost Fund represents the cost of equipment and vehicles used by MAF UK, purchased from unrestricted funds (the net book value of the charity's existing fixed assets along with the amount designated by the Board, for future spending, to replace these assets.) The transfers reflect purchases and disposals.

The 2019 Projects Fund represented 2019 projects identified by the Board in 2018 requiring funding above the expected 2019 income revenues, now complete.

The 2020 Projects Fund represented 2020 projects identified by the Board in 2018 requiring funding above the expected 2020 income revenues, now complete.

The Training Fund was established by the Board to help potential MAF pilots and engineers gain their qualifications more quickly and therefore get to the field more quickly and was merged with the Stuart King Memorial Fund which is also for training (note 13).

12b Funds		As at 01.01.20 £ 000	Income £ 000	Expenditure £ 000	Transfers in £ 000	Transfers out £ 000	As at 31.12.20 £ 000
Base Reserve		6,038	9,909	(9,144)	50	(29)	6,824
Designated funds							
Fixed Asset Cost Fund		415	-	-	29	-	444
Training Fund		279	-	-	-	-	279
2019 Projects		50	-	-	-	(50)	-
2020 Projects		670	-	(670)	-	-	-
	<i>sub-total</i>	<u>1,414</u>	<u>-</u>	<u>(670)</u>	<u>29</u>	<u>(50)</u>	<u>723</u>
Total unrestricted income funds		<u>7,452</u>	<u>9,909</u>	<u>(9,814)</u>	<u>79</u>	<u>(79)</u>	<u>7,547</u>
Restricted funds	note 13b	<u>27</u>	<u>2,742</u>	<u>(2,450)</u>	<u>-</u>	<u>-</u>	<u>319</u>
Total funds		<u><u>7,479</u></u>	<u><u>12,651</u></u>	<u><u>(12,264)</u></u>	<u><u>79</u></u>	<u><u>(79)</u></u>	<u><u>7,866</u></u>

Notes to the Financial Statements
for the year ended 31 December 2021

13a Restricted funds

Restricted income arises where a donor has imposed a restriction as to the use of the gift.

The table below summarises, by major category of restriction, the opening balance, income, expenditure and closing balance for each restricted fund.

Fund restriction:	As at 01.01.21 £ 000	Income £ 000	Expenditure £ 000	Transfers in £ 000	Transfers out £ 000	As at 31.12.21 £ 000
MAF International aircraft projects	-	500	-	-	-	500
MAF International South Sudan	-	168	(168)	-	-	-
MAF International non-aircraft projects	-	1,122	(1,122)	-	-	-
MAF International staff	-	95	(95)	-	-	-
	-	1,885	(1,385)	-	-	500
MAF Australia	-	81	(81)	-	-	-
MAF Canada	-	50	(50)	-	-	-
MAF Germany	-	-	-	-	-	-
MAF Netherlands	-	1	(1)	-	-	-
MAF New Zealand	-	2	(2)	-	-	-
MAF South Africa	-	12	(12)	-	-	-
MAF USA	-	42	(42)	-	-	-
	-	188	(188)	-	-	-
	-	2,073	(1,573)	-	-	500
Stuart King Memorial Fund	308	65	-	260	-	633
MAF UK International Staff	11	903	(902)	-	-	12
	319	3,041	(2,475)	260	-	1,145

13b

Fund restriction:	As at 01.01.20 £ 000	Income £ 000	Expenditure £ 000	Transfers in £ 000	Transfers out £ 000	As at 31.12.20 £ 000
MAF International aircraft projects	-	-	-	-	-	-
MAF International South Sudan	-	186	(186)	-	-	-
MAF International non-aircraft projects	-	1,045	(1,045)	-	-	-
MAF International staff	-	131	(131)	-	-	-
	-	1,362	(1,362)	-	-	-
MAF Australia	-	44	(44)	-	-	-
MAF Canada	-	51	(51)	-	-	-
MAF Germany	-	-	-	-	-	-
MAF Netherlands	-	18	(18)	-	-	-
MAF New Zealand	-	-	-	-	-	-
MAF South Africa	-	13	(13)	-	-	-
MAF USA	-	71	(71)	-	-	-
	-	197	(197)	-	-	-
	-	1,559	(1,559)	-	-	-
Stuart King Memorial Fund	-	308	-	-	-	308
MAF UK International Staff	27	875	(891)	-	-	11
	27	2,742	(2,450)	-	-	319

Accounts



Mission Aviation Fellowship UK
(MAF UK)

A company limited by guarantee, not having share capital

Annual Report and Financial Statements
for the year ended 31 December 2020



England and Wales Registered Charity Number: 1064598

Scottish Charity Number: SC039107

Company Number: 3437446

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Message from the Chair and Chief Executive

2020 was a year like no other. It began with the joy of MAF reaching its 75th year, and ended with a second lockdown caused by coronavirus, the cancellation of a celebration event planned for Westminster Central Hall, and a reduction in flying in many MAF programmes.

It was also a year of great sadness when, on 29 August 2020, Stuart King, one of MAF's founders, went to be with the Lord. Stuart, the Normandy landings veteran, engineer, pilot, visionary and missionary who played a vital pioneering role in MAF's early days, continued as President Emeritus until departing for glory at the age of ninety-eight.

Another year of flying for life

And yet, despite the challenges of what has been a difficult year, God enabled us to continue flying for life – albeit at a significantly reduced level – our pilots and personnel holding on to the words of Psalm 46:7, 'The Lord Almighty is with us; the God of Jacob is our fortress.'

Lockdown in many of the countries MAF serves had an immediate impact on flight operations, with every flight to each location initially requiring special permission.

Having found ways to make our service Covid-19 secure, MAF planes delivered face masks, coronavirus test kits and hand sanitiser to a variety of remote locations in Africa and the Asia-Pacific region, continuing to help save lives and serve where possible as part of the initial response.

The year of our 75th anniversary was a year in which we proved, yet again, that the steadfast love of the Lord never ceases (Lamentations 3:22-23), and we praise Him for enabling this to be so.

A year of God's faithfulness

As the 2020 Trustees' Report shows, the same God who was with Stuart at the very start of MAF's fledgling mission, and who has led us faithfully for the last 75 years, enabled MAF to continue bringing help, hope and healing to people living in some of the poorest and most difficult-to-access areas of the world.

The coronavirus pandemic caused hitherto unseen levels of economic uncertainty, hospitalisations, coronavirus-related deaths, the need for isolations and lock downs, cancellations and threats of job losses. Despite this, our wonderful donors remained extremely generous and loyal. Even with churches shut and events cancelled, donations and prayers continued to flow in. Our teams in the UK all migrated to working from home, making a huge effort to adapt seamlessly to the new situation in which they found themselves so that our operations here could continue, enabling us to support our beneficiaries overseas and be best placed to further serve as global restrictions are lifted.

It was a year in which MAF aircraft delivered food to Arnhem Land's indigenous inhabitants, brought healthcare to remote Tanzanian villages, carried out medical emergency flights in Papua New Guinea, transported coronavirus test kits to hard-to-reach towns in Liberia, Chad and South Sudan, brought corn to an island in Timor-Leste following a disastrous crop failure, and delivered humanitarian relief to those who had lost their homes when flooding displaced more than 25,000 people in Kasese, Uganda.

A year of managing the crisis while looking to the future

2020 was also the year in which, apart from restructuring our programmes in Arnhem Land and Kenya to serve our partners more efficiently, MAF continued to expand its ministry, with work progressing well on a new airstrip in Lailenpi, Myanmar, and encouraging progress being made in establishing a west Africa base with the new hangar in Liberia being completed.

It was also a year in which we thanked God for the faithful service of our 30 UK-origin missionary staff and their families, adapting to new working conditions and keeping MAF ready to serve whenever the situation allowed.

In the Operational Impact section of this Report, we have the privilege of sharing just a small number of the many inspirational stories that show God's love at work in countries such as Bangladesh, Chad, Kenya, Liberia, Papua New Guinea, South Sudan, Tanzania, Timor-Leste and Uganda.

We received many gifts in honour of Stuart King's life and we created a new fund in his name. The fund will help to finance the technical training of both UK and international candidates in the skills they need to serve with MAF. Equipping a new generation in this way will enable us to continue to respond to the ever-increasing need for our mission around the world and serve as a fitting part of Stuart's great legacy.

A year of God's blessing amid trials

We praise God for His provision during 2020 of:

- Nearly £13 million of income
- Nearly £3 million received in legacy gifts
- 2 new staff/families who went overseas
- Over 8,500 new contacts and supporters

Thanks to the loyal support, prayerful commitment and abundant generosity of our faithful supporters, we continue to rejoice in the many encouraging stories that tell of lives and livelihoods saved, enriched and transformed.

A year of thankfulness

Although we weren't able to celebrate in the way we'd originally intended, with our 75th celebrations being held online, we were nevertheless able to continue serving in many of the developing world's most vulnerable nations, providing the kind of support and assistance that enabled us, in the words of Stuart King, to be blessed by God as we blessed others.

