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OMF INTERNATIONAL (UK)

Registered charity
England & Wales: number 1123973
Scotland: SCO39645
Republic of Ireland: 20200671

Company limited by guarantee
England & Wales: number 06541911

Report and Financial Statements
For the year ended 31 December 2025

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OMF INTERNATIONAL (UK)
Trustees' Annual Report - Contents
For the year ended 31 December 2025

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OMF INTERNATIONAL (UK)
Trustees' Annual Report – Reference & Administrative Details
For the year ended 31 December 2025

Governing document:	Memorandum & Articles (Dated 26 March 2026)
Charity Number:	1123973 (England & Wales) SCO39645 (Scotland) 20200671 (Republic of Ireland)
Company Number:	06541911 (England & Wales)
Trustees:	K. S. Ashman (appointed Chairman 3 September 2019) S. Beattie G.T. Featherstone (retired 7 March 2025) L. L. Lee Y. Huang Rev M. Wi E. K. Y. Kwan S. G. Connolly Rev T. L. Wambunya B. A. Roles
National Directors	I. McMahon (appointed 4 August 2025)
Secretary	J.R. Niblett
National & Registered Office:	3rd Floor Oxford Place 61 Oxford Street Manchester M1 6EQ
Auditor:	Azets Audit Services 12 King Street Leeds LS1 2HL
Bankers:	National Westminster Bank plc 7th Floor 280 Bishopsgate London EC2M 4RB

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OMF INTERNATIONAL (UK)
Trustees' Annual Report – Reference & Administrative Details
For the year ended 31 December 2025

Solicitors:	Fiona Bruce Solicitors 3 Grappenhall Rd Warrington WA4 2AH
	Edward Connor Solicitors 10 The Point Market Harborough LE16 7QU
Investment Managers	CCLA One Angel Lane London EC4R 3AB

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OMF INTERNATIONAL (UK)
Trustees' Annual Report
For the year ended 31 December 2025

Introduction

The Trustees are pleased to present their report together with the audited financial statements for the year ended 31 December 2025.

The reference and administrative details set out on pages 3 & 4 form part of this report.

The financial statements comply with current statutory requirements and the Charities Statement of Recommended Practice (Financial Reporting Standard 102) effective from 1 January 2019, the Companies Act 2006 and the Charities Act 2022.

Structure, Governance, and Management

OMF International (UK) "OMF UK" is a member body of OMF International, formerly the Overseas Missionary Fellowship, an inter-denominational evangelical Christian organisation which is united by common aims and values set out by James Hudson Taylor, the founder of the China Inland Mission, and the organisation is committed to sharing the good news of Jesus Christ in all its fullness with the peoples of East Asia. The Overseas Missionary Fellowship succeeded the China Inland Mission, which ceased to operate in China in 1951.

The international organisation was restructured during 2015 and now has a Covenantal Agreement to which all legal entities linked to OMF International, including OMF UK, are signatories. This agreement sets out the commonly agreed principles, practices and responsibilities shared by those different entities, whilst ensuring the autonomy and separate legal responsibilities of each unit.

OMF UK co-operates with other Christian agencies in the pursuit of its mission, both directly and through Global Connections, an inter-mission organisation that seeks to develop common understanding and approaches to key issues in Christian mission.

OMF International (UK) was incorporated as a company limited by guarantee under a Memorandum and Articles of Association having no share capital on 20 March 2008 and was registered as a charitable company in England & Wales on 7 May 2008, in Scotland on 11 June 2008 and in the Republic of Ireland on 15 August 2018. During the period 20 March 2008 to 31 March 2009 the entity was dormant. At the close of business on 31 March 2009, the undertakings, assets and liabilities of the unincorporated body known as OMF International (UK) (charity number 1086040) were transferred to this charitable company. The charitable company began to operate on 1 April 2009.

We understand the importance of having an effective Board and Trustees, who are all evangelical Christians in full agreement with the doctrinal basis and ethos of the organisation and are carefully selected on the basis of their skills and expertise. Trustees serve for a maximum of three consecutive terms of three years save that any Trustee who is appointed Chair in his or her third term may continue as a Trustee for three years from the date of his or her appointment as Chair.

New Trustees undertake a process of induction to give them a sound understanding of OMF UK and its work. They are able to attend conferences, to meet personnel at their work, and to attend meetings with various members of the Leadership Team.

The Trustees meet at least four times a year, including a day in the National Office in Manchester. The Trustees delegate day-to-day management of OMF UK to the National Director and the Leadership Team. The Trustees delegate the detailed scrutiny of budgets and annual accounts to the Audit and Finance Committee, which meets at least four times a year and is composed of representative Trustees and other suitably qualified persons.

