



REPORT OF THE TRUSTEES
AND
UNAUDITED FINANCIAL STATEMENTS FOR THE PERIOD
27 OCTOBER 2023 TO 31 MARCH 2025
FOR
CATHOLIC MILITARY ASSOCIATION OF OUR
LADY OF VICTORIES

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CATHOLIC MILITARY ASSOCIATION OF OUR LADY OF VICTORIES

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CATHOLIC MILITARY ASSOCIATION OF OUR LADY OF VICTORIES

REPORT OF THE TRUSTEES FOR THE PERIOD 27 OCTOBER 2023 TO 31 MARCH 2025

The trustees present their report with the financial statements of the charity for the period 27 October 2023 to 31 March 2025. The trustees have adopted the provisions of 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) (effective 1 January 2019).

TRUSTEES' RESPONSIBILITIES

The Charities Act required the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity at the year end and of the incoming and outgoing resources for the year then ended.

In preparing those financial statements, the trustees are required to select suitable accounting policies and then apply them consistently, making judgements and estimates that are reasonable and prudent. The trustees must also prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its activities.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. The trustees 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.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document and constitutes a Charitable Incorporated Organisation (CIO).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1205467

Principal address

Tye House East
Edenbridge Road
Hartfield
East Sussex
TN7 4JR

Trustees

F Osborn
A Fisher
J Marchant
K Quinn

Additional information

The Board of Trustees take responsibility for the overall governance of the Charity, its activities, strategy, and financial planning, fundraising, risk management and overall performance. The Trustees are committed to raising public and professional awareness of the charity's aims in order to promote its goals and mission. The Trustees meet at least four times each year and converse by electronic communications and telephone between board meetings. Major General Chris Barry CBE (current Director Land Warfare) is the CMA's President and Fr George Bowen C. O. is the Spiritual Director. Both are invited to attend quarterly Board Meetings in a non-voting capacity.

The day-to-day operational work of the charity is conducted by volunteer planning groups (e.g. event planning, social media), and each such group has a trustee present. Using insights gained through these planning groups and through talking to members, partners and other stakeholders, the trustees make strategic decisions. They retain oversight and responsibility and act in a voluntary capacity, receiving no remuneration or other benefits.

Trustees may claim out of pocket expenses for activities related to fulfilling their role and responsibilities. Details of Trustee expenses are disclosed within the statement of accounts. Trustees are required to disclose all relevant interests, and in accordance with the Charity's policy, withdraw from decisions where a conflict of interest arises.

Recruitment of Trustees is carried out when necessary to maintain a diverse and skilled Board of Trustees to oversee the Charity. Potential Trustees are invited to submit a CV and a cover letter and subsequently interviewed by the current Trustees. Once a favourable reference has been received, an applicant is provided with a copy of the CMA Statutes and all the charity's policies. After accepting the offer of trusteeship, each new trustee is provided with a copy of the Charity Commission 'Charity Trustee Welcome Pack', as well as NCVO login information for continuous personal development.

The CMA is a Military Christian Organisation and founding member of the Defence Christian Network (DCN), which is a recognised Network within the Ministry of Defence. Although the CMA is independent of the DCN, this partnership provides oversight and support.

The Bishop-in-Ordinary to HM Forces has formally recognised the CMA as an Association of the Faithful, and the CMA works closely with the Bishopric. Two Chaplains have been chosen to liaise between the CMA and the Bishopric and they are invited to attend the quarterly Board Meetings as non-voting members. A representative of the CMA is invited to attend the Bishops Council meetings as an observer and to give updates.

The CMA is a member of the National Council for Lay Associations (NCLA), an advisory body to the Catholic Bishops Conference of England and Wales which via the European Lay Forum liaises to the Dicastery for the Laity, Family and Life. It also represents HM Forces at the Apostolat Militaire International (AMI), a Vatican NGO. which reports to the Dicastery for the Laity, Family and Life. The CMA thereby represents its Members at the national and international levels. Additionally the CMA partners with other organisations to better achieve its objectives, for example The Catenians and The Catholic Police Guild.

The CMA has a Privacy and Confidentiality Policy, a Safeguarding Policy, a Complaints Policy and Procedure, a Volunteer Policy, a Social Media Policy, a Traditional Media Policy, a Volunteer Agreement that all volunteers are required to sign, and a Trustee Agreement which all trustees must adhere to. The trustees undertake training in the duties of Trustees, including that offered by the Charity Commission and the NCVO, of which the CMA is a member.

OBJECTIVES, AIMS AND ACTIVITIES

Summary of the objects of the charity set out in its governing document

TO ADVANCE THE CATHOLIC RELIGION WITHIN HIS MAJESTY'S ARMED FORCES FOR THE BENEFIT OF THE PUBLIC IN ACCORDANCE WITH THE STATEMENTS OF BELIEF APPEARING IN THE SCHEDULE OF THE CONSTITUTION.

