



BUSINESS MEN'S FELLOWSHIP

Scottish Charity Number: SCO25720

ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31ST DECEMBER 2025

Business Men's Fellowship

Legal and Administration

Current Trustees:	D Dougall D Walker S Turnbull H Mole	Chair Treasurer
Charity No:	SCO25720	
Registered Office:	BMF National Service Centre 1 Muirfield Drive Uphall West Lothian EH52 6BU	
Independent Examiner:	Manish Panjabi Accounting Without Borders St Mary's Court The Broadway HP7 0UT United Kingdom	
Bankers:	Bank of Scotland PO Box 1000 BX2 1LB The Royal Bank of Scotland Orrell Branch 6 Church Street Orrell, Wigan WN5 8TG	
Solicitors:	Eric Lumsden Sneddon Morrison 14 East Main Street Whitburn EH47 0RB	

Business Men's Fellowship

Trustees Report

For the year ended 31st December 2025

Structure Governance & Management

Constitution

The Fellowship is established by constitution (Nov 1997) in the UK and oversees other groups throughout Europe. The Fellowship is a Scottish Charity (No. SC 025720)

Appointment of Trustees

Trustees are appointed on recommendation of the Council and ratified by the members at any General Meeting convened for the purpose.

Management

The Fellowship is democratic in policy and in its running is undertaken by the office bearers and members of local groups or chapters who propose and elect the National Directors at the AGM. The Council which meets quarterly comprises the Directors and Trustees who are supported by the National Treasurer and National Administrator. These meetings are open to any member who may wish to attend.

The Office Bearers who served during the year and to the date of this report were as follows;

Trustees - D Dougall, D Walker, S Turnbull, H Mole.

Treasurer - H Mole

Administrator - G Collins

Directors - A Jones, D Dougall, D Walker, E Woodward, J Watt, S Turnbull, H Mole, G Collins, P Fenton and D Barnfield

Objectives & Activities

Charitable purposes

The aims of the Fellowship are in line with its Mission Statement – ‘to reach men in all nations for Jesus Christ, to call men back to God, to help believers be baptised in the Holy Spirit and grow spiritually, to bring greater unity in the church, the body of Christ.’ It is affiliated to other groups with the same vision through the Full Gospel Global Forum. This includes almost all Business Mens Fellowship and Full Gospel Business Mens Fellowship groups throughout Europe, Africa, Asia-Pacific, north America, Central America and South America.

Activities

Our reach and impact online continues to increase greatly. We have been live streaming a testimony and interview event every Monday night, which is seen by tens of thousands of people over our social media accounts on Zoom, Streamyard, Facebook and Youtube. The testimonies are recorded and edited for sharing on Spotify, radio programs and highlight/TV style episodes on Youtube. We have spent a small amount of money on advertising our videos and website on Facebook, Google and Youtube, which has helped us to increase our reach of audience exponentially. Our testimony videos and highlight videos have been watched by millions of people in 200 countries. Our online work is branded as ‘Lifestories Worldwide.’

We held a conference in Linlithgow, Scotland in May. It was a great success, being attended by almost 100 people. Delegates came from Latvia, England and Scotland. Local groups are meeting regularly in Aylesbury, Linlithgow, Falkirk and a new group starting in Glasgow.

Our members continue to meet every Thursday night for a prayer meeting on Zoom, in which we are often joined by some of our partner members from USA, Canada and Latvia

We also provide leadership and participation in the Full Gospel Global Forum and are active in supporting the work of BMF in other countries such as Kenya, Uganda, Lithuania and Latvia. Specifically in countries such as Kenya and Uganda, we provide a great deal of support for those suffering through abject poverty, through the provision of sports activities, prison visits and basic provisions

Business Men's Fellowship

Trustees Report

For the year ended 31st December 2025

Achievements & Performance

We successfully built our 'Life Stories @ Lunch' and 'Lifestories Worldwide' accounts on Facebook and Youtube to many thousands. Our social media platform is used to live stream events and share edited testimonies, including exclusive interviews with the likes of Simon Thomas of Sky Sports. Our videos have been watched by millions of people in 200 countries. Outreach events continued in Uganda and Kenya to great effect

We continue to support a food growing and distribution project in Uganda, as well as an orphanage. We continue to support an employment program in Kenya we started to help bring people out of poverty through being registered street cleaners. This program has helped bolster the income of hundreds of people across the country.

Financial Review

Reserves Policy

There are no overheads, paid employees or loan commitments and there is therefore no requirement for a financial reserve.

Grant Making Policy

The Fellowship may give some financial support to new groups to establish the work overseas

Risk Management

The Trustees assess the risks to which the charity is exposed on an ongoing basis and have established review procedures. Risk is low as there are no salaried staff or fixed overheads.

Plans for Future Periods

The Fellowship plans to promote new groups in the UK and overseas as opportunity and funding allows. We will continue to host Monday night live streamed events and propose to expand our online audience worldwide through social media platforms, podcasts and radio air time.

We will continue to engage with the FGGF although our CEO, Steven Turnbull, has stood down as a member of the FGGF Steering Committee. Some men will represent our organization at the FGGF conference in Berlin in July 2025.