Like many other organisations, the challenges have been significant for MAF. However, wherever possible, we have responded to the challenges and managed to stay strong, sticking to Stuart's unwavering vision and commitment to serving isolated people now, and in the years to come.

Through the gifts and prayers of our wonderful supporters, we were able to keep our planes flying wherever possible – 2020 being a year in which we not only gave thanks to God for the present and the past, but looked forward in faith to all that lies ahead.

Gareth Mitchell
Chair of Trustees

Ruth Whitaker
Chief Executive

Report of the Trustees for the year ended 31 December 2020

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

The Trustees, who are also Directors of Mission Aviation Fellowship UK (MAF UK) for the purposes of the Companies Act, have pleasure in presenting the Report and Accounts for the year ended 31 December 2020. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Articles of Association, and 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, October 2019).

Public Benefit

The Trustees confirm that they have had regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties. As illustrated in this Trustees' Report, MAF UK supports the worldwide work of MAF, which aims to reach people living in some of the most isolated parts of the world.

In many countries, insecurity can render road travel highly dangerous. MAF's fleet of light aircraft enables access to remote communities, connecting those in need with those that can help. Even in places where it is safe to travel, there may be no roads or, if roads do exist, they can become impassable for months at a time due to natural disasters, adverse weather conditions and conflict.

Operational Impact

Before the coronavirus pandemic, words such as 'social distancing', 'shielding' and 'lockdown' were mostly unknown. In 2020, however, they became chillingly familiar. But there is one word with which MAF personnel have always been aware, and that is 'isolation'.

One of the reasons we exist is to combat isolation by flying humanitarian relief and spiritual hope to communities that are cut off.

The biggest impact of Covid-19 was on our ability to fly. MAF flights were drastically reduced because of lockdown in the countries in which we operate, although this varied from nation to nation.

When the outbreak first began, only 15% of our flights were able to operate. Although regions like Arnhem Land in North Australia were untouched by the coronavirus, and we were able to continue flying in countries such as Liberia, South Sudan and Bangladesh, the pandemic adversely impacted our programmes. As the year progressed, however, MAF flight hours slowly increased as lockdowns lifted and flight bans were removed.

Despite this significant decrease in the number of flights carried out by our 138 light aircraft, we were nevertheless able to respond swiftly and efficiently to the needs of isolated people in 28 developing countries.

During 2020, our pilots flew to some 1,400 remote and inaccessible locations, enabling aid and relief organisations, churches and individuals to care for thousands of vulnerable people.

The following is an example of some of the activities carried out by MAF programmes in Africa and the Asia-Pacific region illustrating that, despite Covid-19, MAF continued to bring help, hope and healing to some of the world's poorest and remotest regions.

- **South Sudan, bringing hope since 1950**

In South Sudan, where decades of civil war and oppression have left vast regions of the country impoverished, we transported four Land Cruiser tyres, PPE and food to Holy Trinity Peace Village in Kuron – a community made up of different tribes, ethnicities and faiths living peacefully together.

We also flew coronavirus test kits to Wau – a two-hour flight from the capital Juba – at the request of the World Health Organisation and South Sudan's Ministry of Health. Other MAF flights delivered flipcharts and training materials to raise awareness of coronavirus in Pariang County, and transported 2 tonnes of oranges, bananas and biscuits, along with medical supplies, soap and locally manufactured face masks, to Padeah, Dindin and Doro.

5,000 solar powered radios were flown to Malualkon in the north of the country on behalf of partner, Every Village which broadcasts Christian programmes in local languages. Pilot Wim Hobo explains 'you can distribute Bibles but for many people who never learnt to read, the radio is much more accessible. With just one of these radios the whole family can listen together. Such a small device has such a big impact. Thousands of people can be reached for the Gospel with just one plane load of cargo.'

- **Papua New Guinea, providing a lifeline since 1951**

In Papua New Guinea, where many communities are isolated due to impenetrable jungles, mountains and swamps, a boy bitten by a death adder in mountainous Owena was flown to hospital just in time. Fortunately, the poison hadn't made its way into Naha's bloodstream, and the youngster was able to receive treatment before it was too late.

In the lowland district of Morehead, we flew PPE to healthcare workers whose morale was at an all-time low because they couldn't treat patients without protective clothing. By bringing in masks, gloves and hand sanitiser, as well as workers from the Aerial Health Patrol, we enabled the clinic's staff to provide patients with the care they needed. In the isolated community of Mougulu the service of the local health centre was restricted by an inadequate power supply. Our technology team installed a solar power system enabling the centre to offer their patients a round-the-clock service.

We also offered inspiration when Oksapmin Secondary School in Tekin was closed due to coronavirus with Communications Officer Mandy Glass suggesting that, as a special assignment, students could write about the many benefits MAF had brought to their community.

- **Kenya, serving since 1959**

In Kenya, where overland travel can be dangerous by day and treacherous at night, we airlifted two babies from arid Dukana, and flew them to Kijabe Hospital. MAF Pilot Daniel Loewen-Rudgers, who arrived at Dukana with an AIM AIR nurse, said, 'It was a miracle that we could fly them to a very good hospital like Kijabe during the pandemic.' Although ten-month-old baby Isako died because he had TB, two-day-old Barako survived an operation that only a couple of surgeons in the whole of Kenya were able to perform – making him the youngest baby to survive this kind of heart surgery in the country.

Another flight, for Christian charity RedTribe, picked up TV presenters and a film crew that had documented development projects that enabled the Maasai people hidden away in the remote Loita Hills to receive healthcare, education and a livelihood.

'The flight was quite amazing,' shared one of RedTribe's founders. 'It was booked without knowing how the world would suddenly change due to coronavirus. Without their partnership, we'd be stuck. It's so important that partners and volunteers can visit the projects, and MAF is making this possible. It's an amazing witness!'

- **Tanzania, flying for life since 1963**

In rural Tanzania, where there is a dangerously inadequate network of dirt-track roads, MAF aircraft played an essential part in providing essential healthcare. As part of a regular medical safari, we flew a team from Haydom Lutheran Hospital to the village of Gorimba, enabling the 4 nurses to examine 126 pregnant women, inoculate 585 children and check the health of 223 youngsters.

- **Chad, reaching isolated people since 1966**

In Chad, one of the poorest nations on earth, buses weren't allowed to run because of the pandemic, so MAF partnered with the Ministry of Health to transport coronavirus test kits to hard-to-reach towns such as Abéché.

We also carried out a flight for the Sahara Conservation Fund to help track and transport a number of endangered dama gazelle to the NGO's reserve so they could breed safely. Using aircraft to cover the extensive area where the graceful animals were likely to be found, Pilot Phil Henderson successfully tracked four of them.

One of the gazelles, which was flown by Phil in our Cessna 182 – its horns covered in tubing to prevent damage to the plane – was named Becki in honour of Pilot and Operations Manager Becki Dillingham. The journey, Phil said, was particularly exciting because the only animal cargo he had carried before had been two small rabbits!

- **Arnhem Land, supporting the community since 1973**

MAF Arnhem Land has been working on a project to bring the Bible to the Yolngu in the form of solar-powered audio players. These players are loaded with Gospel material and worship music in Yolngu-Matha. While physical Bibles are still being translated and printed, these audio Bibles have quickly gained popularity. In partnership with Bible Society Australia, MAF Arnhem Land has made 400 audio players available for distribution to the Yolngu.

- **Uganda, serving the church since 1987**

In Uganda, a country that has the largest number of refugees in Africa, we enabled Princess Marie of Denmark to visit a number of projects as patron of DanChurchAid. We also flew the organisation's General Secretary, its Country Director, the Danish Ambassador to Uganda, the Princess' assistants, and some reporters.

According to Pilot Rembrand Rodenburg, 'The Princess was really engaged, and we talked about her work as patron and what that meant to her.' Thanks to Rembrand's flight, the Princess was able to visit the Omugo Refugee Settlement where she chatted with families involved in a project that provides sustainable climate solutions for refugees living in Arua, Yumbe and Kampala.

Although flights in Uganda were grounded from 22nd March owing to the coronavirus pandemic, in May MAF received special permission to deliver 38,400kg of emergency supplies, food and water to communities that had been left with nothing when schools, houses, farms and health facilities were submerged under a torrent of water after four rivers in the Kasese district burst their banks. With 19 evacuation centres set up to help the 173,000 people who had lost their homes, MAF's Disaster Response Team was delighted to fill our aircraft with supplies donated by the Ugandan Prime Minister and various NGOs.

The Ugandan authorities gave permission to resume domestic passenger flights on 23rd September. The first flight took Lutheran World Fellowship's Director, Jesse Kamstra, to Adjumani to visit the refugee settlement where LWF is involved in water, sanitation and hygiene projects and campaigns which dispel false information about coronavirus. Pilot Greg Vine explains: 'this has also been a very difficult time for beneficiaries who have

previously accessed support and services from MAF's partners. It's a great thing to resume passenger flying, which has a direct impact on the people we serve. Once again, we're helping our partners to get the job done."