Summary of the main activities and aims undertaken for the public benefit in relation to these objects

Trustees have complied with their duty to have due regard to the commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

Main activities undertaken include:

Fostering prayer and religious practice:

- The CMA has fostered prayer and religious practice in its members by providing prayer aids, a strong community which encourages regular prayer and provides virtual and in-person support, organising faith events and signposting to external organisations like Catholic Chaplains to the Forces or the Catenians.
- It has also run prayer campaigns including annual novenas (for the Royal Navy, Army, RAF, and the CMA) and the annual We Will Remember Them prayer campaign to remember and pray for the fallen known to its members by name.

Distributing prayer books and sacramental items:

- Funding for 800 large enamel Miraculous Medals acquired through the MOD D&I budget. These are being distributed free of charge to service personnel.
- Small miraculous medals, prayer leaflets and prayer cards are distributed to all members as they join. Members include service personnel and the wider forces community including veterans, families, and those who support the CMA's objects.
- Rosaries are distributed free of charge to all service personnel who join as members, as well as on request, and through military chaplains.
- The CMA is in the process of publishing its own prayer manual which will be distributed to service personnel once published.

Fostering community through shared religious events:

- The CMA organises an annual pilgrimage to Carfin which members attend.
- It also organises an annual Requiem Mass for the fallen in November.
- Ad hoc religious events organised by members to foster community and spiritual growth are also encouraged.
- The CMA has instituted Good Solid Lent, a virtual community program for its members to grow spiritually in preparation for Easter.

Building understanding by representing Catholic laity in the Ministry of Defence and more widely:

- The CMA initiated the DCN's paper which will be submitted to the MOD outlining Christian thought and practice in order to further understanding and support within the MOD. This also provides the first ever official recognition of the religious obligations of Catholics.
- The CMA has represented its members by attending the AMI's conference in Kenya, which focused on practical Christian ethics for military leadership, moral injury and PTSD, challenges and opportunities for young military families, and the multipolar world order. It has also represented its members by attending the NCLA Conferences on a six-monthly basis.

In providing these activities the CMA is benefiting the public by encouraging its members to develop spiritual resilience, be the best that they can be, and fully and positively contribute to society. The Association continues to receive strong positive feedback from its members and external organisations about the contribution it makes, both to its members and the public good as a whole. For example, as a member says;

"I've found the CMA to be a second family, source of camaraderie, and support in practicing my faith. It has supported me through a rough separation, serious GI issues and strengthened my resolve. Without it, I would likely be either lost, have struggled with my own well-being or not practiced my faith. Without being too extreme - it supports members well-being and operational capability. Due to the CMA existing, the military gains from my authentic self where I can bring my whole self to my role."

The CMA has no paid staff and relies entirely on the prayers and generosity of its supporters and volunteers who give their time, energy and expertise. The CMA is sincerely grateful to all of its volunteers, who put in many hours of work often at unsociable hours to ensure that the charity is able to function and provide all of its services.

ACHIEVEMENTS AND PERFORMANCE

Summary of the main achievements of the charity during the year to 31 March 2025.

- The CMA has increased its Serving and Veteran Membership by 58% each, taking the total number of members to over 400.
- The CMA has formalised the role of volunteers. This has enabled teams of volunteers including an Admin Team, a Social Media Team and a Traditional Media Team. Additionally, CMA members also plan events on an annual and ad hoc basis. Whilst Trustees retain oversight, it is very important for the CMA that it be run by an active community of its own members.
- The CMA has created a strong and active virtual community through chat groups which encourages participants to live out their faith in their military context.
- The CMA has organised (and supported or sponsored attendance at) events for members including the Word on Fire Conference, the annual pilgrimage at Carfin National Shrine, the International Military Pilgrimage and the annual Requiem for the Fallen.
- The CMA has supported the spiritual growth of its members by supporting devotion to and the cause of canonisation of Fr Willie Doyle, an Army Chaplain, and Servant of God John Bradburne, a wartime officer of the Gurkha Rifles.
- The CMA has continued to effectively represent its members at the MOD level (through the DCN), the national level (through the NCLA) and the international level (through the AMI).
- The CMA has improved governance by writing policies and complying with best practice as advised by the Charity Commission and the NCVO.

FINANCIAL REVIEW

Brief statement of the charity's policy on reserves

Cash at bank was £1,373 at 31.03.25. The Board of Trustees has examined the Charity's requirements for reserves. The Trustees have intend to reserve unrestricted funds not committed or invested in tangible fixed assets held by the Charity at a minimum of 10% of annual expenditure. The CMA does not have many regular fixed outgoings, so can plan expenditure proportionate to the donations available at any given time. As of 31 March 2025, this is an area of risk which the trustees are evaluating options to mitigate.

Details of any funds materially in deficit

Not applicable

Further financial review details

The largest source of funding this year has been through donations. Donations were received via standing orders, one-off donations through the website and through the Word on Fire conference which was partially used as a fundraising event. Funds raised through the online shop were also significant.

