

CHRISTIAN MOTORCYCLISTS ASSOCIATION

England & Wales - Charity number 1080911

Details

Other names CMA UK

Status Registered

Legal form Other

Registered 2000-05-26

Register [View on the Charity Commission register](#)

Contact

Address Po Box 8155
Loughborough
LE11 9AR

Phone 0800 0154479

Website www.bike.org.uk

Activities

Objects: 1) TO PROPAGATE THE CHRISTIAN GOSPEL;2) TO PROVIDE FOR MOTORCYCLISTS AND OTHERS TEACHING IN THE CHRISTIAN FAITH AS REVEALED BY THE BIBLE.

Activities: We attend a wide range of motorcycle events across the British Isles, seeking to demonstrate and live out the good news and hope of the Christian message; particularly its relevance to every biker, personally.

Classification

- **How:** Other Charitable Activities
- **What:** Religious Activities
- **Who:** Other Defined Groups

Geography

- Northern Ireland
- Scotland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£134,852	£149,664	-	-
2024-03-31	£161,065	£169,038	-	-
2023-03-31	£357,777	£139,975	-	-
2022-03-31	£54,237	£52,848	-	-
2021-03-31	£57,078	£46,188	-	-

Trustees

Name	Role	Appointed
Adam John Baker		2022-12-13
Brian John Carbonero		2012-06-23
Colin Norman Wood		2025-12-18
Fraser Charles McDougall		2019-02-21
Naomi Hogan		2020-04-18

CHRISTIAN MOTORCYCLISTS ASSOCIATION

England & Wales - Charity number 1080911

Accounts

CHRISTIAN MOTORCYCLISTS' ASSOCIATION UK

Registered charity 1080911

Trustees' Annual Report for the year to 31st March 2025



The Christian Motorcyclists' Association UK (known as CMA UK), is governed by a constitution, and became a registered charity, number 1080911, on 26th May 2000. Its main address is P.O Box 8155, Loughborough, LE11 9AR.

The trustees who served during the year to March 2025 were:

- A. Baker
- B.J Carbonero
- N.A Hogan
- F.C McDougall

CMA UK continued to benefit from the fact that all of its trustees are active members of the charity, and so have current practical experience of the organization's objectives, governance and activities. The close and positive working relationship continued between the trustees and the National Executive, the leadership team responsible for the day-to-day operation of CMA UK.

The objects / purpose of the charity are to propagate the Christian Gospel, and to provide for motorcyclists and others teaching in the Christian Faith as revealed by the Holy Bible.

The charity's membership continues to be spread throughout the United Kingdom. Each individual in membership is attached to a local branch, of which there are twenty-nine spread across England, Scotland, Wales, and Northern Ireland. Branches have the responsibility of carrying out the charity's objectives in a way best suited to their local motorcycling community, whilst observing the charity's rules and constitutional requirements.

Communication with our members and supporters is maintained via the National Chairman and members of the National Executive, through local branch leaders, our magazine 'Chainlink', social media such as official CMA UK Facebook pages and WhatsApp groups – including a prayer group, and our website at www.bike.org.uk.

As a Christian mission to motorcyclists our work takes place at motorcycling events of all types, and our membership is more involved and active than would be the case if CMA UK were a motorcycle club. Events include large rallies, small motorcycle shows, charity rides (such as in support of air ambulance charities), remembrance events, and motorbike meets at local cafes. We also attend motorcycle racing meets (short circuit, road racing and motocross), green-laning and advanced rider training.

We continued to give away copies of our pocket-sized New Testament, the Biker Bible. The overwhelming majority of the cost of these is raised from our members, their branches, and their churches. We continued to hear from people how these bibles have been used by God to transform their lives, and of how they appreciated the prayer support provided by CMA UK's membership. In an age of increasing misinformation and uncertainty we have seen increasing interest in the unchanging truth, and historical accuracy of the Bible.

The year to April 2025 saw a 'new normal' being fully established across the UK motorcycling community following the impact of the coronavirus pandemic. Our own national events continued, with the annual

CMA UK Fellowship Weekend and Annual General Meeting taking place in Pwllheli in April 2024, and our CMA UK National Rally in July 2024. Both events were well attended, and as for previous years those who were present greatly appreciated the opportunity to meet together and to be encouraged in the work of CMA. The National AGM included approval to adopt revisions to the charity's constitution to bring it up to date with current good practice; the changes to the constitution were then submitted to and approved by the Charity Commission for England & Wales.

CMA UK benefits from the fact that most funding comes from our members and supporters, primarily through regular monthly giving via our standing order scheme and/or annual giving via membership subscriptions; there is no dependency on grants or other types of funding from external sources.

Those contributing by monthly standing order can choose the level of their support, with a minimum of five pounds per month. Their continued loyalty and generosity allow us to keep the minimum level of our annual membership subscriptions low so that no one is prevented from joining on the basis of cost alone. Our General Fund receives this income and uses it to cover the running costs of the charity. The charity has no fixed assets or loans. It makes no grants and spends nothing on fundraising. It has one full time member of staff, our National Chairman; all other posts are filled by volunteers, locally and nationally.

During the year there were no serious incidents (as defined by the Charity Commission for England and Wales) relating to CMA UK reported to the Charity Commission, nor were there any that have not been reported.

Declarations.

The trustees declare that they have approved the trustee's report.

Signed on behalf of the charity's trustees:

Signatures & full names



FRASER CHARLES MCDUGALL.



BRIAN JOHN CARBONERO

(Current trustees at the time this report was submitted).