- **Bangladesh, enabling partners since 1995**

In Bangladesh, where millions of people live in one of the most densely populated and geographically unstable regions on the planet, despite extremely limited flying, MAF Pilot and Country Director Sundar Daniel worked closely with the government and Civil Aviation Authority to find new ways to continue serving the populous nation.

With social distancing measures in place – our floatplane disinfected after every flight, temperature checks taken, hand sanitiser provided and passengers given face masks when they boarded – we delivered humanitarian relief throughout the country as well as flying for the floating hospital run by the humanitarian NGO and MAF partner Friendship.

Our floatplane also received special permission to rescue a Swiss volunteer working in an isolated area near the Sundarbans, flying her back to Dhaka 90 minutes before an international evacuation flight left for her homeland.

Another aid worker, from Christian charity World Vision, was also flown to the capital, and commented, 'I've flown previously with MAF in Uganda, and I know MAF comes to the rescue!'

- **Timor-Leste, saving lives since 2007**

In Timor-Leste, where an estimated 50% of children suffer from malnutrition, we brought corn to Atauro Island, following a disastrous crop failure.

Having permission from Timor-Leste's Prime Minister to enter the country to carry out urgent medevacs, MAF Pilot Marcus Grey soon found himself airlifting two women with pregnancy complications and taking a four-day-old boy who had problems with his digestion to hospital.

Relief Pilot Bridget Ingham, who flew three NGO workers to the isolated enclave of Oecusse, was then asked to fly the President of Oecusse and four of his staff to Dili for a meeting in Parliament. Arriving at Dili, we had to turn the plane around straight away for a medevac at Viqueque.'

- **Liberia, supporting medical care since 2015**

In Liberia, a country which has experienced two devastating civil wars and the ravages of Ebola, and where our new hangar was completed in 2020, Pilot Steven Biggs responded to a request from Liberia's Ministry of Health to fly a suspected coronavirus victim's test kit from remote Zwedru to the only hospital able to process it.

'If it wasn't for our flight,' Steven said, 'the medical team would have had a 20-hour journey on terrible roads, then back again – with time wasted and many more potential infections. God has placed MAF here for just such a reason, and I feel privileged to be here.'

All these and many other projects were only possible because of the faithful support of our individual supporters, churches and grants from governments and institutions. These included:

- AFD Software
- Hale Family Charitable Trust
- International Society of Transport Air Trading
- Roger De Haan Charitable Trust
- Souter Charitable Trust
- The Misses Robinson Charitable Trust

Objectives and Activities for 2020

MAF UK's aim is to enable partner churches, missions, humanitarian, relief and development agencies to reach remote communities with the love of Christ by providing practical help and spiritual hope. The main purpose and activity of MAF continues to be the provision of subsidised, safe and secure aviation services in parts of the world where travel by road is impossible, unsafe or too slow to reach isolated areas. Christians who share this aim use their skills in aviation and other fields to partner with national churches, relief and development agencies, missions, hospitals and governments to meet the most pressing of human needs.

MAF UK is a member of MAF International (MAFI), which is an association of Operational and Resourcing MAF Groups around the world, all with the same charitable objects, vision and mission. MAF UK's charitable activities are achieved through the provision of funds and staff. Funds raised in the UK for MAF work are passed to MAFI which manages the overseas operations. Restricted funds are passed across when they are received, and each year MAF UK makes an unrestricted grant to MAFI, which is given monthly. This grant is based on MAFI's budgeted need and MAF UK's expected income. The overseas staff recruited and employed by MAF UK are seconded to MAFI.

Specifically, our objectives and outcomes in 2020 were:

- Increasing awareness of our work in reaching isolated people in the developing world by attending events and through various media outlets.

To enable us to engage with potential supporters, we had planned to attend a variety of events in 2020. Coronavirus restrictions meant that these were cancelled, so we focused on raising our profile and increasing awareness in the media and online. We continued to grow our editorial presence in a wide range of media outlets including BBC Radio, *The Times*, *The Guardian*, UCB and Premier Christian Radio. We used our social media presence to augment the impact of media coverage and to encourage existing and potential new supporters to engage with us online.

- Growing partnerships with supporters and trusts and developing new opportunities for donors to fund core programme costs and capital needs.

The coronavirus pandemic has presented MAF with unprecedented challenges, not least the question of how to engage with current and potential donors without being able to meet face-to-face. Virtual contact, which rapidly became the norm, proved to be a highly effective method of engagement with our supporters.

We ran a series of focused online events which included contributions from international staff. Donors appreciated the immediacy of this format and, with no travel involved, we were able to engage with a higher number of supporters than in previous years. The online meetings also resulted in several large and unsolicited gifts towards core programme costs.

Trusts and Foundations responded to the pandemic by releasing funding streams focusing on a Covid-19 response – often at a higher level than they would previously give. MAF was successful in several applications for these revenue strands to support coronavirus flights throughout the programme.

- Using the occasion of our 75th anniversary to thank, inspire and engage existing and new supporters.

In 2020, we had plans for several physical events to celebrate our anniversary and inspire and engage with supporters. These included a series of events across Scotland, a Service of Thanksgiving in Manchester

Cathedral, and a largescale celebration at Westminster Central Hall. Due to coronavirus restrictions these were not able to take place, so we produced a series of virtual events.

Three hour-long online events were held in November. The first, entitled 'Yesterday', looked back at MAF's history. The second, 'Today', featured contributions from staff and beneficiaries and updated viewers on MAF's current activities. These events were delivered via Facebook and YouTube. The third and final programme, entitled 'Forever', was delivered live via Zoom and focused on prayer and thanksgiving. Attendees heard about MAF's plans for the future and were able to join staff in prayer. These events received a total of 2,802 views.

We also produced *Above and Beyond*, a commemorative hardcover illustrated book telling the story of MAF. This was offered for sale to supporters and has been well received.

- Recruiting new overseas mission staff to fill field roles in line with operational priorities.

During 2020 we sent two new post holders and their families to undertake key operational roles in South Sudan. We ran a number of recruitment initiatives, including a series of online events for enquirers, and are hopeful that these will bear fruit in the future. We also launched a new Engineering Training Scheme and are delighted to have recruited a candidate who will be moving forward to engineering training and, eventually, to overseas service.

The MAF Team in the UK

Since March, the UK-based team has been working from home, adjusting to a new virtual world with communications and meetings via Skype, Zoom and Microsoft Teams.

As the year progressed, a small number of key personnel were able to work in the office on a part-time basis in line with the Government's coronavirus regulations.

2020 started well, with the number of church bookings showing an increase over previous years. However, owing to the coronavirus, the Christian Resources Exhibition in Telford was one of the very few events we were able to attend physically.

With face-to-face meetings cancelled, we offered churches live presentations through Zoom or pre-recorded talks for inclusion in online services. This enabled us to retain contact with supporting churches and encourage supporters to pray for MAF's work.

Opportunities to speak online enabled us to reach more than 100 churches and groups, with the last quarter of 2020 seeing an increase in requests from churches and opportunities to speak at Rotary Clubs online.

Considerable time was spent keeping our volunteer network motivated through Zoom meetings, a virtual conference with regional co-ordinators and one-to-one meetings with team members – enabling our volunteers to be prepared when physical meetings resume.

Volunteer Numbers		2020	2019
Area Reps	England and Wales	74	80
	Scotland	26	28
	Northern Ireland	12	12
Church Reps	England and Wales	242	246
	Scotland	34	34
	Northern Ireland	55	62
Prayer Group Leaders	England and Wales	17	16
	Scotland	11	12
	Northern Ireland	7	7

In October, we launched the 7&5 Challenge, a community fundraising campaign that saw encouraging signs of supporter engagement, and we look forward to developing this further in 2021.

Although 2020 was particularly challenging due to a lack of face-to-face engagement, we maintained regular contact with the leaders of supporting churches who want to proceed with their relationship with MAF when restrictions on meeting are relaxed.

MAF in Scotland

Although Covid-19 resulted in unprecedented challenges, it enabled us to consider new ways of engaging with supporters. In December, an online Christmas Family Fun evening raised awareness of MAF's work, highlighted the Stuart King Fund, and helped build a sense of MAF community.

Although five 75th anniversary events had to be postponed, we plan to hold the celebrations in 2021. We presented MAF's work to various churches and organisations online and saw an increase in the number of people engaging with us in this way.

MAF Youth

Although 35 MAF Youth meetings had been booked by March 2020, 21 were postponed due to the coronavirus, though we managed to stay connected by holding online conferences for youth workers.

Our 2020 Advent Calendar campaign was welcomed by 109 schools, with 25,000 children receiving an MAF calendar and 1,000 classrooms requesting printable packs that contained an MAF world map plus other resources for display in class. We also signed up 37 schools digitally – making a total of 146 schools, 32,310 schoolchildren (and families), and 1,274 classrooms.

In addition, we received more than 180 requests from primary and secondary schools for the MAF lesson plans produced in partnership with *RE Today*, and have entered a partnership with one of the schools, which starts in 2021.

