

M.A.S.H CIO
FINANCIAL STATEMENTS
Year ending
31 December 2025

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For the year ending 31 December 2025**

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Trustees Annual Report For the year ending 31 December 2025

The Trustees present their report with the independently examined financial statements of M.A.S.H CIO. This is the second period of operation of the Charitable Incorporated Organisation (CIO), which covers the year to 31 December 2025.

Reference and Administrative Details of the Charity, its Trustees and Advisers

<u>Name of charity:</u>	M.A.S.H CIO
<u>Charity Registration Number:</u>	1201316
<u>Charity's Principal Address:</u>	M.A.S.H. CIO C/O CYP Gypsey Road Bridlington East Yorkshire YO16 4AY

Trustees:

Names of Trustees who served during the period and since the period end were as follows:-

Name:	Position:	Dates of service if not for the full period:
Mr Craig Leach	Chair	Appointed 13 th October 2022
Mr Terry Benstead		Resigned 10 th July 2025
Mr Martin Barmby		Resigned 4 th July 2025
Mr Sam Velickovic		Resigned 4 th November 2025
Mr Paul Weston		Appointed 15 th January 2025
Miss Bethany Mars		Appointed 22 nd September 2025

<u>Independent Examiner:</u>	Rebecca Triffitt, MAAT Employee of: Phoenix Accountancy and Business Consultancy Limited 4-6 Robert Street Scunthorpe North Lincolnshire DN15 6NG
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Trustees Annual Report For the year ending 31 December 2025

Bankers:

The Co-operative Bank
PO Box 250
Skelmersdale
WN8 6WT

Structure, Governance and Management

Governing Document:

M.A.S.H CIO is a registered Charitable Incorporated Organisation governed by its Constitution (foundation model), on 21st July 2021, amended on 6th April 2022 and registered with Charity Commission on 13th December 2022.

Recruitment and appointment of Trustees:

The trustees form the Executive Committee of the charity. The members of the Executive Committee are elected at the Annual General Meeting by the members of the Charity. All members are circulated with invitations to nominate trustees in advance of the AGM.

The Constitution of the Charity states that there must be at least three charity trustees, with maximum limit of nine.

Apart from the first charity trustees, every trustee must be appointed by a resolution passed at a properly convened meeting of the charity trustees.

Trustee Induction and Training:

All trustees are provided with the Charity Commissions 'Roles and Responsibilities of Trustees', the Constitution and the financial statements including the Annual Report. Any training required by the trustees may be requested at any point, where it is considered useful to their role as trustee.

Organisational Structure:

The board of Trustees manages the Charity, and aims to consider only strategic decisions at its meetings. Trustees are aware that any conflict of interest is declared and recorded and the person will be withheld from that part of the meeting and will not be able to vote for that bit of discussion. The board holds an AGM every year, other than that any charity trustee may call a meeting during the year, giving 14 days notice.

Trustees Annual Report For the year ending 31 December 2025

Risk Management:

The major risks, to which the charity is exposed, as identified by the Trustees, have been reviewed and systems have been established to mitigate those risks. All systems and procedures are reviewed regularly to ensure they meet charity law and our own organisations aims and objectives.

Objectives and Activities

The charity's object is:

THE OBJECT OF THE CIO IS FOR THE BENEFIT OF VETERANS OF ALL BRANCHES OF THE ARMED FORCES AND THEIR FAMILIES LIVING IN EAST RIDING, YORKSHIRE COMMUNITY BY:

* THE PROMOTION OF SOCIAL INCLUSION AMONG VETERANS TO PREVENT THEM FROM BECOMING SOCIALLY EXCLUDED AND TO RELIEVE THE NEEDS OF THEM AND TO HELP THEM INTEGRATE INTO SOCIETY THROUGH THE PROVISION OF FACILITIES AND ACTIVITIES IN WHICH THEY CAN MEET JOINTLY OR INDIVIDUALLY TO UNDERTAKE CREATIVE, PHYSICAL OR RECREATIONAL ACTIVITIES. FOR THE PURPOSES OF THIS CLAUSE "SOCIALLY EXCLUDED" MEANS EXCLUDED FROM SOCIETY OR PARTS OF SOCIETY, DUE TO MENTAL HEALTH ISSUES OR AS A RESULT OF BEING UNABLE TO ADJUST TO A CIVILIAN ENVIRONMENT.