The National Directors and all but one member of the Leadership Team, who is an employee, in common with all other mission partners of OMF UK serving in UK, receive monthly needs-based allowances on the same needs-based allowance levels as other members. The living allowance levels are reviewed on an annual basis, (normally with a RPI increase) by the Trustees. (These were benchmarked in 2015 against the stipend for Anglican curates and allowances paid in other similar organisations). If OMF UK does not receive sufficient income the living allowances are reduced. (Within OMF internationally, its supported mission partners are known as members and the term 'members' is used throughout this document, only being used in the sense of company law 'members' in Note 25).

On an ongoing basis, the Trustees review their current policies and processes against those detailed in the Charity Governance Code, seeking to adopt the recommendations of the Code towards increasingly effective governance and achievement of charitable objectives, where these are not already being implemented.

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Objectives and Activities

We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our activities.

The objects of OMF UK are:

- The advancement of the Christian faith worldwide
- The advancement of education according to Christian principles

The vision of OMF UK is, by God's grace, to see OMF UK as a catalyst for the Church sharing the good news of Jesus Christ in all its fullness among East Asia's peoples through all aspects of life. This will be achieved by developing OMF UK as a hub for intercultural, integral and indigenous mission, working collaboratively with Churches, OMF Centres, Agencies, and the East Asian diaspora, across the street and across the world.

Within the UK and Ireland, OMF UK is increasingly seeking to put local churches at the heart of its mission, channelling resources towards resourcing, training and facilitating churches and individuals to engage in world mission, with a special focus on East Asia's unreached peoples. This is in addition to its traditional role in the selecting and allocating of personnel to work with East Asia's churches and amongst its peoples in evangelistic teaching and leadership training ministries.

In response to the demographic changes in world Christianity which have been steadily impacting the global church and the context of its mission, a significant shift in focus is to ensure that it is the East Asian churches' requirements and agenda which are taking priority, Mission today is multidirectional, and we are committed to sending missionaries from East Asia, welcoming mission from East Asia and engaging in the East Asian diaspora communities in the UK.

Whichever of the priorities detailed in the section above are pursued, the intended public benefit or impact, which is difficult to measure quantitatively, is through enhancing the physical, mental and spiritual well-being of the East Asian beneficiaries, also leading to positive transformational development within their communities. Furthermore, significant public benefit is derived by the UK and Irish churches as OMF UK's service to them seeks to facilitate its own service and witness for engaging in culturally sensitive, effective and informed ways with the East Asian and other communities (be they cross-cultural or cross generational) living on their doorstep.

Vision and Strategy

In 2021 OMF UK developed a fresh vision and strategy for its work. This renewed vision and strategy has continuity with directions pursued in recent years but also demonstrates innovation in developing new pathways for OMF to deliver its core objectives for a mission landscape in the UK, Ireland and East Asia that continues to change.

The missiology that frames our vision and strategy is built around three key terms:

- **indigenous**: a commitment to the local people and context, and to their missional agenda;
- **integral**: a commitment to integrated ministry and whole-life discipleship as we share the good news of Jesus in all its fullness;
- **intercultural**: a commitment to mutuality and reciprocity, and to our own transformation as we share the good news with others.

The OMF UK strategy is summarized under five main points.

1. **Developing OMF UK as a hub for mission:**

In a fast-changing church and mission landscape, OMF UK aims to become a hub for sharing the good news of Jesus with East Asia's peoples in the UK, to the UK, and from the UK. The hub concept emphasises the integrative, intercultural and multidirectional nature of what faithful witness to the good news of the kingdom needs to look like in today's world. Adopting the hub concept will deliver greater strategic focus, breadth of engagement and organisational agility. The hub concept is an intentional move away from the 'home' and 'field' terminology common in mission organisations and better reflects the reality that the UK is not just a place where missionaries are sent from, but also a context into which missionaries are being received and where intercultural ministry is being carried out.

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2. **Recognising that Asia is on our doorstep in UK and Ireland**

Given the diverse nature of many communities across the UK and Ireland, Asia is increasingly on our doorstep and OMF UK therefore has opportunities to connect global with local mission, and to strengthen the connection between our existing diaspora ministries and our church related mobilisation ministries.

The diversity of communities is seen in the fact that a quarter of the evangelical church in the UK and Ireland consists of people from ethnic minorities. Becoming a hub for intercultural mission entails coming alongside such churches with a commitment to reciprocity in our relationships and to our own transformation as we share the good news with others.

3. **Creating a Diversity of Pathways**

In a world where the traditional missionary model is increasingly difficult to facilitate, OMF (UK) will develop a diversity of pathways for Christians in the UK and Ireland to share the good news across the street and across the world. OMF will do this in collaboration with other OMF Centres, through placements and ministries that include both short and long-term opportunities for ongoing engagement in global mission.

4. **Developing our Commitment to Integral Mission**

OMF UK will ensure that these pathways reflect OMF's commitment to integral mission, so that the good news in all its fullness is demonstrated through lives, ministries and vocations that proclaim the lordship of Christ over the whole of life and are shaped by the kingdom of God.