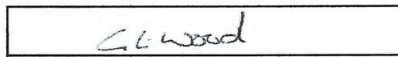

Receipts and payments accounts

For the period from	Period start date 01/04/2024	To	Period end date 31/03/2025
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Members Subscriptions & Donations	57,347	-	-	57,347	33,052
General Donations	4,310	1,571	-	5,881	13,121
Gift Aid	3,235	-	-	3,235	17,732
Sales Of Merchandise	226	-	-	226	8,028
Sales Of Training Materials & Tracts	-	-	-	-	-
Events	56,433	-	-	56,433	19,936
Interest	6,962	-	-	6,962	5,761
Legacies	-	-	-	-	-
Branch Income	4,678	-	-	4,678	69,232
Other	90	-	-	90	75
Sub total (Gross income for AR)	133,281	1,571	-	134,852	166,937
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	133,281	1,571	-	134,852	166,937
Employment Costs					
Employment Costs	39,500	-	-	39,500	30,102
Chairmans Expenses	8,323	-	-	8,323	8,292
National Admin Expenses	1,677	-	-	1,677	2,037
Bible Printing	-	494	-	494	26,862
Purchase of Merchandise	-	-	-	-	6,201
Other Merchandise Costs	-	-	-	-	455
Members Magazine	5,660	-	-	5,660	9,121
General Donations Made	9,000	-	-	9,000	2,405
Designated Donations Made	6,000	-	-	6,000	5,262
Communications Costs	1,356	-	-	1,356	1,443
Rally & Event Costs	57,737	-	-	57,737	12,880
Insurance	993	-	-	993	1,147
Branch Costs	8,303	-	-	8,303	59,560
Independent Examination	575	-	-	575	572
Sub total	139,124	494	-	139,618	166,339
A4 Asset and investment purchases. (see table)					
Rally Equipment	2,602	-	-	2,602	2,699
Technical Equipment	9	7,435	-	7,444	-
Sub total	2,611	7,435	-	10,046	2,699
Total payments	141,735	7,929	-	149,664	169,038
Net of receipts/(payments)	- 8,454	- 6,358	-	- 14,812	- 2,101
A5 Transfers between funds	- 2,763	2,763	-	-	-
A6 Cash funds last year end	304,333	41,144	-	345,477	347,578
Cash funds this year end	293,116	37,549	-	330,665	345,477

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash & Current Bank Account	103,872		-
	Bank Deposit Accounts	99,161	37,549	-
	Building Society Account	90,083	-	-
	Total cash funds	293,116	37,549	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Gift Aid Refunds Outstanding	5,070	-	-
	Merchandise Stock	10,838	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Rally Equipment	Unrestricted	-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	National Chairman Expenses	Unrestricted	3,814	
	Tithe Payment Due	Unrestricted	4,671	
	Independent Examiner Fee	Unrestricted		
	National Rally Fees	Unrestricted	4,294	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		Colin Wood	15.01.2026	
		BRIAN CARBONERO	16/1/25	



Section A

Independent Examiner's Report

Report to the trustees

Christian Motorcyclists Association UK

On accounts for the year ended

31st March 2025

Charity no (if any)

1080911

Set out on pages

Form CC16a

Responsibilities and basis of
report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2025.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's
statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

12/01/2026

Name:

Philip Deane

Relevant professional
qualification(s) or body (if any):

Chartered Institute of Management Accountants

Address:

Flat 11 Knighthorpe Court

Burns Road

Loughborough, LE11 4NP

CHRISTIAN MOTORCYCLISTS ASSOCIATION

England & Wales - Charity number 1080911

Accounts

CHRISTIAN MOTORCYCLISTS' ASSOCIATION UK

Registered charity 1080911

Trustees' Annual Report for the year to 31st March 2024



The Christian Motorcyclists' Association UK (known as CMA UK), is governed by a constitution, and became a registered charity, number 1080911, on 26th May 2000. Its main address is P.O Box 8155, Loughborough, LE11 9AR.

The trustees who served during the year to March 2024 were:

- A. Baker
- B.J Carbonero
- N.A Hogan
- F.C McDougall
- R.A Urand (until October 2023)

CMA UK continued to benefit from the fact that all its trustees are active members of the charity, and so have current practical experience of the organization's objectives, governance and activities. The close and positive working relationship continued between the trustees and the National Executive, the leadership team responsible for the day-to-day operation of CMA UK.

The objects / purpose of the charity are to propagate the Christian Gospel, and to provide for motorcyclists and others teaching in the Christian Faith as revealed by the Holy Bible.

The charity's membership continues to be spread throughout the United Kingdom. Each individual in membership is attached to a local branch, of which there are twenty-nine spread across England, Scotland, Wales, and Northern Ireland. Branches have the responsibility of carrying out the charity's objectives in a way best suited to their local motorcycling community, whilst observing the charity's rules and constitutional requirements.

Communication with our members and supporters is maintained via the National Chairman and members of the National Executive, through local branch leaders, our magazine 'Chainlink', social media such as official CMA UK Facebook pages and WhatsApp groups – including a prayer group, and our website at www.bike.org.uk.

As a Christian mission to motorcyclists our work takes place at motorcycling events of all types, and our membership is more involved and active than would be the case if CMA UK were a motorcycle club. Events include large rallies, small motorcycle shows, charity rides (such as in support of air ambulance charities), remembrance events, and motorbike meets at local cafes. We also attend motorcycle racing meets (short circuit, road racing and motocross), green-laning and advanced rider training.

We continued to give away copies of our pocket-sized New Testament, the Biker Bible. The overwhelming majority of the cost of these is raised from our members, their branches, and their churches. We continued to hear from people how these bibles have been used by God to transform their lives, and of how they appreciated the prayer support provided by CMA UK's membership – particularly during the pandemic.

The impact of the coronavirus pandemic on the UK motorcycling community continued into the twelve months covered by this report, although to a lesser extent than in the previous year. Although some

people remain reticent to travel and/or to attend large events, new events and bike meets have continued to take place and gradually grow.

In terms of our own national events, the annual CMA UK Fellowship Weekend and Annual General Meeting took place in Arbroath in April 2023, and our CMA UK National Rally took place in July 2023. For the first time in CMA's history as a charity, the number of members attending the AGM were slightly below the minimum needed for voting to take place. As a result a continuation of the National AGM took place at the National Rally, where there were sufficient members for the meeting to be quorate.

As for previous years, those who attended these events greatly appreciated the opportunity to meet together and to be encouraged in the work of CMA.