Achievements and Performance

2025 has been a year of continued growth and strengthening for M.A.S.H, with increasing demand not only in engagement with activities and events, but also in access to support. This highlights both the importance and impact of our work across the Armed Forces community in the East Riding of Yorkshire.

Throughout the year, we have remained committed to delivering immediate, practical support to veterans, serving personnel, and their families. This has included crisis intervention, provision of emergency food parcels, support with utilities, and essential household items. Our approach continues to prioritise early identification of need, with best-fit support put in place, ensuring individuals receive the right support at the right time.

2025 saw the launch of our Armed Forces Community Connection Point and the Compass Room — a dedicated space to access support from M.A.S.H. and its specialist support partners. This significant development also enabled us to employ a part-time member of staff to facilitate delivery. As a result, referrals from partner organisations have increased significantly.

**Trustees Annual Report
For the year ending 31 December 2025**

A key area of development this year has been the expansion of access to support through our hub at the Defence School of Transport (DST) in Leconfield. This has enabled us to further embed support within a serving environment, improving accessibility for both personnel and their families. Our strengthened presence at DST has enhanced our ability to respond quickly, build trust, and provide consistent, accessible support to those who may otherwise face barriers to engagement through traditional routes.

Our wider network of hubs continues to provide safe, welcoming spaces where individuals can connect with others and access welfare support. These hubs remain central to our delivery model, offering both structured support and opportunities for informal engagement. The expansion of our hub in Leven has also increased access to support in rural areas, with a steady rise in engagement in activities, events and digital inclusion.

Our well-being activities continue to remain strong, with increased engagement across all sessions. Activities such as beat the winter blues & Spring forward lunch club, fishing for well-being, Music Memories and Reminiscence, female-only book club, and craft sessions provide more than recreation; they create opportunities for peer-to-peer support, reduce isolation, and contribute positively to mental and physical well-being. The strength of these sessions lies in the relationships built within them, fostering a sense of belonging and mutual support.

Peer support remains a vital part of our approach, with individuals often finding reassurance and understanding through shared experience. This continues to play a significant role in building confidence and encouraging engagement with wider support services.

We have continued to develop our partnerships with local organisations and education providers, supporting volunteering opportunities and community involvement. These relationships strengthen our reach and ensure a more joined-up approach to supporting the Armed Forces community.

Demand for our services continues to grow, particularly among those who are often unseen or reluctant to seek support. Our focus remains on reaching those "under the stone" — individuals who may not engage with traditional services but who benefit from a more informal, trusted approach. By maintaining a visible and consistent presence within communities, we are able to identify need earlier and provide meaningful support.

Trustees Annual Report For the year ending 31 December 2025

Financial Review

Reserves Policy

The charity reserves are currently healthy. At this present time there is no finance reserves policy in place, but have suggested that the charity should aim to keep 3 months running costs at all time.

Plans for Future Years

Please see main objectives for the following year.

Looking ahead, our plans include extending support into rural areas.

Statement of Trustees responsibilities

The Trustees are responsible for preparing a Trustees' Annual Report and Financial Statements in accordance with applicable law and United Kingdom Accounting Standards. M.A.S.H CIO has income below £250,000 and has therefore elected to prepare the financial statements on a Receipts and Payments basis in line with the Charities Act 2011.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Trustees Annual Report
For the year ending 31 December 2025**

Statement of disclosure of information to Independent Examiner

We, the Trustees of the charity who held office at the date of approval of these financial statements, each confirm so far as we are aware, that:

- there is no relevant information of which the charity's Independent Examiner is unaware; and
- We have taken all the steps that we ought to have taken as Trustees in order to make ourselves aware of any relevant information and to establish that the charity's independent examiners are aware of that information.

Independent Examiner

Rebecca Triffitt, MAAT from Phoenix Accountancy and Business Consultancy has been appointed as Independent Examiner for the first accounting period.

Trustee Declaration

The Trustees declare that they have approved the Trustees Annual Report.

Signed on behalf of the charity's Trustees on 06/05/2026.



Craig Leach
Chair of Trustees

**Independent Examiner's Report to the Members of M.A.S.H CIO
For the period ending 31 December 2025**

I report on the accounts of M.A.S.H CIO for the period ending 31 December 2025, which are set out on pages 10 to 15.

Respective responsibilities of Trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this period 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,
- 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
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

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 the 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 or
- the accounts do not accord with the accounting records

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.