5. **Serving Indigenous Mission Movements**

OMF UK is committed to indigenous, locally centred ways for how the gospel takes root within, is expressed by, and shared from, local communities. Together with other OMF Centres, OMF UK will prayerfully seek ways to serve indigenous mission movements in East Asia, understanding the importance of listening and waiting for the invitation to co-create wider gospel initiatives.

Relocation to Manchester

The OMF UK National Office relocated to Manchester in October 2025. Over the last couple of years OMF (UK) has been exploring moving from the South-East of England to a more strategic office location that can better support our work of sharing good news of Jesus with East Asian peoples.

This move was driven by a desire for the UK office to reflect the fact that our ministry increasingly involves not only sending workers from the UK overseas, but also serving East Asian churches the UK and welcoming cross-cultural workers sent to the UK. Using a balanced scorecard of relevant criteria, the Trustees and Leadership Team scored several cities in the midlands and North of England. These criteria included opportunities to build on existing relationships with OMF stakeholders and supporting churches, which remain from when the OMF North Regional Director's office was located there.

In Manchester there are opportunities on our doorstep to work with the many East Asian churches in the city. There are also plentiful university connections with many local and international students inhabiting the vibrant inner-city areas near Chinatown, creating further ministry opportunities.

Manchester is also easily accessible; trains, planes, buses, trams and cars are all present in the urban infrastructure with a variety of frequent public transport options. Lastly, cost of living and office premises are more affordable than in the South-East of England. The leadership team and trustees agreed that establishing an office in central Manchester would facilitate our vision well, a sentiment shared by leaders from OMF's Returnee Focus and Intercultural Ministries in the UK.

All these factors combine to make Manchester an exciting and strategic location for the new OMF (UK) office.

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Structure of OMF International (UK)

- An operation overseen and supported from the National Office in Manchester, led by the National Director as part of Leadership Team comprising mainly of director members, who are responsible for the main functional departments. They are supported by skilled members, staff, interns and volunteers.
- The full financial sustainability and responsible oversight of workers amongst East Asians, ensuring that effective and appropriate ministry direction, pastoral concern and other support structures are provided in the fields of ministry, meeting their necessary life and ministry requirements. Sustainability is achieved partly through members requiring minimum pledged financial support commitments.
- A network of Area Representatives across the UK and Ireland who serve the UK and Irish churches in their engagement in God's mission. Area Representatives are the primary face of OMF UK to the Christian public in the UK and Ireland, engaging with individuals and the Church through conferences, digital media, direct invitations, new enquiries or existing relationships. They are supported by OMF UK members returning from overseas fields of service for home assignments and by an OMF UK volunteer network called Bridge Asia, which has a dedicated focus towards mobilisation ministries.
- A Communications Department, which strengthens the ministry of engagement and service to the Christian public through organising OMF UK led events and attendance at third party Christian conferences, as well as printed and digital materials targeting the specific needs of those engaging in cross cultural mission. Increasingly, strategies are being prioritised to develop engagement through collaborative software, such as Zoom, Teams and other social media platforms. In addition, there is specific focus on those in the Millennial & Generation Z age range with initiatives such as the Serve Asia podcast series.
- The Candidate Department is supported by volunteer area ministry teams working together with the local church, to provide a thorough screening process for candidates to ensure their suitability to operate in a demanding mission context. The team seeks to prepare missionary candidates so that they remain effective and healthy, reducing unnecessary attrition.
- Serve Asia, the short-term mission department's main purpose is to see increased engagement and awareness of God's mission to East Asians. It provides effective screening, mission discipleship resourcing, debriefing and follow up of short-term workers to serving opportunities with East Asians. The department also seeks to engage UK Christians in God's mission to East Asia through Next Gen conferences (virtual & in-person) with a particular focus on transformational discipleship to equip them to share Jesus Christ cross culturally across the street and the wider world.
- An Intercultural Ministries department is committed to furthering OMF (UK)'s ministry among and with East Asian diaspora in the UK and Ireland. This department is led by the Intercultural Ministries Director (IMD). The IMD is responsible for coordinating all the diaspora related ministry of OMF in the UK and Ireland, collaborating closely with OMF's Returnee Focus UK Country Leader, as well as with other like-minded organisations and networks.
- A People and Culture Department, which seeks to support members and their families, primarily while in the UK and Ireland, seeing them engaged and serving amongst their sending churches and communities of supporters. The People and Culture Department also provides resources for both members and churches to help facilitate this. Volunteer Area Ministry Teams are a key part of the wider member care team as are the volunteer medical team and debriefers. Support is also provided for retired members in partnership with the local church as well as the adult children of members who have served with OMF UK. The Member Care and HR Department also oversee the personnel needs of the team of 16 full-time and part-time staff employed in the office.