The MAF Youth magazine continued to receive a very positive response, with plans to relaunch the MAF Youth panel in 2021 via Zoom helping to ensure that it remains relevant to teenagers.

International Staff

Our overseas staff largely stayed in country because they were anxious to continue serving where they were needed, and so they could resume operational services as soon as possible. Owing to health concerns a small number of staff returned home or were relocated and worked remotely.

As borders closed and movement became restricted, this demonstrated a wonderful commitment to the people and nations they serve.

In 2020, MAF UK supported 30 UK international mission staff, accompanied by their families, serving in MAF programmes worldwide. We also continued to assist several more 'linked staff' sent by other MAF groups but with connections to the UK, helping them with support-raising, administrative and pastoral care.

Despite the circumstances, one individual and one couple began their first assignment in South Sudan following successful support raising and pre-field orientation.

We are pleased to support a further couple and their family who have been accepted for service in Papua New Guinea and will move there in 2021. We are also encouraged by several promising candidates who are at various stages of formal assessment.

We continued to explore, develop and test new ways of interacting with potential candidates. The coronavirus pandemic required us to move many of our face-to-face events online, and these were well received.

Despite all the challenges of 2020, we are excited to have launched our UK-based Engineering Training Scheme to provide a steady supply of qualified aircraft maintenance engineers for MAF's international programmes, with our first candidate beginning training in 2021.

Conclusion for 2020

2020 was a difficult and unprecedented year for everyone.

The MAF UK team sought to produce innovative communications digitally, in print, and at virtual presentations and events, all sharing our passion for reaching remote and marginalised people in great need. Many people heard about MAF for the first time, some of whom went on to join our growing team of supporters, enabling us to serve an increasing number of isolated people overseas.

In 2020, God blessed us with new supporters and a wonderful level of donations from people who, having understood the many challenges, have chosen to support MAF. Nearly £13m was received for our much-needed ministry. We give thanks for every gift, prayer, enquiry and hour of time given by our volunteers and teams throughout the year.

Future Plans

Many people across the developing world continue to live in need, cut off from the essentials of life due to difficult terrain, formidable geographical barriers, civil war, or political unrest. The demand for MAF's services in many countries is acute and, in the aftermath of the pandemic, is likely to be even greater. We will continue to look for opportunities to share God's love in practical ways to serve the most impoverished and isolated people.

We remain committed to continue growing and developing our communications and raising our profile so that we are recognised and known throughout the UK for our work overseas. We will do this through the

creative use of media and online channels. When Covid-19 lock-down regulations allow, we will also share news of our work at Christian events and reactivate our volunteer network, once churches are open again and meetings are being held. Doing so will help grow our fundraising and recruitment activities so that increasing numbers of hard-to-access people can be reached and their lives physically and spiritually transformed. In the UK we have adapted well to working from our homes, and this may continue to some extent when and if the workforce is allowed to return to the office. Any return would be carefully and strictly monitored to ensure safety of all staff.

We are incredibly grateful for the generous support we receive. We will continue to review our processes and practices to ensure that we maximise the funds available for overseas work.

In many ways, we find ourselves in a challenging yet exciting point in time. Here in the UK we will continue to ensure our staff can operate in a safe environment, whether at home or back in our offices, taking all precautions and steps necessary against the threats posed by Covid-19. During 2021 we aim to help meet the challenges faced by our programmes across the globe with the following:

- Attracting, preparing and training new staff to serve overseas
- With a particular focus on the growth of our work in South Sudan and West Africa, presenting the ministry of MAF to a UK audience with the aim of increasing partnership and better resourcing our overseas operations.
- In recognition of the shift of attention online of individuals and churches, growing and developing our use of digital technologies to enhance support and engagement.
- Integrating our systems to ensure we can inform and inspire new and existing supporters with relevant and timely information.

Strategic Report

Financial Review

Five-year history					
Income and expenditure £000	2016	2017	2018	2019	2020
Income					
Unrestricted gifts >=£20,000	180	388	481	298	212
Unrestricted donations	6,077	5,824	5,859	5,947	6,892
Legacies	3,012	3,507	5,650	2,823	2,912
Investment income	74	52	52	54	17
International staff support	891	860	855	893	889
Other restricted income:					
Aircraft	229	1,434	1,127	-	-
Nepal	484	-	-	-	-
PNG Otter repair	41	-	-	-	-
South Sudan	767	239	269	241	186
Liberia hangar	-	-	-	351	-
Stuart King Memorial Fund	-	-	-	-	308
Other	1,247	1,010	1,096	1,077	1,358
Total income	13,002	13,314	15,389	11,684	12,774
Expenditure					
Cost of generating voluntary income	2,080	2,218	2,320	2,389	2,167
Charitable activities	11,405	10,717	11,336	11,120	10,220
Total expenditure	13,485	12,935	13,656	13,509	12,387
Net incoming / (outgoing) resources	(483)	379	1,733	(1,825)	387

Despite the uncertainties of Covid-19, our loyal and generous donors helped us to remain in a resilient position. Following the sad passing of Stuart King, a memorial fund was established in his name to provide much needed training.

Page 25 sets out the Statement of Financial Activities for MAF UK for the year. The total income for the year was £12.8m (2019: £11.7m).

The principal source of funding was through voluntary donations providing some 99% (2019: 99%) of total income. Of this, legacy income amounted to 22% (2019: 24%).

As shown in note 2, donation income from the various donor groupings was by and large comparable.

The benefits of tax-efficient giving were again increased through the securing of a further 1,524 Gift Aid Declarations during 2020 (2019: 1,382). Tax claimed on 2020 gifts amounted to £982,514 (2019: £876,079).

Charitable activities include the costs of our overseas staff, unrestricted grants made and restricted funds for flying operations.

During the year, the sum of £1,624,000 (note 4) was paid in staff support to 30 staff (note 6) (individuals/families) from the UK serving overseas (2019: £1,700,000 to 27 staff individuals/families).

In addition, unrestricted grants of £5,498,000 (note 4) and restricted income of £1,559,000 (note 13a) totalling £7,057,000 (2019: £7,736,000*) were passed to sister MAF groups worldwide, primarily to assist in the provision of mission aviation (*2019: unrestricted grants of £6,082,000 and restricted income of £1,654,000).

The assets and liabilities of MAF UK are set out in the Balance Sheet (page 26). All of the assets were used directly in the charitable purpose or in a support capacity.

'Financial Instruments' are those assets and liabilities of a charity that can be impacted by a third party (e.g. bank deposits, investments, overdrafts, loans, trade creditors etc.). At the Balance Sheet date, financial instruments included bank deposits and trade creditors. Trade creditors are paid within 30 days unless the supplier's payment terms are less favourable.

Investment income was £17k (2019: £54k), with interest rates remaining very low. All available cash is placed on deposit.

Investment Powers and Policy

The investment powers of the Trustees are as set out in the Articles. Any sums not immediately needed are invested in interest-earning accounts. It is the Trustees aim to ensure that funds are applied as quickly as possible, while also maintaining a suitable risk-based cash reserve to address the risks identified in the risk management process (see Risk Management section). Given the nature of the funds held, they are invested so that the capital is not put at risk.

Reserves Policy

The Trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The Trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. Given the exceptional circumstances of the Covid-19 crisis, the 2021 income and expenditure budgets were set and approved based on activities partially limited by lockdown, but also informed by 2020 performance. The Trustees have concluded that, together with the reserves established to help in such circumstances, there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity, therefore, continues to adopt the going concern basis in preparing its financial statements.

It is the Board's policy to reserve sufficient funds to ensure the ongoing operations of MAF UK. The reserves include a risk-assessed Base Reserve; during the year the risk elements were reviewed, and the Board decided that the combined fund should have a target level of £3.7m. Additionally, other designated funds may be created by the Board to help ensure MAF UK's effectiveness. As a regular part of the Board's work, all risks and reserves were reviewed, and any recommended changes have been implemented. Details of all the designated funds are set out in note 12a.

At the year-end, all the reserves were at or above the minimum policy-level (see note 12a).

The Base Reserve year-end balance of £6.8m was above the revised target of £3.7m. The Board and SLT will look for ministry opportunities during 2021 to apply the extra funds received in 2020.

The Fixed Asset Cost fund year-end balance was £444k representing the original cost of all fixed assets. When these reach the end of their useful life, they can be replaced using the cash element of this fund.

The Training Fund was established in 2016 to help accelerate the time taken for pilots and engineers to become operational and to begin service earlier, reflecting the increasing difficulty in recruiting staff for overseas service. The year-end balance was £279k.

In 2018, the 2019 Projects fund was established by the Board to fund projects identified for 2019 above the expected 2019 income revenues with a year-end balance of £0k.

In 2018, the 2020 Projects fund was established by the Board to fund projects identified for 2020 above the expected 2020 income revenues with a year-end balance was £0k.