CMA UK benefits from the fact that most funding comes from our members and supporters, primarily through regular monthly giving via our standing order scheme and/or annual giving via membership subscriptions; there is no dependency on grants or other types of funding from external sources.

Those contributing by monthly standing order can choose the level of their support, with a minimum of five pounds per month. Their continued loyalty and generosity allow us to keep the minimum level of our annual membership subscriptions low so that no one is prevented from joining on the basis of cost alone. Our General Fund receives this income and uses it to cover the running costs of the charity.

The charity has no fixed assets or loans. It makes no grants and spends nothing on fundraising. It has one full time member of staff, our National Chairman; all other posts are filled by volunteers, locally and nationally.

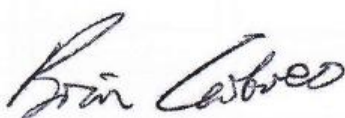
During the year there were no serious incidents (as defined by the Charity Commission for England and Wales) relating to CMA UK reported to the Charity Commission, nor were there any that have not been reported.

Declarations.

The trustees declare that they have approved the trustees' report.

Signed on behalf of the charity's trustees:

Signature(s)



Full name(s) *Brian Carbone*

FRASER C. MCDUGALL

(Current Trustee(s) at the time this report was submitted).



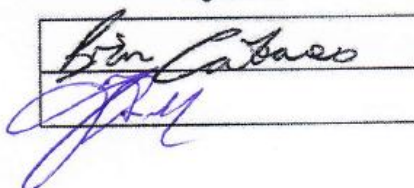
Receipts and payments accounts

For the period from	Period start date 01/04/2023	To	Period end date 31/03/2024
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Members Subscriptions & Donations	33,052	-	-	33,052	33,791
General Donations	7,249	5,872	-	13,121	14,787
Gift Aid	17,732	-	-	17,732	-
Sales Of Merchandise	8,028	-	-	8,028	6,294
Sales Of Training Materials & Tracts	-	-	-	-	93
Events	19,936	-	-	19,936	10,779
Interest	5,761	-	-	5,761	71
Legacies	-	-	-	-	231,886
Branch Income	69,232	-	-	69,232	68,261
Other	75	-	-	75	723
Sub total (Gross income for AR)	161,065	5,872	-	166,937	366,685
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	161,065	5,872	-	166,937	366,685
Employment Costs	30,102	-	-	30,102	30,102
Chairmans Expenses	8,292	-	-	8,292	8,113
National Admin Expenses	2,037	-	-	2,037	-
Bible Printing	284	26,578	-	26,862	-
Purchase of Merchandise	6,201	-	-	6,201	5,275
Other Merchandise Costs	455	-	-	455	386
Members Magazine	9,121	-	-	9,121	8,420
General Donations Made	2,405	-	-	2,405	2,000
Designated Donations Made	2,900	2,362	-	5,262	-
Communications Costs	1,443	-	-	1,443	890
National Rally Costs	12,880	-	-	12,880	9,935
Insurance	1,147	-	-	1,147	542
Branch Costs	59,560	-	-	59,560	68,995
Other	572	-	-	572	5,317
Sub total	137,399	28,940	-	166,339	139,975
A4 Asset and investment purchases, (see table)					
Rally Equipment	2,699	-	-	2,699	-
	-	-	-	-	-
Sub total	2,699	-	-	2,699	-
Total payments	140,098	28,940	-	169,038	139,975
Net of receipts/(payments)	20,967	- 23,068	-	- 2,101	226,710
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	283,366	64,212	-	347,578	120,868
Cash funds this year end	304,333	41,144	-	345,477	347,578

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash & Current Bank	81,359	41,144	-
	Bank Deposit Accounts	135,420	-	-
	Building Society Account	87,554	-	-
	Total cash funds	304,333	41,144	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	to nearest £	to nearest £	to nearest £
	Gift Aid Refunds Outstanding	3,136	-	-
	Merchandise Stock	10,838	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Rally Equipment	Unrestricted	-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	Nat.Rally Fees in Advance	Unrestricted	4,479	
	Tithe Payment Due	Unrestricted	5,465	
	Independent Examiner Fee	Unrestricted	575	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		BRIAN CARBONERO	14/1/25	
		FRASER MCDONAGH	15/1/25	



Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity Name
CHRISTIAN MOTORCYCLISTS ASSOCIATION

On accounts for the year ended

31st March 2024

Charity no (if any)

1080911

Set out on pages

Form CC16a

(if needed, to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2024.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

em

Date:

13/1/2025

Name:

CHRISTOPHER PETER MARLOW

Relevant professional qualification(s) or body (if any):

Retired From Institute Of Financial Accountants

Address:

703 LOUGHBOROUGH ROAD

BIRSTALL

LEICESTERSHIRE LE4 4NL

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

CHRISTIAN MOTORCYCLISTS ASSOCIATION

England & Wales - Charity number 1080911

Accounts

Christian Motorcyclists Association

PO Box 8155, Loughborough, LE11 9AR

Report and Accounts for the year to 31 March 2023



Registered Charity no. 1080911

Christian Motorcyclists Association

Report and Accounts for the year to 31 March 2023

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Statutory and other information

Address

Christian Motorcyclists Association
PO Box 8155
Loughborough
LE11 9AR

E-mail address and web-site

www.bike.org.uk
trustees@bike.org.uk
treasurer@bike.org.uk

Registered Charity no.

1080911

Trustees

*(All have served from 1 April 2022 to the date of signing
the accounts unless otherwise shown)*

Trustee	B J Carbonero
Trustee	N A Hogan
Trustee	F C McDougall
Trustee from 13/12/2022	A Baker
Trustee until 28/09/2022	R A Urand (deceased)

Key Officials

National Treasurer to 01/05/2022	R A Urand (deceased)
National Treasurer from 01/05/2022	P V Roberts
National Chairman	D M Fitton
National Secretary	A Baker

Independent Examiner

D D Prentice, CA, ACMA

Christian Motorcyclists Association

Registered charity 1080911

Trustees' Annual Report for the year to 31st March 2023

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- F.C McDougall
- R.A Urand

CMA UK continued to benefit from the fact that all its trustees are active members of the charity, and so have current practical experience of the organization's objectives, governance and activities. The close and positive working relationship continued between the trustees and the National Executive, the leadership team responsible for the day-to-day operation of CMA UK.