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OMF UK's identified core values with respect to undertaking activities and strategies are:

- depending on God in prayer;
- seeking that the needs of the East Asian Church and its peoples are the highest priority driving the organisation's agenda;
- keeping the priority of long-term mission and the biblical basis for mission before the Christian public, providing training, resourcing and facilitation of engagement;
- seeking general and personal income through prayer and the responsive provision of information while not appealing for funds;
- continuing to be a humble, learning organisation, listening to the Church in the UK, Ireland and East Asia, reviewing and critiquing our historic/traditional approaches to mission where these are being challenged and discerning God's leading to embrace new challenges/opportunities, accepting the risk and loss of control inherent in such approaches;
- aiming to maintain high standards, which include giving appropriate attention and resource to ensuring strong regulatory compliance; and
- maintaining value and integrity in relationships.

The criteria used to measure achievement of the objectives are firstly, the amount of resources provided through OMF UK for serving the local church operating amongst East Asians, as well as establishing pioneer ministries where the local church is not already well established. One measure for quantifying this is the number of fully supported workers, ensuring they are engaging in ministries, which are regularly reviewed for their effectiveness and appropriateness, sent with full sending church involvement in the areas of prayer, finance and pastoral support, as a minimum.

However, increasingly in the current changing world mission context, this quantifying of objective achievement needs to be considered in the light of whether it is workers (both overseas and in the UK) financed at high cost, overseas local workers financed at lower cost or a mix of both strategies which provides the greatest beneficiary impact.

In considering these matters, it needs to be noted that OMF UK is part of and integrally linked with a number of other entities comprising the Fellowship that is OMF International. This means that many of the intentions highlighted here may be more effectively achieved if they are also adopted by the other OMF International entities that OMF UK works closely with.

Secondly, achievement of these objectives will be assessed in terms of having the right number of appropriately equipped, well managed and supported Area Representatives, OMF UK members on Home Assignment and volunteers engaging in effective training, resourcing, discipleship formation, mobilisation, candidate and member care activities on behalf of OMF amongst UK and Irish churches.

Thirdly, achievement of these objectives is to be measured in terms of the breadth of church, cultural and generational constituencies with which OMF UK is able to engage and serve effectively. Much of the current growth of the UK and Irish churches is outside of the traditional church constituency that OMF UK has engaged with over many decades and unless OMF UK is able to broaden its engagement in these areas, it is going to increasingly find itself unable to achieve its desired objectives.

Finally, the costs of OMF UK have increased by less than inflation since 2010. The trustees will continue to be careful not to increase expenditure any more than is strictly necessary to deliver the strategy. However, the reduction in member numbers over the past 15 years, from 252 members in 2010 to 144 at the end of 2025, is reducing the member support, the main source of income.

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Risk Analysis and Mitigation

The Trustees recognise their responsibility for the management of risk. Together with the Leadership Team, they have carefully considered the major risks facing the charity. They have reviewed and updated their risk register, which prioritises all recognised risks and identifies the mitigating factors, systems and controls in relation to each risk. The Trustees have also ensured that there is a comprehensive monitoring and review process in place to capture new risks as they may arise and that systems are in place to manage these. As part of this process, the Charity Commission Internal Financial Controls Checklist for Charities (CC8) is completed on an annual basis. The Leadership Team reports to the Trustees regularly on all these matters.

The most significant medium to long-term risk to the organisation is, as already identified above, the effect of changes within the Church in the UK, Ireland and East Asia.

In general, as already indicated in this report, the organisation is seeking to mitigate these risks by ensuring that faithful relationships of service to the UK and Irish churches (which entail more than just seeing workers sent out to serve through OMF UK) are prioritised and appropriately resourced. Included in this intention, the organisation has been taking steps to engage relevantly with a younger generation, both in terms of the opportunities for involvement presented to it and how these are communicated.

Working with children and vulnerable adults requires detailed and appropriate policies and management to mitigate against risks arising from inappropriate relationships and actions towards such people. OMF UK has a comprehensive Safeguarding Policy, details of which are displayed on the organisation's website, prescribing that processes and protections are in place to ensure the wellbeing of such people when OMF UK is working with and serving them from time to time.

OMF UK's pattern of giving from supporters primarily to individual members means that the organisation is not exposed to the risk of changing giving patterns from individual large donors.

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Achievements & Performance

Member Summary

At the end of 2025, OMF UK had an overall total of 144 members (146 in 2024). Of these, 87 members (2024: 90) came under the direction of field leadership in 14 countries of East Asia, although some worked from other countries or from the UK. Their work varied widely but they all worked in partnership with local churches. In addition, there were 20 members in the UK and Ireland (2024: 24), working as part of the Returnee Focus Field, reaching East Asians who expect to return to their native countries. During 2025, OMF UK also supported one couple working in theological education in the UK and there were a further 8 members (2024: 8) serving in regional mobilisation roles and another 8 members working within the Intercultural Ministries Team in the UK.