The Stuart King Memorial Fund represents unspent donations raised in memory of Stuart King who sadly passed in 2020. The fund will be used to enable training and further training of essential staff over the coming years. At the year-end, the fund amounted to £308k.

The International Staff restricted funds represent unspent donations that support our staff families overseas. It is expected that the funds will be used during the staff service period. At the year-end, such funds amounted to £11k.

Principal Risks and Uncertainties

The principal risks are assessed as those most impacting on our fundraising capabilities, including:

- interruption to gift processing through potential catastrophe
- interruption to postal gift income stream through industrial action
- reputation risk
- impact on donors and our continuing ability to process gifts of global pandemic such as Covid-19.

The steps taken to manage these risks are set out in the Risk Management section (below).

The principal uncertainties relating to timing and volatility of various income streams are also addressed by the risk management process the Board has adopted, principally by the holding of sufficient liquid reserves (see Reserves Policy above). The impact of Covid-19 has been considered on the charity's future plans, especially with churches still mostly closed, and large events not yet happening. The majority of staff are back from furlough and working (from their homes), legacy cash receipts are no longer stagnant, and our loyal donors continue to bless us. The Trustees have considered the impact on our various funding streams based on 2020 performance, which was well above even our pre-covid expectations.

Risk Management

As a part of normal operations, the Trustees are responsible for setting the tone and influencing the culture of risk management within MAF UK. As part of discharging their responsibilities the Trustees have:

- established a risk register and risk management strategies that identify the types of risk faced and prioritised them in terms of potential impact and likelihood of occurrence and the means of managing them. The risks and risk management strategies are periodically reviewed by both the Senior Leadership Team and the Board of Trustees. The risks are classified into the following groupings:
 - Reputation
 - Strategic
 - Governance
 - Operational
 - Health and safety
 - Financial
 - Legal
- established a regular review of the adequacy of the charity's current internal controls. The Trustees are pleased to report that the charity's internal financial controls conform to the guidelines issued by the Charity Commission.
- adopted a range of risk management policies, including:
 - Recruitment
 - Anti-fraud
 - Whistleblowing
 - Conflicts of interest (Declaration of interest)
 - Anti-bribery
 - Safeguarding

All MAF UK policies are published on the MAF UK intranet for staff understanding.

Additionally, during 2020 and Covid-19, following the government imposed working from home lockdown, staff were provided with extra working from home training resources, and a week of hour-long organisation-wide zoom meetings for staff well-being was organised, and appreciated by staff. Staff surveys were periodically arranged to ensure well-being and sufficient working from home resources. An Office Management Team (OMT) was created to research all government advice for dissemination, and to put in place controls, measures and special policies to ensure staff safety when visiting the office.

Fundraising Methods and Processes

Approach to fundraising

MAF UK supports the work of MAF worldwide and is committed to its charitable aims and fundraises to see the lives of isolated people spiritually and physically transformed. We are a signatory to the Fundraising Regulator's Fundraising Promise, being open, honest, fair and legal in our approach to and delivery of, our fundraising practices.

Work with, and oversight of, any commercial participators and professional fundraisers

We do occasionally enter into third party contracts for fundraising promotion (not fundraising itself). We have contracts in place and full control and signing off for any communications that are used for these particular campaigns.

Fundraising conforming to recognised standards

We are a member of the Fundraising Regulator, adhere to the Fundraising Standards and are a signatory to the Fundraising Preference Service. It also means our supporters have a simple and transparent process that can help us deal with any complaints quickly and easily.

Monitoring of fundraising carried out on its behalf

We have a member of staff who is responsible for overseeing community fundraising and supporting/monitoring the people that are raising money for us. We also have a team of volunteers that are involved in fundraising for us, they go through an interview programme, have a role description, sign up to a code of conduct, receive training, have annual update conferences, have organisational emails and are managed and supported through a management structure.

Fundraising complaints

We have a section on our website explaining our Fundraising Promise and complaints process <https://www.maf-uk.org/about-us/fundraising-standards>

This is linked to the Fundraising Regulator and gives our supporters an easy, clear and transparent way of dealing with any complaints.

Protection of the public, including vulnerable people, from unreasonably intrusive or persistent fundraising approaches, and undue pressure to donate

We take our communications and fundraising responsibilities seriously. Actions include being registered with the Fundraising Preference Service, having appropriate policies to cover data protection, ethical fundraising and our approach to fundraising and calls to action. We also make sure relevant staff are confident and equipped for speaking to and dealing with vulnerable people. All our communications are clear and transparent, and we always give an option to change what any person receives from us.

The complaints received have been summarised below:

Type	2020	2019
Incorrect salutation	3	-
Too much mail received	1	1
Too many financial "asks"	6	2
Clarity/font size used	5	5
Content presentation	5	10
Total	20	18
Total mailings	460,472	486,560

Structure, Governance and Management

Governing Document

MAF UK is a charitable company limited by guarantee and a registered charity. It is governed by the Articles dated 15 September 1997 and revised in April 2015. In the event of the company being wound up, members are required to contribute an amount not exceeding £10.

Appointment of Trustees

The Trustees are elected by the Board. The number of Trustees may not be less than three but is not subject to a maximum. Trustees are elected for 3-year terms, up to a maximum of nine consecutive years.

Board decisions are made by majority vote.

The number of Members may not be less than two. The Trustees are also the Members.

Trustee Induction and Training

In the Trustee induction programme, new Trustees are provided with the Articles and recent annual and management accounts as well as a copy of CC3 *The Essential Trustee*. They are required to attend a series of meetings and discussions with the Chair, Chief Executive and others to learn more about the work and how MAF UK operates.

Organisational Structure

Usually, the Trustees meet three or four times a year (although during 2020 this became monthly) and are responsible for the strategic direction and good governance of the charity. To ensure good governance and to maximise Board skills, the following subcommittees have been established:

- Finance and Risk Subcommittee
- Fundraising and Communications Subcommittee
- People and Prayer Subcommittee

The Board approves an annual operational budget which sets out income targets and expenditure limits. Within the budget, the day-to-day responsibility for the charity's operations is delegated to the Chief Executive and the Senior Leadership Team (listed as Key Management Personnel on page 19).

Governance

During 2020 the Board met monthly online and continued working on the areas identified in our Board Effectiveness Action Plan, which sets out the outcomes from a thorough review of our governance arrangements against the Charity Governance Code conducted in 2018. This review was externally facilitated by NCVO using their Governance Wheel tool. The trustees are focused on enhancing our already good governance arrangements and are keen to achieve excellent governance in all areas. A particular focus during 2020 has been on our recruitment process for new trustees to achieve greater diversity and provide planned succession.

Safeguarding

MAF UK is committed to providing a safe and trusted environment for staff, volunteers and beneficiaries. The organisation requires the highest ethical and moral standards from all our staff and takes misconduct seriously. We have a number of policies with which all staff must comply. These include a code of conduct, child safety, bullying and harassment, data protection and privacy and equal opportunities policies.

Remuneration Policy

MAF UK is a charitable Christian mission organisation and as such aims to balance care of staff with stewardship of the resources entrusted to it. In line with these aims, MAF UK strives to set salaries fairly and comparable to the charity sector while maintaining its ability to attract and retain the right skills, experience and expertise to achieve the mission.

Each UK post is evaluated by a job evaluation panel made up of senior management, HR and staff representation. A salary is then calculated based on a comparison of jobs in the same grade and the points awarded for those jobs.

All salaries are periodically benchmarked using a commercial provider of salary data and measured against:

- comparable jobs and organisations in our region
- market matching basic salaries between the lower quartile and median
- organisations with an annual turnover of between £10M to £50M

The General Pay Award is considered each year and is primarily dependent on the income of the organisation and ensuring that funding to MAF International operations is not adversely impacted. The General Pay Award is based on a range of indices, such as the Retail Price Index, Consumer Price Index, and a comparison with what others are doing regarding salary rises in the third sector. The MAF UK Board are responsible for approving the budget and this includes the recommendation for the General Pay Award.

MAF UK's Senior Leadership Team sits within the framework of the UK salary structure as set out as above. The MAF UK Board agrees on the salary for the Chief Executive. No bonuses are paid to any member of staff. The pension provision for the Chief Executive and Senior Leadership Team are on the same terms as other employees.

Related Parties

Mission Aviation Fellowship UK is a member of MAF International, which is an association of operational and resourcing MAF groups around the world (excluding North America). Mission Aviation Fellowship International is the operational arm of MAF International, to which all operational assets were transferred by the resourcing groups. The central management of all the programmes enables better efficiency in terms of asset deployment and the standardisation of training and safety standards. Mission Aviation Fellowship UK's overseas staff are seconded to Mission Aviation Fellowship International and all funds raised for operational programmes are passed to Mission Aviation Fellowship International. Mission Aviation Fellowship UK has one subsidiary which is dormant. Apart from the natural transactions with other MAFs, there were no related party transactions.