The objects / purpose of the charity are to propagate the Christian Gospel, and to provide for motorcyclists and others teaching in the Christian Faith as revealed by the Holy Bible.

The charity's membership is spread throughout the United Kingdom, and each person is attached to a local branch, of which there are twenty-seven spread across England, Scotland, Wales, and Northern Ireland. Branches have the responsibility of carrying out the charity's objectives in a way best suited to their local motorcycling community, whilst observing the charity's rules and constitutional requirements. Communication with our members and supporters is maintained via the National Chairman and members of the National Executive, through local branch leaders, our magazine 'Chainlink', prayer email 'Fasttrack', social media such as official CMA UK Facebook pages and WhatsApp groups, and our website at www.bike.org.uk.

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We continued to give away copies of our pocket-sized New Testament, the Biker Bible. The overwhelming majority of the cost of these is raised from our members, their branches, and their churches. We continued to hear from people how these bibles have been used by God to transform their lives, and of how they appreciated the prayer support provided by CMA UK's membership – particularly during the pandemic.

Throughout the 12 months covered by this report the coronavirus pandemic continued to have an impact on the UK motorcycling community which we serve. Various events had been discontinued, and the numbers of people attending others were still below the pre-pandemic years. On a more positive note, other new bike meets and events have started up.

In terms of our own national events, the annual CMA UK Fellowship Weekend and Annual General Meeting took place in Ambleside in April 2022, and our CMA UK National Rally took place in July 2022. Those who were present at these events greatly appreciated the opportunity to meet together.

Our financial position remained strong during this year, and despite the poor economic situation within the UK during this year our financial reserves are the equivalent of five to six months' expenditure. CMA UK benefits from the fact that most funding comes from our members and supporters, primarily through regular monthly giving via our standing order scheme and/or annual giving via membership subscriptions; there is no dependency on grants or other types of funding from external sources.

Those contributing by monthly standing order can choose the level of their support, with a minimum of five pounds per month. Their continued loyalty and generosity allow us to keep our annual membership subscriptions low so that no one is prevented from joining on the basis of cost alone. Annual membership subscriptions were last increased twelve years ago.

Our General Fund receives this income and uses it to cover the running costs of the charity. The charity has no investments, fixed assets, or loans. It makes no grants and spends nothing on fundraising. It has one full time member of staff, our National Chairman; all other posts are filled by volunteers, locally and nationally.

Our costs continue to benefit from the Government's National Insurance Allowance, whereby employers, including charities, can claim back up to £5,000 per annum (from April 2022) from their Class 1 National Insurance Contributions.

During the year there were no serious incidents (as defined by the Charity Commission for England and Wales) relating to CMA UK reported to the Charity Commission, nor were there any that have not been reported.

Declarations.

The trustees declare that they have approved the trustees' report.

Signed on behalf of the charity's trustees:

Signature(s)



Full name(s) BRIAN OWEN CARBONERO

FRASER CHARLES MCDUGALL

(Current Trustee(s) at the time this report was submitted).

Dated: 08/01/2024

Christian Motorcyclists Association

Independent Examiner's Report on the Accounts

Report to the Trustees and members of Christian Motorcyclists Association on the accounts for the year ended 31 March 2023 set out on pages 5 to 12

Respective responsibilities of trustees and examiner

The Trustees are responsible for the preparation of the accounts.

The Trustees consider that an audit is not required for this year, under Section 144 of the Charities Act 2011 (the Charities Act), and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent examiner's statement

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

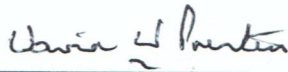
Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

- accounting records were not kept in accordance with Section 130 of the Charities Act
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair view" which is not a matter considered as part of an independent examination

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed



Mr D D Prentice
4 St Clare Road
Colchester, CO3 3SZ

Date 11.1.24

Christian Motorcyclists Association

Statement of Financial Activities for the year to 31 March 2023

	Notes	2022/23			2021/22
		Unrestricted funds	Restricted funds	Total funds	Total funds
		£	£	£	£
Incoming resources					
Voluntary income	3	300,912	47,813	348,725	97,916
Other income	5	26,888	93	26,981	13,126
Interest receivable	6	71	-	71	67
		327,871	47,906	375,777	111,109
Resources expended					
Charitable activities	7	138,790	1,185	139,975	103,007
Total resources expended		138,790	1,185	139,975	103,007
Net incoming resources		189,081	46,721	235,802	8,102
Total funds brought forward	18-21	114,083	17,491	131,574	123,472
Total funds carried forward	18-21	303,164	64,212	367,376	131,574

Christian Motorcyclists Association

Balance Sheet at 31 March 2023

	Notes	31 Mar 2023		31 Mar 2022	
		£	£	£	£
Current assets					
Inventory of Merchandise	11	7,681		7,510	
Debtors - Accrued income	12	13,288		4,196	
Deposits	13	170,000		44,713	
Bank and cash	14	180,089		76,155	
		<u>371,058</u>		<u>132,574</u>	
Current liabilities					
Creditors - amounts falling due within one year	15	<u>(3,682)</u>		<u>(1,000)</u>	
Net current assets			367,376		131,574
Net assets	21		<u>367,376</u>		<u>131,574</u>
Charitable Funds					
Restricted funds					
Bible Fund	18	23,140		14,798	
Publicity Fund		2,786		2,693	
Restricted Legacy Fund		38,286		-	
Total			64,212		17,491
Unrestricted funds					
General Fund	20	101,787		106,033	
Merchandise Fund		8,684		8,050	
Unrestricted Legacy Fund		192,693		-	
			303,164		114,083
Total funds			<u>367,376</u>		<u>131,574</u>

The notes on pages 7 to 12 form an integral part of these accounts

These accounts were approved by the Trustees on 8th January 2024 and signed on their behalf by



B J Carbonero
Trustee



P V Roberts
Treasurer

Christian Motorcyclists Association

Notes to the accounts for the year to 31 March 2023

1 Accounting policies

a Change in basis of preparation

These accounts are for the first time prepared on an accruals accounting basis and also now include the results of CMA's 27 branches and its Merchandise operation.