A further 11 members (2024: 10) were serving in roles within Central Mobilisation, Member Care, Candidates, Serve Asia and International Leadership. There were also 8 members (2024: 5) who retained their OMF membership whilst temporarily pursuing other activities not under OMF UK's direction. During 2025, there were 3 members who retired (2024: 4) and 4 members resigned (2024: 7). The reduction in member numbers is part of a broader trend seen across organisations in the same sector as OMF UK.

In 2025, 4 new members joined (2024: 2 new members) as well as one new associate. We received 3 new applications during the year (2024: 7 applications), which we anticipate will become new members in the future.

The People and Culture Team, working alongside the volunteer Area Ministry Teams, medical advisors and debriefers, ensured that members received good member care and support, remaining healthy and effective in ministry.

Candidates were supported in their candidate process by the People and Culture Team working in collaboration with their local Area Representatives, Area Ministry and Medical Advisors. Candidates were prepared for becoming members through a thorough candidate process which included interviews and virtual training. These were designed to help to prepare candidates for effective future ministry.

Mobilisation & Media

The three goals for the Mobilisation & Media team were

- to see workplace ministry increasingly established as a means for inspiring people to share Jesus Christ to East Asian peoples.
- to develop OMF UK Intercultural Ministries
- to see at least 8 regular, strategic & high-quality training opportunities provided for the Mobilisation & Media team.

The following outcomes were achieved towards these goals:

Work and Go
By the end of 2025 we had sent a total of 3 workers along the Work+Go pathway. A lot of momentum had been created with about 10 applicants in the pipeline. The original Workplace ministry manager (and their successor) moved on and the ministry is now under review to determine how best to progress the initiative. There has been a significant OMF international impact as 10 other centres around the world are now considering how to integrate the brand and pathway into their mobilisation practice.

Resources for Intercultural Ministries
Within OMF UK there is now an intercultural ministry initiative led by a member of the Leadership Team. The media team has put together a handbook and resources that are intentionally used by the intercultural team with church communities throughout the UK. The visual and verbal brand has significant traction, and the intercultural team continues to grow and having an increasing impact. The Podcast continues to grow exponentially in its reach.

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Team Training
Training opportunities continue to be provided to the Mobilisation and Media team at the quarterly events held in Borough Green and Manchester. Each of these has 8 sessions within which fellowship, training and learning from each other is prioritised. Recent training has focused on how best to engage with AI, refining our mobilisation practice (for short term, long term and Workplace ministry applicants) and maintaining current awareness of the ever-evolving East Asia centres.

Media Team

The goals of the media team were to:

- to see 20 new resources produced, 10 for people who are already linked to OMF UK in some way and 10 for people who know nothing about OMF UK or who only have some awareness of OMF UK
- to create a measuring system that will be able to identify the impact and reach of each resource

The Media team continues to deliver high-quality resources on a regular basis and have achieved their targets. These have included delivering conferences (The Swanwick national OMF Conference, the Scotland & the Ireland conference) and the associated literature, social media and logistics. Podcast seasons 13 - 18 were also released. Two new books by Rosemary Dowsett were published. The first was entitled Mission in context: Now, Then and Next, and the second was called Planting Gospel Seeds. Alongside these three editions of the Billions magazine were produced and each was distributed to over 6,500 supporters. The fourth edition of Kids Billions was also produced. OMF's web and social media presence is regularly updated with inspiring content. From January 2026, OMF UK has started a new Instagram account which has grown to over 300 followers. Each resource continues to be assessed and measured for its effectiveness.

Serve Asia (SA), our short-term programme

- to see SA numbers reach 80 and SA Alumni members reach 40 annually
- to see at least one NextGen event to be held in each OMF UK area every year

Over the past 12 months we sent 30 workers on SA placements. The current numbers for 2026 are expected to exceed 37. There have been SA orientation and debrief events. NextGen events have been held in most of the regions around the UK. These help to inspire young adults to think through their place in missions into the future.

Bridge Asia (BA), our community of volunteers

The goal of BA in 2025 was:

- to see the BA volunteer community and the entire OMF UK volunteer cohort reviewed and assessed to determine how best to inspire and recruit future volunteers.

A thorough survey (volunteer review document) was written in autumn 2025 and undertaken in the first three months of 2026. The findings of this were presented to the Leadership Team. Going forward a more integrated volunteering programme is planned to be rolled out in Autumn 2026 that will engage people in voluntary roles throughout OMF UK and in each region and ministry that we are active in.

Area Representatives

The goals of the Area Representatives were:

- to see at least 10 new churches come into relationship with OMF UK annually
- to see the new Donorfy data system become ingrained in AR practice.

The Area Reps work hard to continue to maintain relationships with existing churches and connect with new church communities. New churches are regularly being engaged with as people apply to work with or alongside OMF UK. The new Donorfy system has started to become embedded in the mobilisation practice and is an effective, legal and safe method of handling the large amount of data from a diverse array of applicants and supporters of OMF UK. There has been some

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change within the team. In Northern Ireland we now have a new Area Representative and in Scotland we have had the privilege of working with a proactive intern since the autumn of 2025.