Internal Controls

The Trustees have overall responsibility for ensuring that the charity has an appropriate system of controls, financial and otherwise. They 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, and to provide reasonable assurance that:

- the charity is operating efficiently and effectively
- its assets are safeguarded against unauthorised use or disposition
- proper records are maintained, and financial information used within the charity or for publication is reliable
- the charity complies with relevant laws and regulations.

The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. They include:

- a strategic plan and an annual budget approved by the Trustees
- regular consideration by the Trustees of financial results, variances from budgets and non-financial performance indicators
- delegation of authority and segregation of duties
- identification and management of risks
- annual completion of the Charity Commission's *Internal Financial Controls for Charities Checklist*

Trustees' Responsibilities in Relation to the Financial Statements

The Trustees are responsible for preparing the annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company and of its income and expenditure for that period.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgments and estimates that are reasonable and prudent
- state whether applicable accounting standards, including FRS 102, have been followed, subject to any material departures disclosed and explained in the financial statements
- state whether a Statement of Recommended Practice (SORP) applies and has been followed, subject to any material departures which are 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 business.

The Trustees are responsible for keeping adequate accounting records that show and explain the charity's transactions, 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 Companies Act 2006.

They 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.

Financial statements are published on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements, which may vary from legislation in other jurisdictions. The maintenance and integrity of the group's website is the responsibility of the Trustees. The Trustees' responsibility also extends to the on-going integrity of the financial statements contained therein.

Provision of Information to Auditors

In the case of each of the persons who are Trustees at the time when the Trustees' report is approved, the following applies:

- so far as the Trustees are aware, there is no relevant audit information of which the company's auditors are unaware
- the Trustees have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

Legal and Administrative Information

Trustees and Members (the Trustees are also Members)

<u>Name</u>	<u>Dates</u>	<u>Subcommittee Membership</u>
Gareth Mitchell MIOD BA (Dual Hons), Chair		Fundraising and Communications
Maeve Marnell LLB	(to 28 April 2020)	Fundraising and Communications
Steve Bentley CBE MBA MA BEng	(to 30 Nov 2020)	Fundraising and Communications
Diana White BA (Hons)		Prayer and People
David West FCIPD	(to 31 Aug 2020)	Prayer and People
Max Gove MA		Prayer and People
Richard Jones FCMA BSc (Hons)		Finance and Risk
Matthew Burton FCCA CTA MRICS		Finance and Risk
Steve Osei-Mensah ACIB FIOD CDir		Finance and Risk

Company Information

Company number: 3437446

Website: www.maf-uk.org

Date of Incorporation: 16 September 1997

Registered charity in England and Wales (1064598) and in Scotland (SC039107)

Registered Office and Principal Address: 1st Floor, Castle House, Castle Hill Avenue, Folkestone CT20 2TQ

Key Management Personnel

Chief Executive	Ruth Whitaker BEng (Hons) FRAeSoc
Finance Director	Alex Finlow FCA MSc
Head of Personnel	David Leek Chartered MCIPD
Head of Marketing and Fundraising	Mike Fagg
Head of Communications	Vivienne Pattison BA (Hons)
Head of Philanthropy and Partnerships	Ali Chambers BA (Hons) GGSM (from 14 April 2020)

Our Advisers

Auditors	Moore Kingston Smith LLP	Devonshire House, 60 Goswell Road, London, EC1M 7AD
Bankers	National Westminster Bank Plc	Europa House, 49 Sandgate Road, Folkestone, CT20 1RU
Solicitors	Anthony Collins Solicitors LLP	134 Edmund Street, Birmingham, B3 2ES

The Trustees Report and the Strategic Report were approved by the Board and authorised for issue on 16 April 2021.



Gareth Mitchell (Chair)

**INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES AND MEMBERS OF
MISSION AVIATION FELLOWSHIP UK**

Opinion

We have audited the financial statements of Mission Aviation Fellowship UK ('the company') for the year ended 31 December 2020 which comprise the Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 'The Financial Reporting Standard Applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2020 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs(UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the strategic report and the trustees' annual report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the trustees' annual report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report.

We have nothing to report in respect of the following matters where the Companies Act 2006, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011 require us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 18, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, the Companies Act 2006 and Section 151 of the Charities Act 2011 and report to you in accordance with regulations made under those Acts.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charitable company.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the charitable company and considered that the most significant are the Companies Act 2006, the Charities Act 2011, the Charity SORP, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and UK financial reporting standards as issued by the Financial Reporting Council.
- We obtained an understanding of how the charitable company complies with these requirements by discussions with management and those charged with governance.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.
- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected non-compliance with laws and regulations.

- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

As part of an audit in accordance with ISAs (UK) we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006; and to the charity's trustees, as a body, in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, and in respect of the financial statements, in accordance with Chapter 3 of Part 8 of the Charities Act 2011. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters which we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to any party other than the charitable company, the charitable company's members, as a body, and the charity's trustees, as a body for our audit work, for this report, or for the opinion we have formed.

Moore Kingston Smith LLP

Date: 26 April 2021

.....
Neil Finlayson (Senior Statutory Auditor)
for and on behalf of Moore Kingston Smith LLP, Statutory Auditor

Devonshire House
60 Goswell Road
London
EC1M 7AD

Moore Kingston Smith LLP is eligible to act as auditor in terms of Section 1212 of the Companies Act 2006.

Statement of Financial Activities

(incorporating an Income and Expenditure Account)

for the year ended 31 December 2020

		2020			2019		
	Note	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000
Income from:							
Donations and legacies	2a/b	9,892	2,742	12,634	9,083	2,547	11,630
Investments	3	17	-	17	54	-	54
Total		9,909	2,742	12,651	9,137	2,547	11,684
Expenditure on:							
Raising funds		2,115	-	2,115	2,389	-	2,389
Charitable activities		7,699	2,450	10,149	8,570	2,550	11,120
Total	4a/b	9,814	2,450	12,264	10,959	2,550	13,509
Net income / (expenditure)	5	95	292	387	(1,822)	(3)	(1,825)
Reconciliation of Funds							
Total funds brought forward	12a	7,452	27	7,479	9,274	30	9,304
Total funds carried forward	12a	7,547	319	7,866	7,452	27	7,479

All of the above results are derived from continuing activities.

All gains and losses recognised in the year are included above.

The notes on pages 28 to 37 form an integral part of these financial statements.

Balance Sheet
(Statement of Financial Position)
as at 31 December 2020

		2020			2019		
	Note	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000
Fixed assets							
Tangible assets	7	50	-	50	91	-	91
Total fixed assets		50	-	50	91	-	91
Current assets							
Debtors	8	907	-	907	909	-	909
Short term deposits		4,500	-	4,500	5,504	-	5,504
Cash at bank and in hand		2,506	319	2,825	1,290	27	1,317
Total current assets		7,913	319	8,232	7,703	27	7,730
Liabilities							
Creditors:							
Amounts falling due within one year	9	(416)	-	(416)	(342)	-	(342)
Net current assets		7,497	319	7,816	7,361	27	7,388
Total assets less current liabilities		7,547	319	7,866	7,452	27	7,479
Total net assets		7,547	319	7,866	7,452	27	7,479
The funds of the charity:							
Base reserve	12a	6,824	-	6,824	6,038	-	6,038
Other Designated funds	12a	723	-	723	1,414	-	1,414
Total unrestricted income funds		7,547	-	7,547	7,452	-	7,452
Restricted income funds	13a	-	319	319	-	27	27
Total funds		7,547	319	7,866	7,452	27	7,479

Approved by the Board on 16 April 2021 and signed on its behalf by:



Gareth Mitchell
Chair

The notes on pages 28 to 37 form an integral part of these financial statements.

Cash Flow Statement
for the year ended 31 December 2020

		2020	2019
		£ 000	£ 000
Reconciliation of net income / (expenditure) to net cash flow from operating activities			
	Note		
Net income / (expenditure) for the year		387	(1,825)
Adjustments for:			
Depreciation charges	7	70	72
Interest	3	(17)	(54)
Decrease in debtors		2	246
Increase / (decrease) in creditors		74	(60)
Net cash provided by / (used in) operating activities		516	(1,621)
Statement of cash flows			
Cash flows from operating activities:			
Net cash provided by / (used in) operating activities		516	(1,621)
Cash flows from investing activities:			
Interest	3	17	54
Purchase of fixed assets	7	(29)	(57)
Net cash provided by / (used in) investing activities		(12)	(3)
Change in cash and cash equivalents in the year		504	(1,624)
Cash and cash equivalents at the beginning of the year		6,821	8,445
Cash and cash equivalents at the end of the year		7,325	6,821
Analysis of changes in net funds			
	1 January	cash	31 December
	2020	flows	2020
	£ 000	£ 000	£ 000
Short term deposits	5,504	(1,004)	4,500
Cash at bank and in hand	1,317	1,508	2,825
	6,821	504	7,325

The notes on pages 28 to 37 form an integral part of these financial statements.

**Notes to the Financial Statements
for the year ended 31 December 2020**

1 Accounting policies

Basis of preparation

These financial statements are prepared on a going concern basis, under the historical cost convention. They are prepared in sterling which is the functional currency of the Charity. Monetary amounts in the accounts are rounded to the nearest thousand.