The Balance Sheet as at 31 March 2022 and the relevant Notes have accordingly been re-stated to make it fully comparable with these for the current year.

The Statement of Financial Activities for the year to 31 March 2022 have also been restated with the same aim but unavoidably include several estimated figures.

b New basis of preparation

The accounts are prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP 2015), FRS102 and with the Charities Act 2011.

Christian Motorcyclists Association is a registered charity, number 1080911, and meets the definition of a public benefit public benefit entity under FRS102.

Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

c Donations receivable

Donations are accounted for when received.

d Legacies

Legacies are accounted for when received.

e Interest receivable

Income from deposit account interest is included in the accounts in the year in which it is receivable.

f Expenditure recognition

All expenditure is accounted for on an accruals basis.

g Fund raising and publicity costs

Christian Motorcyclists Association does not make formal appeals for funds other than within the charity and expenditure on these items is therefore not material.

h Grants payable

Christian Motorcyclists Association makes grants to other organisations whose charitable objects complement its work. They are accounted for in the year for which they are payable.

h Governance costs

This represents direct expenditure on the governance of the CMA. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

i Fixed assets

Christian Motorcyclists Association has no fixed assets

j Investment Assets

Quoted investments are stated at market value. All other investment assets are shown at cost.

k Reserves policy

This is set out in Note 2

Christian Motorcyclists Association

Notes to the accounts for the year to 31 March 2023 (continued)

2 Reserves policy

General

Trustees of charities are under a general legal duty not to hoard funds but to use them for the purposes of the charity; this is part of the basis under which charities receive preferential tax treatment, notably that they are not subject to Corporation Tax and that they can recover tax on certain donations under Gift Aid arrangements. Charities are now required to have a Reserves Policy for most of their funds. CMA's reserve policies are shown below.

General Fund

The policy of the Trustees is to have between £10,000 and £75,000 in the General Fund at the end of any accounting year so as to have sufficient funds for operating expenses and maintaining the day to day activities of the charity

Merchandise Fund

The policy of the Trustees is to have between £1000 and £10,000 in the Merchandise Fund at the end of any accounting year so as to provide funds for working transactions of the merchandise team.

Unrestricted and Restricted Legacy Funds

Historically Christian Motorcyclists Association has not had legacy funds to manage - two significant one-off donations received (one restricted, one unrestricted) during this financial year has changed this and the Trustees are formulating a policy approach to this. The funds are held in separate accounts with separate reputable banks at individual balances of no more than £85,000 each to safeguard the funds under the FSCS scheme.

Bible Fund

The trustees do not have a reserves policy for the Bible fund, it is contributed to voluntarily by members and used as funds are available according to need.

Publicity Fund

The trustees do not have a reserves policy for Publicity, it is contributed to voluntarily by members and used as funds are available according to need.

Christian Motorcyclists Association

Notes to the accounts for the year to 31 March 2023 (continued)

All values shown in £

3 Voluntary income

	2022/23			2021/22
	Unrestricted	Restricted	Total	Total
Central income				
Members' subscriptions and donations	33,791	-	33,791	39,698
General donations	6,167	8,620	14,787	3,609
Legacies	192,693	39,193	231,886	-
Total	232,651	47,813	280,464	43,307
Branch income	68,261	-	68,261	54,609
Total	300,912	47,813	348,725	97,916

4 Other income

	2022/23			2021/22
	Unrestricted	Restricted	Total	Total
Sales of bibles	-	-	-	-
Sales of merchandise	6,294	-	6,294	2,943
Sales of training materials and tracts	-	93	93	189
Gitt Aid	9,092	-	9,092	9,872
National Rally	10,779	-	10,779	-
Other	723	-	723	122
Total	26,888	93	26,981	13,126

5 Investment income

	2022/23			2021/22
	Unrestricted	Restricted	Total	Total
Interest receivable	71	-	71	67

6 Cost of charitable activities

	2022/23			2021/22
	Unrestricted	Restricted	Total	Total
Central costs				
Employment costs	30,102	-	30,102	30,102
Travel and other expenses	8,113	-	8,113	4,007
Members magazine	8,420	-	8,420	5,500
Printing bibles	-	-	-	-
Storing bibles	-	278	278	-
Cost of sales of merchandise	5,275	-	5,275	154
Other merchandise costs	386	-	386	-
Publicity training	-	-	-	38
Communion costs	890	-	890	933
Insurance	542	-	542	290
PA system bought	-	907	907	-
Other costs	4,132	-	4,132	2,087
Total	57,860	1,185	59,045	43,111
Branch costs	68,995	-	68,995	55,196
National Rally	9,935	-	9,935	-
General donations payable	2,000	-	2,000	4,500
Designated donations payable	-	-	-	200
Total	138,790	1,185	139,975	103,007

Christian Motorcyclists Association

Notes to the accounts for the year to 31 March 2023 (continued)

All values shown in £ except where stated otherwise

9 Administration

	2022/23			2021/22
	Unrestricted	Restricted	Total	Total
Administrative staff	13,661	-	13,661	13,052
Other administration costs	10,267	-	10,267	6,211
Total administration cost	23,928	-	23,928	19,263

10 Staff costs and Trustees expenses

	2022/23	2021/22
	Total	Total
Salaries	30,102	30,102
Travel costs	8,113	4,007
Total	38,215	34,109
Average number of employees during the year		
Full time workers	1	1
Part time workers	-	-
	1	1

No employee received emoluments in excess of £60,000 during the year (2021/22 - none).

And no sums were reimbursed to the Trustees for their work as Trustees (2021/22 - none).