Intercultural Ministry

In 2025 we had ran our "An Intercultural Approach to Church and Mission training" with 7 churches/Christian organizations, including over 155 people. For many this was their first meaningful engagement with OMF. Our Intercultural Ministries team grew to 22 individuals engaged in range of fruitful intercultural ministries across the UK and Ireland.

We represented OMF at number of intercultural and diaspora ministry events and consultations. In most of these spaces it was a first-time engagement for OMF with individuals and churches present. We continued to collaborate in ministry and projects with other organizations with aligned objectives. This included Welcome Church, Friends International, COCM, Intercultural Churches, Evangelical Alliance One People Commission and Global Connections.

We continue to collaborate in ministry with our Returnee Focus colleagues, particularly in the area of training and facilitating intercultural Serve Asia placements in the UK and Ireland.

Financial Review

The operational surplus was £239k (2024: deficit of £496k). After the impairment of a building, and investment impacts, the overall result was a deficit of £520k (2024: surplus of £52k).

Incoming resources to the organisation normally come from 3 main streams: general donations, legacies and gifts for the support of specific individuals. These donations are given to benefit the advance of the Christian faith worldwide, with a particular focus on the peoples of East Asia. Total incoming resources for the year amounted to £6,895k (2024: £6,051k), of which £299k (2024: £324k) was restricted income. Incoming resources include £1,276k (2024: £661k) of legacy income. Support gifts increased to £4,496k (2024: £4,306k) which included recognition of gifts for future periods of £190k. Similar gifts were treated as deferred income in 2024. We removed the deferral in 2025.

Expenditure mainly covers charitable activities with just £17k spent on raising funds (2024: £7k). The cost of charitable activities was £6,656k (2024: £6,547k). The increase was due to the costs of relocation from Borough Green in the South-East of England to Manchester.

Investments lost £241k (2024: £87k) in an uncertain year for investment markets.

OMF UK has a policy of not publicly asking for funds. Although OMF UK does have a fundraising policy, this simply highlights the fact that whilst OMF UK does not engage in standard fundraising practices, it does comply with the Fundraising Regulator's Code of Fundraising Practice. The expenditure on 'Raising Funds' reported in the financial statements, is an estimate of the proportion of the costs spent on charitable activities. e.g. communications literature, which has an ancillary outcome of contributing to increasing the amount of donations received. In 2025 this also included the cost of applications made to Trusts for the relocation project.

In addition to the resources needed to fund the UK and Ireland operation, the Trustees, operating within the principle of sharing, allocate unrestricted income to OMF International in Singapore, for distribution to UK and Ireland members worldwide who are directly serving the organisation's objects of advancing the Christian faith amongst East Asia's peoples. During the year, £2,018k (2024: £2,108k) was allocated to OMF International. The sum allocated contributed towards the overall living and ministry costs of those members sent out by OMF UK to work in Asian and other countries outside the UK and Ireland. In 2025, all OMF UK members received at least 100% of their full support requirement through a combination of specific support gifts and general donations received.

OMF UK prepares an annual budget. The budget for the year was an unrestricted operating deficit of £712k. The reported unrestricted operating deficit before investment gains and other exceptional items was a surplus of £266k (2024: deficit of £470k). The improvement was mainly due to high legacy income in the year and the recognition of support gifts earmarked for future periods. The Trustees recognised a transfer of £364k from the Retirement Fund to General Fund, covering 60% of retirement allowances.

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Reserves Policy

The reserves policy is reviewed annually by the Trustees in light of the specific risks faced by the charity. OMF International UK holds unrestricted general funds (free reserves) for the following reasons:

- To allow for falls in our donation income as a result of economic circumstances or decline in member numbers
- To allow for any one-off costs, strategic investments and other initiatives

A legacy Reserve is held to manage fluctuations in annual legacy income. £519k is estimated to be the amount that would be required if the next 3 years matched the three worst consecutive years of legacy income during the last 10 years.

The "Ministry Support Reserve" allows for the future annual top-up of members with support under 100%. £2,184k was held in this fund at the end of 2025 (2024: £1,581k).

The current balance of £500k (2024: £472k) in General Fund is within the target range for free reserves, being equivalent to 3-6 months of operating expenditure which is made up of mission support and administrative support (£328k to £655k). In order to maintain general reserves, deficits may be reduced by adjusting the level of member allowances and the amount of grants made from general donations to support UK member's life and ministry budgets.

At the end of 2025, the total funds held were £14,481k (2024: £15,000k) of which £343k (2024: £355k) were restricted and £14,138k (2024: £14,645k) were unrestricted. It should be noted that of the £13,638k (2024: £14,173k) of designated funds, £4,599k (2024: £6,101k) is represented by property assets currently in use by OMF UK and £4,666k (2024: £4,200k) is held with the aim of helping to fund OMF UK's retired members' allowances. OMF UK's Trustees and Leadership Team continue to review the potential best strategic uses of the various funds.

