Mission Aviation Fellowship UK

Scotland · Charity number SC039107

Details

Known as	MAF UK
Status	Active
Legal form	Company (the charity is registered with Companies House)
Registered	2008-01-10
Register	View on the OSCR register

Contact

Address	Castle House Castle Hill Avenue Folkstone Kent CT20 2TQ
Website	www.maf-uk.org

Activities

Activities: 'It makes grants, donations or gifts to organisations','It carries out activities or services itself'

Purposes: 'the advancement of religion','the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage'

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: To advance the Christian faith by such means as the Charity shall determine from time to time but without prejudice to , the generality of the foregoing by supporting and encouraging the work of mission aviation, churches, missions and relief and development agencies so that the love of Christ is shared by word and practical means.

Geography

- **Main operating location:** Outwith Scotland
- **Geographical spread:** UK and overseas

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Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£17,179,000	£17,890,000	-	104
2024-12-31	£17,150,000	£16,444,000	-	99
2023-12-31	£13,996,000	£15,739,000	-	101
2022-12-31	£15,971,000	£17,122,000	-	94
2021-12-31	£13,787,000	£12,598,000	-	96

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Mission Aviation Fellowship UK

Scotland - Charity number SC039107

Accounts

Mission Aviation Fellowship UK

(MAF UK)

A company limited by guarantee, not having share capital

Annual Report and Financial Statements

for the year ended 31 December 2025

England and Wales Registered Charity Number: 1064598

Scottish Charity Number: SC039107

Company Number: 3437446

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Message from the Chair of Trustees

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

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

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

Royal recognition

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

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

Celebratory events

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

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

A new era begins

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

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

From one degree of glory to another

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

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

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

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

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

More than we could ask for or imagine

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

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

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

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

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

Ann Saunders — Chair

Mike Fagg — Chief Executive

Trustees Report for the year ended 31 December 2025

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

The Trustees, who are also Directors of Mission Aviation Fellowship UK (MAF UK) for the purposes of the Companies Act, have pleasure in presenting the Report and Accounts for the year ended 31 December 2025. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended), the Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102, October 2019).

Public benefit

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

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

Operational impact

Except where stated otherwise, the references to 'MAF' represent MAF's worldwide operations[1].

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

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

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

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

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

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

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

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

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

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

- Assisting medics, teachers and Bible translators in Chad

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

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

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

- Saving travel time and airlifting injured patients in Guinea

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

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

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

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

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

- Transporting vets and combatting drought in Kenya

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

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

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

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

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

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

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

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

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

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

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

- Saving lives and promoting healthcare in Madagascar

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

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

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

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

- Delivering disaster relief in Myanmar

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

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

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

- Providing Bibles and essential supplies in Papua New Guinea

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

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

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

- Facilitating reconciliation and enabling child ministry in South Sudan

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

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

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

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

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

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

- Helping plastic surgeons and restoring sight in Tanzania

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

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

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

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

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

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

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

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

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

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

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

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

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

Specifically, our objectives and outcomes in 2025 were to:

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

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

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

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

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

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

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

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

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

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

The MAF team in the UK

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

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

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

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

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

Co-Pilot

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

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

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

UK HR

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

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

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

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

International HR

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

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

Talent Acquisition

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

Conclusion for 2025

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

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

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

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

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

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

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

Strategic Report

Financial Review

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

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

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

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

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

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

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

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

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

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

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

Investment Powers and Policy

The investment powers of the Trustees are as set out in the Articles. Any sums not immediately needed have historically been invested in interest-earning accounts. It is the Trustees aim to ensure that funds are applied as quickly as possible, while also maintaining a suitable risk-based cash reserve to address the risks identified in the risk management process (see Risk Management section). Given the very low, and below inflation, interest rates, the Board have placed £1m of the funds in the CCLA[2] COIF Charities Ethical Investment Fund. All income is automatically reinvested.