11 Inventory

	31.3.23	31.3.22
	Total	Total
Stock of Merchandise, at lower of cost or net realisable value	7,681	7,510

12 Debtors

	31.3.23	31.3.22
	Total	Total
Accrued income	13,288	4,196

Christian Motorcyclists Association

Notes to the accounts for the year to 31 March 2023 (continued)

All values shown in £

13 Deposits held as current assets

	31.3.23	31.3.22
	Total	Total
Stewardship	-	44,713
Redwood Bank	85,000	-
Monmouthshire Building Society	85,000	-
Total	170,000	44,713

14 Bank and cash balances

	31.3.23	31.3.22
	Total	Total
Total	180,089	76,155

15 Creditors - amounts falling due within one year

	31.3.23	31.3.22
	Total	Total
Accounts payable	1,000	1,000
Deferred income	2,682	-
Total	3,682	1,000

18 Restricted Funds

	Opening balance	Incoming resources	Resources expended	Transfers	Closing balance
Bible Fund	14,798	8,620	(278)	-	23,140
Publicity Fund	2,693	93	-	-	2,786
Restricted Legacy Fund	-	39,193	(907)	-	38,286
Total	17,491	47,906	(1,185)	-	64,212

The Bible Fund is to provide funds towards printing and production of Biker Bibles

20 Unrestricted Funds

	Opening balance	Incoming resources	Resources expended	Transfers	Interest	Closing balance
General Fund	106,033	128,885	(133,131)	-	-	101,787
Merchandise Fund	8,050	6,294	(5,660)	-	-	8,684
Unrestricted Legacy Fund	-	192,693	-	-	-	192,693
Total	114,083	327,872	(138,791)	-	-	303,164

The General Fund is the operational fund of the charity in which most items of income and expenditure are recorded.

21 Analysis of net assets at 31 March 2023

	Net current assets	Total
Restricted Funds		
Bible Fund	23,140	23,140
Publicity Fund	2,787	2,787
Restricted Legacy Fund	38,286	38,286
	64,213	64,213
Unrestricted Funds		
General Fund	101,788	101,788
Merchandise Fund	6,958	6,958
Unrestricted Legacy Fund	192,692	192,692
	301,438	301,438
Total	365,651	365,651

Christian Motorcyclists Association

Notes to the accounts for the year to 31 March 2023 (continued)

23 Analysis of cash and cash equivalents

Bank balances, all repayable with no notice
Deposits, repayable with 3 months notice
Total

31.3.23	31.3.22
£	£
180,090	76,156
170,000	44,713
350,090	120,869

24 Related charities

CMA International, Headquartered in USA.

This organisation has no financial or legal connection with Christian Motorcyclists Association, but provides spiritual oversight and direction to the worldwide CMA family

CHRISTIAN MOTORCYCLISTS ASSOCIATION

England & Wales - Charity number 1080911

Accounts

CHRISTIAN MOTORCYCLISTS' ASSOCIATION UK

Registered charity 1080911



Trustees' Annual Report for the year to 31st March 2022

The Christian Motorcyclists Association UK (known as CMA UK), is governed by a constitution, and became a registered charity, number 1080911, on 26th May 2000. Its main address is P.O Box 8155, Loughborough, LE11 9AR.

The trustees who served during the year to March 2022 were:

- B.J Carbonero
- N Hogan
- F.C McDougall
- R.A Urand

CMA UK continued to benefit from the fact that all of its trustees are active members of the charity, and so have current practical experience of the organization's objectives, governance and activities. The close and positive working relationship continued between the trustees and the National Executive, the leadership team responsible for the day-to-day operation of CMA UK.

The objects / purpose of the charity are to propagate the Christian Gospel, and to provide for motorcyclists and others teaching in the Christian Faith as revealed by the Holy Bible.

The charity's membership is spread throughout the United Kingdom, and each person is attached to a local branch, of which there are twenty-seven spread across England, Scotland, Wales, and Northern Ireland. Branches have the responsibility of carrying out the charity's objectives in a way best suited to their local motorcycling community, whilst observing the charity's rules and constitutional requirements.

Communication with our members and supporters is maintained via the National Chairman and members of the National Executive, through local branch leaders, our magazine 'Chainlink', prayer email 'Fasttrack', social media such as official CMA UK Facebook pages and WhatsApp groups, and our website at

www.bike.org.uk.

As a Christian mission to motorcyclists our work takes place at motorcycling events of all types, and our membership is more involved and active than would be the case if CMA UK were a motorcycle club. Events include large rallies, small motorcycle shows, charity rides (such as in support of air ambulance charities), remembrance events, and motorbike meets at local cafes. We also attend motorcycle racing meets (short circuit, road racing and motocross), green-laning and advanced rider training.

We continued to give away copies of our pocket-sized New Testament, the Biker Bible. The overwhelming majority of the cost of these is raised from our members, their branches, and their churches. We continued to hear from people how these bibles have been used by God to transform their lives, and of how they appreciated the prayer support provided by CMA UK's membership – particularly during the pandemic.

Throughout the 12 months covered by this report the coronavirus pandemic continued to have a significant impact on the UK motorcycling community which we serve. As for the previous year, many events were again cancelled, or were slow to restart when coronavirus control restrictions were eased and then removed. After two years of their absence some regular events or meeting places for motorcyclists

did not resume, although other new bike meets started up to take their place as people gradually returned to riding their motorbikes and meeting with others.

In terms of our own national events, the financial risk resulting from continuing pandemic related uncertainties alongside a necessary change of venue meant that the decision was taken not to hold the CMA UK National Rally in July 2021. Instead, as legal restrictions to meeting were removed, branches were encouraged to meet together at their local level to help in-person activities to resume where people felt comfortable to do so.

Having sought guidance from the Charity Commission of England & Wales, the annual CMA UK Fellowship Weekend and Annual General Meeting was moved from April 2021 to October 2021, which also allowed it to be held in person. Despite some members staying away due to health considerations, 32% of our national membership attended (comfortably above the 25% needed for the AGM to be quorate) and those who were present greatly appreciated the opportunity to meet together.