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). The Charitable Company is a public benefit entity for the purposes of FRS 102 and therefore the Charity also prepared its financial statements in accordance with the 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 (The FRS 102 Charities SORP), the Companies Act 2006, the Charities Act 2011 and Charities Accounts (Scotland) Regulations 2006 as amended by The Charities Accounts (Scotland) Amendment (No 2) Regulations 2014.

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. Given the exceptional circumstances of the Covid-19 crisis, the 2021 income and expenditure budgets were set and approved based on activities partially limited by lockdown, but also informed by 2020 performance. The Trustees have concluded that, together with the reserves established to help in such circumstances, there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity, therefore, continues to adopt the going concern basis in preparing its financial statements.

The principal accounting policies adopted in the preparation of the financial statements are set out below.

Fund accounting

The charity maintains three types of fund. General unrestricted funds (Base Reserve) are available for use at the discretion of the Trustees in furtherance of the general charitable objectives. Designated unrestricted funds are monies set aside by the Trustees from unrestricted funding for specific purposes. Restricted funds are funds subject to specific conditions imposed by donors.

Income

All income is recognised when there is entitlement to the funds, the receipt is probable and the amount can be measured reliably.

Legacies are recognised following probate and once there is sufficient evidence that receipt is probable and the amount of the legacy receivable can be measured reliably. Where entitlement to a legacy exists but there is uncertainty as to its receipt or the amount receivable, details are disclosed as a contingent asset until the criteria for income recognition are met.

Government grants

Income from government or other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants has been met, it is probable that the income will be received, the amount can be measured reliably and is not deferred.

Expenditure

Liabilities are recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all related costs to the category.

The following specific policies apply to categories of expenditure:

Raising funds

Raising funds comprises all services supplied centrally identifiable as wholly or mainly in the support of generating income for this and future periods, and includes a proportion of central overhead, support and governance costs.

Charitable activities

Charitable activities includes all costs associated with our international staff (based overseas), direct (grants) and indirect costs of our overseas operations, and the costs associated with informing and educating our supporters here in the UK about our work, and includes a proportion of central overhead, support and governance costs.

**Notes to the Financial Statements
for the year ended 31 December 2020**

Support Costs

Support Costs include functions such as general management, information technology and human resources. Together with governance costs they are allocated between the cost of raising funds and charitable activities, as shown in note 4a/b.

Critical accounting estimates and areas of judgement

In the view of the Trustees in applying the accounting policies adopted, no judgements were required that have a significant effect on the amounts recognised in the financial statements nor do any estimates or assumptions made carry a significant risk of material adjustment in the next financial year.

Foreign currencies

Foreign currencies have been translated to sterling as follows:

Current assets and liabilities	- rate as at 31 December
Other amounts	- rate at time of transaction

All differences are charged to the SOFA - 2020:£(1)k, (2019:£4k).

Tangible fixed assets and depreciation

Assets with a useful economic life of more than one year and a value in excess of £750 are capitalised.

Depreciation on assets is calculated as follows:

Equipment and vehicles: charged to write off the expenditure over its expected useful life at 33.33% of the cost per annum.

There is generally expected to be no material residual value when the assets are replaced.

Cash

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Deposits with maturity greater than three months from the year end are classified within investments.

Financial Instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument. Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

With the exceptions of prepayments and deferred income all other debtor and creditor balances are considered to be basic financial instruments under FRS 102. See notes 8 and 9 for the debtor and creditor notes.

Operating leases

Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred.

Pensions

MAF UK operates a 10% non-contributory defined contribution scheme for its employees. The contributions are paid monthly as they fall due. The expense to activity allocation matches the wage to activity allocation. Pensions costs are treated as unrestricted unless a specific restricted gift was received for that purpose.

Transfers between funds

Transfers between the Base Reserve and other designated funds are in line with the policies as set out in note 12a.

**Notes to the Financial Statements
for the year ended 31 December 2020**

	Unrestricted		Restricted		2020
	£ 000	£ 000	£ 000	£ 000	£ 000
2a Donations					
Individuals (non legacies)		5,887		1,462	7,349
Churches		395		296	691
Trusts		464		623	1,087
Companies		94		307	401
Governments		125		16	141
Other		15		36	51
Legacies		2,912		2	2,914
		<u>9,892</u>		<u>2,742</u>	<u>12,634</u>

	Unrestricted		Restricted		2019
	£ 000	£ 000	£ 000	£ 000	£ 000
2b					
Individuals (non legacies)		5,376		1,090	6,466
Churches		553		326	879
Trusts		219		945	1,164
Companies		73		94	167
Governments		-		33	33
Other		39		45	84
Legacies		2,823		14	2,837
		<u>9,083</u>		<u>2,547</u>	<u>11,630</u>

3 Investment income

Interest receivable		2020	<u>17</u>
		2019	<u>54</u>

**Notes to the Financial Statements
for the year ended 31 December 2020**

		Unrestricted	Restricted	Sub-total	Apportioned	2020	
		£ 000	£ 000	£ 000	£ 000	£ 000	
4a	Expenditure						
	Raising funds						
	Voluntary income	1,544	-	1,544	175	1,719	
	Donor acquisition	356	-	356	40	396	
		1,900	-	1,900	215	2,115	
	Charitable activities:						
	International Staff	696	891	1,587	179	1,766	
	grants: regular	4,947	-	4,947	559	5,506	
	grants: one-off	670	-	670	76	746	
	restricted funding	-	1,559	1,559	176	1,735	
	Overseas operations	* 5,617	1,559	7,176	811	7,987	
	Information and education	356	-	356	40	396	
		6,669	2,450	9,119	1,030	10,149	
	Support costs	1,227	-	1,227	(1,227)	-	
	Trustee travel and meetings	1					
	Audit	12					
	Audit disbursements and vat	3					
	Non-audit fees and vat	2					
	Governance	18	-	18	(18)	-	
		1,245	-	1,245	(1,245)	-	
		9,814	2,450	12,264	-	12,264	
	Overseas operations * grants	5,498					
* Institutional grants totalling £5,498,000 (2019: £6,082,000) were made during the year to MAF International Ltd.							
	Support costs include:	General management	Financial management	Human Resources	Information technology	Premises	Total
	General management	178	340	206	166	337	1,227
Basis of allocation: Apportioned proportionately across cost headings reflecting cost effort (as above)							
4b		Unrestricted	Restricted	Sub-total	Apportioned	2019	
		£ 000	£ 000	£ 000	£ 000	£ 000	
	Raising funds						
	Voluntary income	1,746	-	1,746	195	1,941	
	Donor acquisition	403	-	403	45	448	
		2,149	-	2,149	240	2,389	
	Charitable activities:						
	International Staff	804	896	1,700	190	1,890	
	grants: regular	5,028	-	5,028	562	5,590	
	grants: one-off	1,217	-	1,217	136	1,353	
	restricted funding	-	1,654	1,654	185	1,839	
	Overseas operations	6,245	1,654	7,899	883	8,782	
	Information and education	403	-	403	45	448	
		7,452	2,550	10,002	1,118	11,120	
	Support costs	1,329	-	1,329	(1,329)	-	
	Trustee travel and meetings	12					
	Audit	13					
	Audit disbursements and vat	1					
	Non-audit fees and vat	3					
	Governance	29	-	29	(29)	-	
		1,358	-	1,358	(1,358)	-	
		10,959	2,550	13,509	-	13,509	
	Overseas operations * grants	6,082					
	Support costs include:	General management	Financial management	Human Resources	Information technology	Premises	Total
		181	374	228	170	376	1,329

Notes to the Financial Statements
for the year ended 31 December 2020

		2020	2019
5 Net income /(Expenditure)	Note		
This is stated after charging:			
Depreciation	7	70	72
Foreign exchange (gain) / loss	1	(1)	4
Payments under Operating Leases	10	135	129
Auditor's remuneration			
Audit fee	4a	12	13
Audit disbursements (and vat)	4a	3	1
Other fees paid to auditors (and vat)	4a	2	3
6 Trustee and staff remuneration, related party and other transactions			
Staff costs		£ 000	£ 000
Wages and salaries		2,945	2,889
Social security costs		205	203
Other pension costs		332	316
		<u>3,482</u>	<u>3,408</u>
		Number	Number
Average number of employees - UK		68	63
Average number of employees - Overseas		31	29
		<u>99</u>	<u>92</u>
Average number of employees - UK (FTE)		59	54
Average number of employees - Overseas (FTE)		31	29
		<u>90</u>	<u>83</u>
Employees with total remuneration and benefits in excess of £60,000:		Number	Number
£60,000 - £70,000		1	2
£70,000 - £80,000		1	-
£80,000 - £90,000		-	1
		£ 000	£ 000
Pension contributions in respect of these employees were		14	21
		£ 000	£ 000
Total remuneration/benefits of key management personnel		<u>420,964</u>	<u>395,204</u>
Trustee reimbursed expenditure			

The number of trustees who received reimbursement for out-of-pocket travel and subsistence expenses was 1 (2019:3) totalling £312 (2019: £3,074).