Rebecca Triffitt, MAAT
Phoenix Accountancy and Business Consultancy Limited
4-6 Robert Street
Scunthorpe
DN15 6NG



Date: 06.05.2026

Receipts and Payments Account **For the period ended 31 December 2025**

		2025	2025	2025	2024	2024	2024
		Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Note	Funds	Funds	Funds	Funds	Funds	Funds
RECEIPTS	1	£	£	£	£	£	£
Grants	2	-	51,491	51,491	-	46,156	46,156
Donations		23,504	-	23,504	1,108	1,000	2,108
Fundraising		2,823	-	2,823	3,818	-	3,818
Sales		-	-	-	-	-	-
		26,327	51,491	77,818	4,926	47,156	52,082
PAYMENTS							
Wages & Payroll Fees	3	688	-	688	427	14,442	14,869
Insurance		1,328	1,171	2,499	546	1,304	1,850
DBS Checks		73	-	73	-	-	-
Allotment Costs		-	-	-	-	2,098	2,098
Running Costs		-	-	-	23	-	23
Outreach Costs		-	-	-	499	2,096	2,595
Book Club Activities		-	960	960	-	-	-
Fishing Club Activities		-	1,558	1,558	-	-	-
Activities Costs		7,400	34,998	42,398	275	16,627	16,902
Volunteer Expenses		55	-	55	825	-	825
Storage & Room Hire		1,650	565	2,215	1,257	-	1,257
Training		-	-	-	-	2,878	2,878
Travel & Motor Costs		1,223	290	1,513	1,717	-	1,717
Repairs & Renewals		-	560	560	-	-	-
Refreshments		283	-	283	-	-	-
Accounts		240	-	240	240	-	240
Donation		1,155	-	1,155	2,093	-	2,093
Advertising & Marketing		1,646	4,968	6,614	249	146	395
Bank Charges		18	-	18	-	-	-
Purchase of Fixed Assets		503	2,311	2,814	298	5,200	5,498
		16,262	47,381	63,643	8,449	44,791	53,240
Net Surplus/(Deficit) for the period		10,065	4,110	14,175	(3,523)	2,365	(1,158)
Transfer between funds		(982)	982	-			-
Funds transferred from unincorporated association		53	22,751	22,804	3,576	20,386	23,962
Cash and Bank Balances carried forward		9,136	27,843	36,979	53	22,751	22,804

The notes on pages 12 to 15 form part of these financial statements

Statement of Assets and Liabilities**As at 31 December 2025**

	Notes	2025 Total Funds £	2024 Total Funds £
Monetary Assets			
Current Account		36,979	22,804
Total Monetary Assets		36,979	22,804
Comprising:			
Unrestricted Funds		9,136	53
Restricted Funds	4	27,843	22,751
		<u>36,979</u>	<u>22,804</u>
Non-Monetary Assets and Liabilities			
Fixed Assets for the Charity's use (at historical cost):			
Large Equipment –	Van	4,000	4,000
	Shed	800	800
	Polly Tunnel	690	690
	Pizza Oven	110	110
	Small Allotment Tools	800	800
	Trailer	5,200	5,200
	Laptop 25	279	-
	Tablet 25 x2	199	-
	PC Screen x3	322	-
	Mini Fridge	111	-
	Furniture	1,305	-
	Laptops	298	298
		<u>14,114</u>	<u>11,898</u>
Debtors		-	-
Creditors		480	240

These financial statements have been approved by the committee on 06.05.2026 and signed on its behalf by:

 Craig Leech, Trustee

The notes on pages 12 to 15 form part of these financial statements.

Notes to the Financial Statements

For the year ended 31 December 2025

Notes

1 Basis of Preparation

These accounts have been prepared on a receipts and payments (R&P) basis in line with charity commission guidance for a charity of this size. This is the second period of operation, the Charitable Incorporated Organisation (CIO) registered with the Charity Commission on 13th December 2022.

2 Grants

	2025	2025	2025	2024	2024	2024
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds	Funds	Funds	Funds	Funds
	£	£	£	£	£	£
Beverley Town Council	-	731	731	-	-	-
HEY Smile	-	-	-	-	1,130	1,130
Hull & ER Charitable Trust	-	1,945	1,945	-	-	-
Two Ridings	-	3,000	3,000	-	7,867	7,867
Brelms Trust	-	1,565	1,565	-	-	-
East Riding Yorkshire Council	-	9,160	9,160	-	32,235	32,235
Veterans Foundation	-	15,090	15,090	-	-	-
National Lottery	-	20,000	20,000	-	-	-
Yorkshire Coast Bid	-	-	-	-	4,924	4,924
	-	51,491	51,491	-	46,156	46,156

3 Wages

	2025	2024
Wages	633	-
Payroll Fees	55	-
	688	-

The member of staff is also an acting Trustee; the charity has been given permission from Charity Commission to employ her. This is a temporary contract for one year.