Despite the pandemic our financial position remained strong, and our financial reserves remain at the equivalent of about nine months' expenditure. CMA UK benefits from the fact that most funding comes from our members and supporters, primarily through regular monthly giving via our standing order scheme and/or annual giving via membership subscriptions; there is no dependency on grants or other types of funding from external sources.

Those contributing by monthly standing order are able to choose the level of their support, with a minimum of five pounds per month. Their continued loyalty and generosity allow us to keep our annual membership subscriptions low so that no one is prevented from joining on the basis of cost alone. Annual membership subscriptions were last increased eleven years ago.

Our General Fund receives this income and uses it to cover the running costs of the charity. The charity has no investments, fixed assets, or loans. It makes no grants and spends nothing on fundraising. It has one full time member of staff, our National Chairman; all other posts are filled by volunteers, locally and nationally.

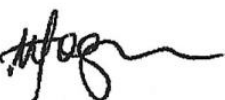
Our costs continue to benefit from the Government's National Insurance Allowance, whereby employers, including charities, can now claim back up to £4,000 per annum from their Class 1 National Insurance Contributions.

During the year there were no serious incidents (as defined by the Charity Commission for England and Wales) relating to CMA UK reported to the Charity Commission, nor were there any that have not been reported.

Declarations.

The trustees declare that they have approved the trustees' report.

Signed on behalf of the charity's trustees:

Signature(s) 

Full name(s) NAOMI ALEJANDRA HOGAN



BRIAN JOHN ALBANESE

(Current Trustee(s) at the time this report was submitted).

CHRISTIAN MOTORCYCLISTS ASSOCIATION UK

ACCOUNTS FOR THE YEAR TO 31 MARCH 2022

	2021/22			2020/21		
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Receipts and payments account						
Receipts:						
Members' subscriptions & donations	33,352	6,346	39,698	34,173	-	34,173
General donations	3,609	-	3,609	6,013	6,566	12,579
Designated donations	-	-	-	-	-	-
Gift Aid	7,676	-	7,676	7,178	-	7,178
Sales of merchandise	2,943	-	2,943	1,835	-	1,835
Sales of training materials & tracts	-	188	188	-	-	-
Events	-	-	-	-	-	-
Interest	67	-	67	101	-	101
Other	56	-	56	1,212	-	1,212
Total	47,703	6,534	54,237	50,512	6,566	57,078
Payments:						
Employment costs	30,102	-	30,102	27,092	-	27,092
Travel expenses	4,007	-	4,007	1,022	-	1,022
Printing bibles	-	-	-	-	-	-
Purchase of merchandise	5,037	-	5,037	1,579	-	1,579
Other merchandise costs	154	-	154	-	-	-
Publicity training	-	38	38	-	-	-
Members' magazine	5,500	-	5,500	7,050	-	7,050
General donations made	4,500	-	4,500	5,000	-	5,000
Designated donations made	200	-	200	-	-	-
Communication costs	933	-	933	1,847	-	1,847
Insurance	290	-	290	315	-	315
Other	2,087	-	2,087	2,283	-	2,283
Total	52,810	38	52,848	46,188	-	46,188
Net receipts/(payments)	(5,107)	6,496	1,389	4,324	6,566	10,890
Opening balance	43,366	8,452	51,818	39,042	1,886	40,928
Transfers between funds	-	-	-	-	-	-
Closing balance	38,259	14,948	53,207	43,366	8,452	51,818

Statement of assets and liabilities

Cash funds

Bank current accounts	8,494	-	8,494	7,173	-	7,173
Bank deposit accounts	29,765	14,948	44,713	36,193	8,452	44,645
Total funds	38,259	14,948	53,207	43,366	8,452	51,818

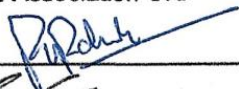
Other assets


Stock of merchandise, at cost	7,510	-	7,510	8,079	-	8,079
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Note

These are the National accounts of the Christian Motorcyclists Association UK, and therefore do not include the receipts, payments, and bank balances of the individual local branches of the charity, except where the counterparty is the National accounts.

Signed on behalf of all the trustees of Christian Motorcyclists Association UK:

Name – Phil Roberts, National Treasurer Signature  Date 23/1/23

Name – B.J. Carbonero, Trustee Signature  Date 17/1/23

Independent Examiner's report on the Accounts

Report to the trustees/members of Christian Motorcyclists Association UK (Charity Registration No 1080911) on the accounts for the year ended 31st March 2022 set out on Page 3.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ('the Charities Act') and that an independent examination is needed.

It is my responsibility to

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

Basis of Independent Examiner's statement

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

Independent Examiner's statement

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

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with Section 130 of the Charities Act;
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act, have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name - D.D Prentice, CA, ACMA

Signature



Date

23.1.23

Address - 4 St Clare Road, Colchester, Essex, CO3 3SZ

CHRISTIAN MOTORCYCLISTS ASSOCIATION

England & Wales - Charity number 1080911

Accounts

CHRISTIAN MOTORCYCLISTS' ASSOCIATION UK

Registered charity 1080911

Trustees' Annual Report for the year to 31st March 2021



The Christian Motorcyclists Association UK (known as CMA UK), is governed by a constitution, and became a registered charity, number 1080911, on 26th May 2000. Its main address is P.O Box 8155, Loughborough, LE11 9AR.

The trustees who served during the year to March 2021 were:

- B.J Carbonero
- N Hogan
- F.C McDougall
- R.A Urand

CMA UK benefits from the fact that all of its trustees are active members of the charity, and so have current practical experience of the organization's objectives, governance and activities. The close and positive working relationship continued between the trustees and the National Executive, the leadership team responsible for the day to day operation of CMA UK.

The objects / purpose of the charity are to propagate the Christian Gospel, and to provide for motorcyclists and others teaching in the Christian Faith as revealed by the Holy Bible.