The trustees neither received nor waived any emoluments during the year (2019: £NIL)

Related party transactions

Apart from the trustee expenses identified above, there were no other related party transactions.

Notes to the Financial Statements
for the year ended 31 December 2020

			2020	2019
	Vehicles	Equipment	Total	Total
	£ 000	£ 000	£ 000	£ 000
7 Tangible fixed assets				
Cost				
As at 01.01.2020	46	369	415	376
Additions	-	29	29	57
Disposals	-	-	-	(18)
As at 31.12.2020	46	398	444	415
Depreciation				
As at 01.01.2020	32	292	324	270
Charge for the year	14	56	70	72
Eliminated on disposal	-	-	-	(18)
As at 31.12.2020	46	348	394	324
Net Book values				
As at 31.12.2020	-	50	50	91
As at 31.12.2019	14	77	91	106

8 Debtors	2020	2019
Amounts due within one year:	£ 000	£ 000
Other debtors	5	-
Gift Aid recoverable	107	87
Prepayments	102	129
Accrued income	693	693
	907	909
All debtors are considered financial instruments with the exception of prepayments.		
The carrying value of financial assets (in debtors) is:	805	780

9 Creditors: amounts falling due within one year		
Trade creditors	276	191
Taxation and social security	52	53
* Other creditors	39	59
Accruals and deferred income	49	39
	416	342
All creditors are considered financial instruments with the exception of deferred income.		
The carrying value of financial liabilities (in creditors) is:	416	342
* Other creditors includes: in respect of pension scheme contributions	37	36

Notes to the Financial Statements
for the year ended 31 December 2020

10 Operating leases

Operating lease rental payments during the year:

	2020	2019
	£ 000	£ 000
Land and buildings	124	117
Vehicles	11	12
	<u>135</u>	<u>129</u>

At 31 December 2020, the total future minimum lease payments under non-cancellable leases was as follows:

	2020		2019	
	Land and buildings	Other	Land and buildings	Other
	£ 000	£ 000	£ 000	£ 000
Period:				
Within one year	102	13	102	21
Two to five years	365	18	378	29
Over five years	358	-	447	-
	<u>825</u>	<u>31</u>	<u>927</u>	<u>50</u>

11a Analysis of net assets between funds

Fund balances as at 31 December 2020 were represented by:

	Base Reserve	Designated funds	Total Unrestricted	Restricted funds	Total funds
	£ 000	£ 000	£ 000	£ 000	£ 000
Tangible fixed assets	-	50	50	-	50
Current assets	7,240	673	7,913	319	8,232
Current liabilities	(416)	-	(416)	-	(416)
Long term liabilities	-	-	-	-	-
	<u>6,824</u>	<u>723</u>	<u>7,547</u>	<u>319</u>	<u>7,866</u>

11b Fund balances as at 31 December 2019 were represented by:

	Base Reserve	Designated funds	Total Unrestricted	Restricted funds	Total funds
	£ 000	£ 000	£ 000	£ 000	£ 000
Tangible fixed assets	-	91	91	-	91
Current assets	6,380	1,323	7,703	27	7,730
Current liabilities	(342)	-	(342)	-	(342)
Long term liabilities	-	-	-	-	-
	<u>6,038</u>	<u>1,414</u>	<u>7,452</u>	<u>27</u>	<u>7,479</u>

Notes to the Financial Statements
for the year ended 31 December 2020

12a Funds	As at 01.01.20	Income	Expenditure	Transfers in	Transfers out	As at 31.12.20
	£ 000	£ 000	£ 000	£ 000	£ 000	£ 000
Base Reserve	6,038	9,909	(9,144)	50	(29)	6,824
Designated funds						
Fixed Asset Cost Fund	415	-	-	29	-	444
Training Fund	279	-	-	-	-	279
2019 Projects	50	-	-	-	(50)	-
2020 Projects	670	-	(670)	-	-	-
<i>sub-total</i>	<u>1,414</u>	<u>-</u>	<u>(670)</u>	<u>29</u>	<u>(50)</u>	<u>723</u>
Total unrestricted income funds	<u>7,452</u>	<u>9,909</u>	<u>(9,814)</u>	<u>79</u>	<u>(79)</u>	<u>7,547</u>
Restricted funds note 13a	27	2,742	(2,450)	-	-	319
Total funds	<u>7,479</u>	<u>12,651</u>	<u>(12,264)</u>	<u>79</u>	<u>(79)</u>	<u>7,866</u>

The **Base Reserve** comprises risk-assessed income stream elements to ensure that the charity can continue operations in the event of adverse or unforeseen situations. The fund level was reviewed by the Board in 2020 and a new target level of £3.7m was set.

The **Fixed Asset Cost Fund** represents the cost of equipment and vehicles used by MAF UK, purchased from unrestricted funds (the net book value of the charity's existing fixed assets along with the amount designated by the Board, for future spending, to replace these assets.) The transfers reflect purchases and disposals.

The **2019 Projects Fund** represented 2019 projects identified by the Board in 2018 requiring funding above the expected 2019 income revenues, now complete.

The **2020 Projects Fund** represented 2020 projects identified by the Board in 2018 requiring funding above the expected 2020 income revenues, now complete.

The **Training Fund** was established by the Board to help potential MAF pilots and engineers gain their qualifications more quickly and therefore get to the field more quickly.

12b Funds	As at 01.01.19	Income	Expenditure	Transfers in	Transfers out	As at 31.12.19
	£ 000	£ 000	£ 000	£ 000	£ 000	£ 000
Base Reserve	6,711	9,137	(9,771)	18	(57)	6,038
Designated funds						
Fixed Asset Cost Fund	376	-	-	57	(18)	415
Training Fund	290	-	(11)	-	-	279
2019 Projects	1,227	-	(1,177)	-	-	50
2020 Projects	670	-	-	-	-	670
<i>sub-total</i>	<u>2,563</u>	<u>-</u>	<u>(1,188)</u>	<u>57</u>	<u>(18)</u>	<u>1,414</u>
Total unrestricted income funds	<u>9,274</u>	<u>9,137</u>	<u>(10,959)</u>	<u>75</u>	<u>(75)</u>	<u>7,452</u>
Restricted funds note 13b	30	2,547	(2,550)	-	-	27
Total funds	<u>9,304</u>	<u>11,684</u>	<u>(13,509)</u>	<u>75</u>	<u>(75)</u>	<u>7,479</u>

Notes to the Financial Statements
for the year ended 31 December 2020

13a Restricted funds

Restricted income arises where a donor has imposed a restriction as to the use of the gift.

The table below summarises, by major category of restriction, the opening balance, income, expenditure and closing balance for each restricted fund.

Fund restriction:	As at 01.01.20 £ 000	Income £ 000	Expenditure £ 000	Transfers in £ 000	Transfers out £ 000	As at 31.12.20 £ 000
MAF International aircraft projects	-	-	-	-	-	-
MAF International Liberia hangar	-	-	-	-	-	-
MAF International South Sudan	-	186	(186)	-	-	-
MAF International non-aircraft projects	-	1,045	(1,045)	-	-	-
MAF International staff	-	131	(131)	-	-	-
	-	1,362	(1,362)	-	-	-
MAF Australia	-	44	(44)	-	-	-
MAF Canada	-	51	(51)	-	-	-
MAF Germany	-	-	-	-	-	-
MAF Netherlands	-	18	(18)	-	-	-
MAF New Zealand	-	-	-	-	-	-
MAF South Africa	-	13	(13)	-	-	-
MAF USA	-	71	(71)	-	-	-
	-	197	(197)	-	-	-
	-	1,559	(1,559)	-	-	-
Stuart King Memorial Fund	-	308	-	-	-	308
MAF UK International Staff	27	875	(891)	-	-	11
	27	2,742	(2,450)	-	-	319

13b

Fund restriction:	As at 01.01.19 £ 000	Income £ 000	Expenditure £ 000	Transfers in £ 000	Transfers out £ 000	As at 31.12.19 £ 000
MAF International aircraft projects	-	-	-	-	-	-
MAF International Liberia hangar	-	351	(351)	-	-	-
MAF International South Sudan	-	241	(241)	-	-	-
MAF International non-aircraft projects	-	756	(756)	-	-	-
MAF International staff	-	92	(92)	-	-	-
	-	1,440	(1,440)	-	-	-
MAF Australia	-	102	(102)	-	-	-
MAF Canada	-	46	(46)	-	-	-
MAF Germany	-	-	-	-	-	-
MAF Netherlands	-	17	(17)	-	-	-
MAF New Zealand	-	-	-	-	-	-
MAF South Africa	-	10	(10)	-	-	-
MAF USA	-	39	(39)	-	-	-
	-	214	(214)	-	-	-
	-	1,654	(1,654)	-	-	-
MAF UK International Staff	30	893	(896)	-	-	27
	30	2,547	(2,550)	-	-	27