Note 22 to the financial statements shows the assets and liabilities attributable to the various funds by type. There are three types: General Fund, designated funds, and restricted funds. The Trustees believe that the current assets, mostly in the form of cash at bank are sufficient to meet the short-term needs of the charity, its members and projects.

Investments shown in the accounts comprise mainly of managed funds and short-term cash funds. OMF UK has an Investment Committee, which reports to the Trustee Board, to oversee the management of its investments in line with OMF UK's Investment Policy. Funds held from the retirement fund are held separately to those held for the General Fund and other designated funds. As part of the retirement fund will be used in the coming years, it has a lower risk profile.

The Trustees have prepared the financial statements on a going concern basis and consider that no disclosures relating to OMF UK's ability to continue as a going concern need to be made in the financial statements.

Plans for Future Periods

In the context of the demographic shifts in world Christianity OMF UK will continue to challenge the traditional narrative around the purpose of a mission agency. This will mean that instead of asking how many missionaries OMF (UK) is sending to East Asia, we will ask: what is the best way for OMF (UK) to serve East Asian churches so that they can extend their witness in East Asia and beyond?" Answers to this question will continue to include missionaries being sent to East Asia, but other avenues of services will need to be pursued if OMF is to remain faithful to its calling and relevant for the current context.

Therefore, six strategic ministry streams are being prioritized for development over the next 5 years:

1. **Sending workers to East Asia**: OMF UK remains committed to sending pioneer type missionaries but in light of the maturity of many East Asian churches and the emergence of East Asian mission movements, we recognise the need for an increased number of workers who can partner well with existing churches. This includes continuing to send support workers in various areas.
2. **Marketplace ministry**: OMF UK is committed to developing innovative pathways for Christians in their 20s and 30s to explore how to share the good news of Jesus across cultures, whatever their profession and wherever their career takes them. OMF UK will create initiatives that inspire workers to see the intrinsic value of work, how their faith integrates with their work in cross-cultural settings.

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Plans for Future Periods (continued)

3. **Commitment to creation care**: In OMF (UK) the goal is for creation care to be understood as part of biblical mission and an essential element to OMF's commitment to integral mission. OMF (UK) has a creation care working group in place, with strategic goals identified and worked towards, for instance a partnership with Climate Stewards to enable OMF (UK) Centre member flights to be offset.
4. **Investing in equipping and training East Asians for mission in East Asia.** This will involve collaborating in projects with OMF Fields in East Asia and with like-minded organisations that are contributing to multiplication ministries and the equipping of East Asian churches for global mission.
5. **Increasing opportunities for listening, reciprocity and reverse mission.** OMF (UK) is committed to increasing the opportunities to hear from East Asian church and mission leaders, and to collaborating with diaspora churches and majority world mission initiatives in the UK and Ireland. This requires the facilitation of good listening and the reciprocity of people, prayer and perspectives on theology and practical ministry, also equipping local churches in the UK and Ireland to see that mission is not only about sending but also includes receiving and learning from the global Church.
6. **Developing integrative ways of working with diaspora ministries** – both returnee focused and the wider diaspora ministry that OMF UK is increasingly engaging with. Diaspora Returnee Ministries (DRM) has been a feature of OMF's work in the UK for many years. A new structure has been agreed to enable the development of diaspora strategy in the UK. A new leadership role is being created to ensure strategic coordination of all OMF (UK)'s diaspora related ministries in the UK and Ireland.

The People and Culture Department will continue to provide resources for both members and churches in caring for members through developing the Member Care core team and sourcing new members for the Area Ministry Teams.

The Member Care and HR Department will continue to provide resources for both members and churches in caring for members through expanding the Member Care core team and sourcing new members for the Area Ministry Teams.

Prayer meetings & events will continue to be run in a hybrid manner – both online & in person. Over 10 country specific virtual OMF prayer meetings have met monthly to pray. Area Representatives are now able and active in organising both in-persona and virtual events in their areas.

Future plans for the Serve Asia team include exploring how to make short term mission ecologically sustainable for UK Serve Asia workers. The Serve Asia team also plan to make NextGen accessible and will continue to work with the Communications department to make these events relevant and transformational.

Funds Held as Custodian trustee

There are none held.

Post Balance Sheet Events

There have been no significant post balance sheet events.

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OMF INTERNATIONAL (UK)
Trustees' Annual Report
For the year ended 31 December 2025

Statement of Trustees' Responsibilities

The Trustees (who are also directors of OMF International (UK) for the purposes of company law) are responsible for preparing the Report of the Directors 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. Under that law the Trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted

Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the income and expenditure of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and apply them consistently
- observe the methods and principles in the Charities SORP
- make judgements and estimates that are reasonable and prudent
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and 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 which are sufficient to show and explain OMF UK's transactions, which disclose with reasonable accuracy, at any time, the financial position of OMF UK, to enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the charity's constitution. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

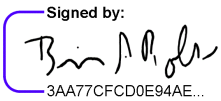
As far as the Trustees are aware, there is no relevant audit information of which OMF UK's auditor is unaware and the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on OMF UK's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

Approval
In approving the Trustees Annual Report, the Trustees are also approving the Directors Report in their capacity as company directors.