Reserves Policy

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

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

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

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

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

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

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

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

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

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

[2] Home | CCLA

Principal Risks and Uncertainties

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

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

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

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

Risk Management

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

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

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

Fundraising Methods and Processes

Approach to fundraising

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

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

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

Fundraising conforming to recognised standards

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

Monitoring of fundraising carried out on its behalf

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

Fundraising complaints

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

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

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

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

The complaints received have been summarised below:

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

Structure, Governance and Management

Governing Document

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

Appointment of Trustees

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

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

Board decisions are made by majority vote.

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

Trustee Induction and Training

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

Organisational Structure

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

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

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

Governance

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

Safeguarding

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

Remuneration Policy

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

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

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

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

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

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

Related Parties

MAF UK is a member of MAF International, the operational arm of the MAF International Family[3], to which all operational assets were transferred by the resourcing groups. The central management of all the programmes enables better efficiency in terms of asset deployment and the standardisation of training and safety standards. MAF UK's overseas staff are seconded to MAF International and all funds raised for operational programmes are passed to MAF International. MAF UK has one subsidiary which is dormant. Apart from the natural transactions with other MAFs, there were no related party transactions.

Internal Controls

The Trustees have overall responsibility for ensuring that the charity has an appropriate system of controls, financial and otherwise. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities, and to provide reasonable assurance that:

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

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

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

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

Trustees' Responsibilities in Relation to the Financial Statements

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

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

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

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

The Trustees are responsible for keeping adequate accounting records that show and explain the charity's transactions, disclose with reasonable accuracy at any time the financial position of the charity, and enable them to ensure that the financial statements comply with the Companies Act 2006.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Provision of Information to Auditors

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

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

Legal and Administrative Information

Trustees and Members (the Trustees are also Members)

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

Company Information

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

Key Management Personnel

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

Our Advisers

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

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

E. Ann Saunders

Ann Saunders (Chair)

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

Opinion

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

In our opinion the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

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

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

Auditor's Responsibilities for the audit of the financial statements

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

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the charitable company's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

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

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

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

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the charitable company and considered that the most significant are the Companies Act 2006, the Charities Act 2011, the Charity SORP, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 &8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and UK financial reporting standards as issued by the Financial Reporting Council.

- We obtained an understanding of how the charitable company complies with these requirements by discussions with management and those charged with governance.

- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.

- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected non-compliance with laws and regulations.

- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

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

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

Use of our report

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

……. Date……

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

9 Appold Street
London
EC2A 2AP

Statement of Financial Activities

(incorporating an Income and Expenditure Account)

for the year ended 31 December 2025

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

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

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

Balance Sheet

(Statement of Financial Position)

as at 31 December 2025

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

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

Ann Saunders
Chairman

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

Cash Flow Statement

for the year ended 31 December 2025

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

Analysis of changes in net funds	1 January 2025 £ 000	cash flows £ 000	31 December 2025 £ 000
Short term deposits	-	-	-
Cash at bank and in hand	4,305	(1,066)	3,239
	4,305	(1,066)	3,239

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

Notes to the Financial Statements

for the year ended 31 December 2025

1 Accounting policies

Basis of preparation

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

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

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

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

Fund accounting

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

Income

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

Government grants

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

Expenditure

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

The following specific policies apply to categories of expenditure:

Raising funds

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

Charitable activities

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

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

Support Costs

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

Critical accounting estimates and areas of judgement

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

Foreign currencies

Foreign currencies have been translated to sterling as follows:

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

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

Tangible fixed assets and depreciation

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

Depreciation on assets is calculated as follows:

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

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

Cash

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

Financial Instruments

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

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

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

Operating leases

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

Pensions

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

Transfers between funds

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

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

		Unrestricted		Restricted		2025
		£ 000	£ 000	£ 000	£ 000	£ 000
2a	Donations					
	Individuals (non legacies)		5,988		1,497	7,485
	Churches		451		348	799
	Trusts		396		2,162	2,558
	Companies		74		78	152
	Other		26		16	42
	Legacies		5,895		92	5,987
			12,830		4,193	17,023