The charity's membership is spread throughout the United Kingdom, and each person is attached to a local branch, of which there are there are twenty seven spread across England, Scotland, Wales, and Northern Ireland. Branches have the responsibility of carrying out the charity's objectives in a way best suited to their local motorcycling community, whilst observing the charity's rules and constitutional requirements. Communication with our members and supporters is maintained via the National Chairman and members of the National Executive, through local branch leaders, our magazine 'Chainlink', prayer email 'Fasttrack', social media such as official CMA UK Facebook pages, and our website at www.bike.org.uk.

As a Christian mission to motorcyclists, our work takes place at motorcycling events of all types. These normally include large rallies, small motorcycle shows, charity rides and events (such as remembrance events and in support of air ambulance charities), motorbike meets at local cafes, and through attending motorcycle racing meets (short circuit, road racing and motocross), green-laning and advanced rider training.

Throughout the 12 months covered by this report the coronavirus pandemic and the associated lockdowns and other control measures had a significant impact on the UK motorcycling community which we serve. Many events were cancelled, even if initially postponed.

Many of our branches used virtual meeting systems to keep in touch and to continue to pray for the wider motorcycling community. Where possible while complying with the government rules at the time, our membership took the opportunity to continue to meet with other motorcyclists, although in one or twos or small groups.

We continued to give away copies of our pocket-sized New Testament, the Biker Bible. The overwhelming majority of the cost of these is raised from our members, their branches, and their churches. We continued to hear from people how these bibles have been used by God to transform their lives, and of

how they appreciated the prayer support provided by CMA UK's membership – particularly during the pandemic.

Despite the pandemic our financial position has remained strong, and our financial reserves remain at the equivalent of about nine months' expenditure. CMA UK benefitted from the fact that most funding comes from our members and supporters, primarily through regular monthly giving via our standing order scheme and/or annual giving via membership subscriptions; there is no dependency on grants or other types of funding from external sources.

Those contributing by monthly standing order are able to choose the level of their support, with a minimum of five pounds per month. Their continued loyalty and generosity allows us to keep our annual membership subscriptions low so that no one is prevented from joining on the basis of cost alone. Annual membership subscriptions were last increased ten years ago.

Our General Fund receives this income and uses it to cover the running costs of the charity. The charity has no investments, fixed assets, or loans. It makes no grants and spends nothing on fundraising. It has one full time member of staff, our National Chairman; all other posts are filled by volunteers, locally and nationally.

Our costs have benefitted over the past six years from the Government's National Insurance Allowance, whereby employers, including charities, can now claim back up to £4,000 per annum from their Class 1 National Insurance Contributions.

During the year there were no serious incidents (as defined by the Charity Commission for England and Wales) relating to CMA UK reported to the Charity Commission, nor were there any that have not been reported.

Declarations.

The trustees declare that they have approved the trustees' report.

Signed on behalf of the charity's trustees:

Signature(s) 

Full name(s) BRIAN JOHN CARBONERO
20/1/22

(Current Trustee(s) at the time this report was submitted).

CHRISTIAN MOTORCYCLISTS ASSOCIATION UK

ACCOUNTS FOR THE YEAR TO 31 MARCH 2021

2020/21		
Unrestricted Funds	Restricted Funds	Total Funds
£	£	£

2019/20		
Unrestricted Funds	Restricted Funds	Total Funds
£	£	£

Receipts and payments account

Receipts:

Members' subscriptions & donations	34,173		34,173	33,769		33,769
General donations	6,013	6,566	12,579	5,481	10,443	15,924
Designated donations			-	4,560		4,560
Gift Aid	7,178		7,178	7,542		7,542
Sales of merchandise	1,835		1,835	8,836		8,836
Sales of training materials & tracts			-	121		121
Events			-	3,348		3,348
Interest	101		101	233		233
Other	1,212		1,212	179		179
Total	50,512	6,566	57,078	64,069	10,443	74,512

Less Payments:

Employment costs	27,092		27,092	30,102		30,102
Travel expenses	1,022		1,022	6,333		6,333
Printing bibles			-		31,045	31,045
Purchase of merchandise	1,579		1,579	5,125		5,125
Events			-			-
Members' magazine	7,050		7,050	5,100		5,100
General donations made	5,000		5,000	5,100		5,100
Designated donations made			-	3,877		3,877
Communication costs	1,847		1,847	856		856
Insurance	315		315	862		862
Other	2,283		2,283	2,361		2,361
Total	46,188	-	46,188	59,716	31,045	90,761

Net receipts/(payments)	4,324	6,566	10,890	4,353	(20,602)	(16,249)
Opening balance	39,042	1,886	40,928	34,707	22,470	57,177
Transfers between funds				(18)	18	
Closing balance	43,366	8,452	51,818	39,042	1,886	40,928

Statement of assets and liabilities

Cash funds						
Bank current accounts	7,173		7,173	10,884		10,884
Bank deposit accounts	36,193	8,452	44,645	28,158	1,886	30,044
Total funds	43,366	8,452	51,818	39,042	1,886	40,928
Other assets						
Stock of merchandise, at cost	8,079		8,079	8,082		8,082

Note
 These are the National accounts of the Christian Motorcyclists Association UK, and therefore do not include the receipts, payments, and bank balances of the individual local branches of the charity, except where the counterparty is the National accounts.

Signed on behalf of all the trustees of Christian Motorcyclists Association UK

Signature 

Name R.A Urand

Date 20-1-22



B.J Carbonero

20/1/22

CHRISTIAN MOTORCYCLISTS ASSOCIATION UK

Independent Examiner's report on the Accounts

Report to the trustees/members of Christian Motorcyclists Association UK (Charity Registration No 1080911) on the accounts for the year ended 31st March 2021 set out on Page 3.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ('the Charities Act') and that an independent examination is needed.

It is my responsibility to

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


Basis of Independent Examiner's statement

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

Independent Examiner's statement

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

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with Section 130 of the Charities Act;
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act, have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signature  Date 20.1.22

Name D.D Prentice, CA, ACMA
Address 4 St Clare Road
Colchester
Essex CO3 3SZ