Expenditure has supported the CMA's key objectives by paying for sacramentals and prayer aids which have been posted to service personnel, and running and subsidising attendance at faith events for service personnel. All personnel who have requested CMA support or sacramentals were provided with these regardless of background. Expenditure has also supported representing Catholic personnel by funding costs associated with the AMI annual conference, the NCLA, and other external events.

The CMA does not currently have any investments.

FUTURE PLANS

The CMA will focus on

1. Developing and maintaining its relationship with key partners (Bishopric, DCN, AMI).
2. Delivering high profile unveilings of an Icon of Our Lady of Victories, and progressing a portrait of Fr Willie Doyle.
3. Having the Military Prayer Manual available for sale to raise funds, and available free to serving personnel.
4. Further developing and diversifying fundraising streams.
5. Streamlining the CMA Rep-to-volunteer process to ensure any necessary due diligence is done and that the volunteers feel fully supported.
6. Broadening its reach and offer to members through working with external partners via schemes like Thrive Together and Cobseo.
7. Further empowering members to increase their contribution to the community life of the CMA.
8. Continuing to work on governance, following best practice.
9. Continuing to prepare its members spiritually for the challenges of military life and the threat of major war.

Approved by order of the board of trustees on 29.01.26 and signed on its behalf by:



.....
F Osborn - Trustee and Founder

CATHOLIC MILITARY ASSOCIATION OF OUR LADY OF VICTORIES

STATEMENT OF FINANCIAL ACTIVITIES FOR THE PERIOD 27 OCTOBER 2023 TO 31 MARCH 2025

Bankers:

National Westminster Bank
Abergavenny, Monmouth & District Branch
9 High Street, Abergavenny NP7 5SA

	Notes	Unrestricted fund £
INCOME AND ENDOWMENTS FROM		
Donations and legacies		6,465
Other trading activities	2	<u>5,188</u>
Total		<u>11,653</u>
EXPENDITURE ON		
Raising funds		(3,385)
Charitable activities		
Charitable activities		<u>10,280</u>
Total		<u>6,895</u>
NET INCOME		<u>4,758</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>4,758</u></u>

The notes form part of these financial statements

CATHOLIC MILITARY ASSOCIATION OF OUR LADY OF VICTORIES

BALANCE SHEET 31 MARCH 2025

	Notes	Unrestricted fund £
CURRENT ASSETS		
Stock	4	3,385
Cash at bank		<u>1,373</u>
		4,758
		<u> </u>
NET CURRENT ASSETS		<u>4,758</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		4,758
		<u> </u>
NET ASSETS		<u><u>4,758</u></u>
FUNDS	5	
Unrestricted funds		<u>4,758</u>
TOTAL FUNDS		<u><u>4,758</u></u>

The financial statements were approved by the Board of Trustees and authorised for issue on 29.01.26 and were signed on its behalf by:



.....
F Osborn – Trustee and Founder

The notes form part of these financial statements

CATHOLIC MILITARY ASSOCIATION OF OUR LADY OF VICTORIES

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD 27 OCTOBER 2023 TO 31 MARCH 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Stock

Stock held for the online shop is valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

	£
Shop income	5,188

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the period ended 31 March 2025.

Trustees' expenses

Trustee expenses totalling £668 have been paid during the period.

CATHOLIC MILITARY ASSOCIATION OF OUR LADY OF VICTORIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE PERIOD 27 OCTOBER 2023 TO 31 MARCH 2025

4. STOCK

	£
Stock	3,385
	<u> </u>

5. MOVEMENT IN FUNDS

	Net movement in funds £	At 31.3.25 £
Unrestricted funds		
General fund	4,758	4,758
	<u> </u>	<u> </u>
TOTAL FUNDS	<u>4,758</u>	<u>4,758</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	11,653	(6,895)	4,758
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>11,653</u>	<u>(6,895)</u>	<u>4,758</u>

6. RELATED PARTY DISCLOSURES

There were no related party transactions for the period ended 31 March 2025.

CATHOLIC MILITARY ASSOCIATION OF OUR LADY OF VICTORIES

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE PERIOD 27 OCTOBER 2023 TO 31 MARCH 2025

£

INCOME AND ENDOWMENTS

Donations and legacies

Donations	6,465
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Other trading activities

Shop income	5,188
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Total incoming resources	11,653
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EXPENDITURE

Other trading activities

Closing stock	(3,385)
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Charitable activities

Requiem Mass	300
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Sponsorship costs	1,042
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Cost of religious items	4,561
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Printing, post and stationery	1,390
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Pilgrimage costs	1,172
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Membership costs	300
------------------	-----

8,765

Support costs

Finance

Bank charges and stripe fees	165
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Other

Computer costs	511
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Travel and subsistence	839
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1,350

Total resources expended	<u>6,895</u>
Net income	<u><u>4,758</u></u>