Trustees Responsibilities

Under legislation relating to charities in Scotland, the Trustees are required to prepare financial statements for each year. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Fellowship will continue its activities.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position and enable the Trustees to ensure that the financial statements comply with the requirements of the Charities and Trustee Investment (Scotland) Act and the Charities Accounts (Scotland) Regulations 2006. The Trustees also have general responsibility for taking such steps as are reasonably open to them to safeguard the assets and to prevent and detect fraud and other regularities

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time

Approved by the trustees on Sep 15 2026 and signed on their behalf by:

Steven Turnbull

Chair
S Turnbull

Independent Examiner's Report to the trustees of Business Men's Fellowship

I report on the financial statements of the charity for the year ended 31 December 2025, which are set out on pages 6 to 9

Respective responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:-
 - to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Manish Panjabi

Manish Panjabi

St Mary's Court

The Broadway

HP7 0UT

Date: 15 September 2026

Business Men's Fellowship
Statement of Receipts and Payments
For the year ended 31st December 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Receipts					
Voluntary Receipts					
Donations & Gifts	2	18,050	16,742	34,792	38,215
Grants				-	-
Bank Interest		3		3	4
Total Receipts		18,053	16,742	34,795	38,219
Payments					
Cost of Fund Raising		5,887		5,887	827
Charitable Activities	4				
Education & Training		2,597		2,597	8,537
Community Fellowship		2,625	25,409	28,034	28,323
Governance costs	5	961		961	947
Total Payments		12,070	25,409	37,479	38,635
Surplus/(Deficit) for the year before transfers		5,983	(8,667)	(2,684)	(416)
Transfers between funds		(8,667)	8,667	-	-
Surplus/(Deficit) for the year		(2,684)	-	(2,684)	(416)

The Notes on pages 8 to 10 form an integral part of these accounts

All recognised gains and losses are included in the Statement of Receipts & Payments.

Business Men's Fellowship

Statement of Balances as at 31st December 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Reconciliation of Funds					
Fund balances brought forward at 1st January 2025		7,803		7,803	8,219
Surplus/(Deficit) for the year		(2,684)	-	(2,684)	(416)
Fund balances carried forward at 31st December 2025	6	5,119	-	5,119	7,803

	2025 £	2024 £
Bank & Cash Balances		
Cash at Bank	5,119	7,803
Cash in Hand	5,119	7,803

Other Assets (Unrestricted Funds)

Equipments		
Gift Aid accrued on donations at the year end	-	-

Liabilities (Unrestricted Funds)

Hall Hire	-	-
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All funds are unrestricted

The Notes on pages 8 to 10 form an integral part of these accounts

Approved by the trustees on Sep 15 2026 and signed on their behalf by:-

Steven Turnbull

Chair
S Turnbull

Howard Mole

Treasurer
H Mole

Business Men's Fellowship

Notes to the Financial Statements

For the year ended 31st December 2025

1 Accounting policies

Basis of Accounting

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Nature and purpose of funds

Unrestricted funds comprise accumulated surpluses and deficits on general funds. They are available for use at the discretion of the Trustees in furtherance of the general charitable objectives.

Restricted funds are funds that are to be used in accordance with specific restrictions imposed by the donors or which have been raised by the charity for specific purpose. The cost of raising and administering such funds is charged against the specific fund.

2 Voluntary Receipts - Donations and Gifts

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Offerings, Collections, Donations	5,746		5,746	5,147
Gifts	12,304	16,742	29,046	33,069
Total	18,050	16,742	34,792	38,215

3 Trustees Remuneration and Reimbursed Expenses

No members of the Trustees received remuneration for their services during the year (2025 - £Nil).

No members of the Trustees received any reimbursed expenses during the year (2025 - £Nil)

4 Analysis of Charitable Expenditure

	Education & Training £	Community Fellowship £	Total 2025 £	Total 2024 £
Restricted Gifts to Kenya		7,920	7,920	8,660
Restricted Gifts to Uganda		17,489	17,489	16,339
Conferences	2,597		2,597	8,537
Fellowship Support		2,625	2,625	3,324
Total	2,597	28,034	30,631	36,861

Business Men's Fellowship
Notes to the Financial Statements
For the year ended 31st December 2025 (Continued)

5 Governance Costs

	2025 £	2024 £
Insurance	393	379
Independent Examination & Accountancy	568	568
Bank Fees	-	-
	<u>961</u>	<u>947</u>

6 Funds

	Balance at 1st Jan. 2025 £	(Deficit) / Surplus for the year £	Transfers £	Utilised/ Realised £	Balance at 31st Dec. 2025 £
Unrestricted funds	<u>7,803</u>	<u>5,983</u>	<u>(8,667)</u>	-	<u>5,119</u>
Restricted funds	<u>-</u>	<u>-</u>	<u>-</u>	-	<u>-</u>
Total funds	<u>7,803</u>	<u>5,983</u>	<u>(8,667)</u>	<u>-</u>	<u>5,119</u>