Notes to the Financial Statements

For the year ended 31 December 2025

4 Restricted Funds

	Balance as at 01/01/25	Incoming	Outgoing	Transfer	Balance as at 31/12/25
	£	£	£		£
ERYC – Metal Detectors	196	-	(185)	(11)	-
ERYC - DST	6,877	-	(6,861)	(16)	-
ERYC - Camo Café	5,005	-	(4,990)	(15)	-
Two Ridings (Brid)	250	-	(258)	8	-
Two Ridings (Bev	1,573	-	(1,583)	10	-
Two Ridings (Ins)	931	-	(1,021)	90	-
ERYC - BTWB	7,919	-	(7,910)	(9)	-
Brelms Trust	-	1,565	(1,836)	271	-
Hull & ER Charitable Trust	-	1,945	(2,222)	277	-
Beverley Town Council	-	731	(736)	5	-
Two Ridings	-	2,000	(457)	-	1,543
Two Ridings	-	1,000	-	-	1,000
National Lottery	-	20,000	(5,154)	-	14,846
ERYC - BC	-	1,912	(960)	-	952
ERYC- FC	-	1,985	(1,558)	-	427
ERYC- Leven	-	1,843	(961)	-	882
ERYC – Compass room	-	3,420	(3,333)	(87)	-
Veterans Foundation	-	4,440	(4,899)	459	-
Veterans Foundation	-	10,650	(2,457)	-	8,193
	22,751	51,491	(47,381)	982	27,843

A brief description of the restricted funds are shown below

Two Ridings Foundation

- Restricted funding was received from Two Ridings Foundation to contribute towards activity costs and transport costs for the people in Bridlington. £4,536
- Restricted funding was received from Two Ridings Foundation to contribute towards activity costs and transport costs for the people in Beverley. £2,400
- Restricted funding was received from Two Ridings Foundation to contribute towards insurance. £931
- Restricted funding was received from Two Ridings Foundation, to provide, slow cookers, flasks, hot water bottles, slippers, and throws for 40 local veterans within the East Riding area £2,000.

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

4 Restricted Funds (continued)

East Riding of Yorkshire Council

- Restricted grant received from ERYC for hands on activity within the Deference School of Transport £10,911
- Restricted grant received from ERYC for £9,272 to be spent on the project beat the winter blues in the Bridlington and Beverley area.
- Restricted grant received from ERYC for £5,800 to be spent on Cammo Cafe
- Restricted grant received from ERYC for £1,912 to be spent on running a Book Club
- Restricted grant received from ERYC for £1,985 to be spent on running a Fishing Club
- Restricted grant received from ERYC for £3,420 to be spent on furnishing, It equipment in the new consultancy room at Bridlington CYP.
- Restricted grant received from ERYC for £1,843 to be spent on activities within the Leven area of East Riding of Yorkshire

Beverley Town Council - £731

Restricted grant received from Beverley Town Council to fund project chair exercise for local veterans

Brelms Trust - £1,565

Restricted grant received from Brelms Trust to fund a new charity website.

Veterans Foundation

- Restricted funding received from Veterans Foundations; for hands on activity within the Deference School of Transport £10,650
- Restricted funding received from Veterans Foundations; for annual weekend residential campsite £4,440

National Lottery - £20,000

Restricted grant received from The National Lottery to fund a fun activities, volunteer expenses, staff & volunteer training & room hire.

Hull & ER Charitable Trust - £1,945

Restricted grant received from Hull & ER Charitable Truste to fund the project all Music & Memories.

**Notes to the Financial Statements
For the year ended 31 December 2025****5 Taxation**

M.A.S.H CIO is a registered charity. All the charities' income is applied to its charitable objectives and the charity is therefore exempt under current legislation from most forms of taxation.

The charity is not VAT registered and all expenditure includes irrecoverable VAT.

6 Payments to Trustees

See note 3 for details of wages paid to the Trustee, permission has been granted by Charity Commission for the employment which is a temporary contract. Payments totalling £633 have been paid in the year.

There is no trustee which claimed travel expenses during this financial period. (£223.20 2025)

7 Credit Union bank

New charity bank account was opened 6th April 2023. £11,879.51 was transfer over from Credit Union leaving a balance of £866.16 still to be transferred.