2b		Unrestricted		Restricted		2024
		£ 000	£ 000	£ 000	£ 000	£ 000
	Individuals (non legacies)		5,531		1,483	7,014
	Churches		429		301	730
	Trusts		352		1,552	1,904
	Guernsey OADC	-		*5*		
	Governments		-		5	5
	Other		31		18	49
	Legacies		5,454		60	5,514
			11,886		5,121	17,007

3 Investments and interest

Interest receivable		156
	2025	156
Interest receivable		143
	2024	143

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

4a		Unrestricted	Restricted	Sub-total	Apportioned	2025
	Expenditure	£ 000	£ 000	£ 000	£ 000	£ 000
	Raising funds					
	Voluntary income	2,525	-	2,525	337	2,862
	Donor acquisition	583	-	583	78	661
		3,108	-	3,108	415	3,523
	Charitable activities:					
	International Staff	1,255	986	2,241	299	2,540
	grants: regular	5,305	-	5,305	709	6,014
	grants: one-off	1,400		1,400	187	1,587
	restricted funding	-	3,136	3,136	430	3,566
	Overseas operations *	6,705	3,136	9,841	1,326	11,167
	Information and education	582	-	582	78	660
		8,542	4,122	12,664	1,703	14,367
	Support costs	2,088	-	2,088	(2,088)	-
	Trustee travel and meetings	*2*				
	Audit	*20*				
	Audit disbursements and vat	*1*				
	Non-audit fees and vat	*7*				
	Governance	30	-	30	(30)	-
		2,118	-	2,118	(2,118)	-
		13,768	4,122	17,890	-	17,890
	Overseas operations * grants	6,511				

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

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

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

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

Support costs include:	General management	Financial management	Human Resources	Information technology	Premises	Total
	228	511	453	471	296	1,959

Notes to the Financial Statements

for the year ended 31 December 2025

			2025	2024
5	Net income /(Expenditure)	Note	£ 000	£ 000
	This is stated after charging:			
	Depreciation	7	12	24
	Foreign exchange loss	1	1	1
	Payments under Operating Leases	11	173	153
	Auditor's remuneration			
	Audit fee	4a	20	20
	Audit disbursements (and vat)	4a	1	3
	Other fees paid to auditors (and vat)	4a	7	2

6 Trustee and staff remuneration, related party and other transactions

Staff costs	£ 000	£ 000
Wages and salaries	4,105	3,694
Social security costs	381	284
Other pension costs	451	394
Redundancy payments	66	-
	5,003	4,372
	Number	Number
Average number of employees - UK	74	69
Average number of employees - Overseas	30	30
	104	99
Employees with total remuneration and benefits in excess of £60,000:	Number	Number
£60,000 - £70,000	3	2
£70,000 - £80,000	3	2
£80,000 - £90,000	-	-
£90,000 - £100,000	1	-
£100,000 - £110,000	-	1
	£ 000	£ 000
Pension contributions in respect of these employees were	51	38
	£ 000	£ 000
Total remuneration/benefits of key management personnel	689	603

Trustee reimbursed expenditure

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

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

Related party transactions

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

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

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

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

CCLA Charities Ethical Investment Fund

9 Debtors

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

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

The carrying value of financial assets (in debtors) is:	2,611	2,206

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

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

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

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

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

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

12a Analysis of net assets between funds

Fund balances as at 31 December 2025 were represented by:

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

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

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

13a

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

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

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

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

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

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

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

13b

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

14a Restricted funds

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

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

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

14b

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

15a Provisions

	01.01.25 Brought forward £ 000	Utilised £ 000	Provided £ 000	31.12.25 Total £ 000
Leasehold dilapidations	64	-	5	69
	64	-	5	69

15b Provisions

	01.01.24 Brought forward £ 000	Utilised £ 000	Provided £ 000	31.12.24 Total £ 000
Leasehold dilapidations	59	-	5	64
	59	-	5	64