Signed on behalf of the Trustees

Signed by:

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B.A. Roles
Trustee
15 September 2026

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Independent Auditor's Report to the trustees and members of OMF International (UK) For the year ended 31 December 2025

Opinion

We have audited the financial statements of OMF International (UK) (the 'charitable company') for the year ended 31 December 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cashflow 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 Financial Reporting Standard 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 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

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 trustees 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 this gives rise to 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 trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' 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 charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

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We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) 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 directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption in preparing the directors' report.

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
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 the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/Our-Work/Audit/Audit-and-assurance/Standards-and-guidance/Standards-and-guidance-for-auditors/Auditors-responsibilities-for-audit/Description-of-auditors-responsibilities-for-audit.aspx. This description forms part of our auditor's report.

Extent to which the audit was considered capable of detecting irregularities, including fraud
Irregularities, Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we 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. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the company through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;

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- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias
- Performing audit work over the timing and recognition of income and in particular whether it has been recorded in the correct accounting period.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of noncompliance. 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.

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 section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters 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 anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Signed by:
Jessica Lawrence 15 September 2026
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Jessica Lawrence (Senior Statutory Auditor)
For and on behalf of Azets Audit Services

Chartered Accountants
Statutory Auditor

Azets Audit Services Ltd
12 King Street
Leeds
LS1 2HL

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OMF INTERNATIONAL (UK)

Statement of Financial Activities for the year ended 31 December 2025

	Note	2025 Unrestricted Funds £000s	2025 Restricted Funds £000s	2025 Total Funds £000s	2024 Unrestricted Funds £000s	2024 Restricted Funds £000s	2024 Total Funds £000s
Income from:							
Donations:							
Support gifts		4,496	-	4,496	4,306	-	4,306
General donations		502	-	502	503	-	503
Project Funds UK		26	63	89	-	28	28
Project Funds overseas		-	236	236	-	296	296
Legacies UK		1,276		1,276	661		661
Legacies for Overseas			-	-		-	-
Other Trading Activities							
Publications income		12	-	12	15	-	15
Rental income		27	-	27	39	-	39
Investment income:							
Interest & Dividends		257	-	257	203	-	203
Total Income		**6,596**	**299**	**6,895**	**5,727**	**324**	**6,051**
Expenditure on:							
Raising funds	4	17	-	17	7	-	7
Charitable activities							
Mobilisation	5	1,273	25	1,298	1,167	22	1,189
Evangelisation	6	3,058	300	3,358	3,262	325	3,587
Mission Support	7	561	1	562	474	3	477
Administration Support	8	749	-	749	571	-	571
Education and Information	9	65	-	65	58	-	58
Retirement	10	607	-	607	658	-	658
Total Expenditure		**6,330**	**326**	**6,656**	**6,197**	**350**	**6,547**
Operational surplus / (deficit)		**266**	**(27)**	**239**	**(470)**	**(26)**	**(496)**
Provision for historic legal costs		-	-	-	837	-	837
Impairment of fixed assets		(483)	-	(483)	(202)	-	(202)
Net loss on sale of fixed assets		(35)	-	(35)			
Net Gains/(Losses) on investments	13	(237)	(4)	(241)	(85)	(2)	(87)
Surplus / Deficit after unrealised losses		(489)	(31)	(520)	80	(28)	52
Transfers between funds	20	(19)	19	(0)	-	-	-
Net movement in funds		**(508)**	**(12)**	**(520)**	**80**	**(28)**	**52**
Reconciliation of funds:							
Total funds brought forward		14,645	356	15,001	14,565	383	14,948
Total funds carried forward	20-22	**14,137**	**344**	**14,481**	**14,645**	**355**	**15,000**

All amounts relate to continuing activities. The notes on pages 23 to 37 form part of these financial statements.

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OMF INTERNATIONAL (UK)

Balance Sheet as at 31 December 2025

	Note	2025 £ 000s	2024 £ 000s
Fixed Assets			
Tangible Fixed Assets- Properties	**12**	4,272	6,102
Tangible Fixed Assets- Other	**12**	327	18
Fixed Assets Investments- Managed	**13**	7,227	6,604
Fixed Assets Investments- Unlisted	**13**	34	33
		11,860	12,757
Current Assets			
Investment property held for re-sale	**15**	37	37
Stock		14	16
Debtors	**16**	293	538
Cash at bank and in hand		3,429	2,870
		3,773	3,461
Creditors: amounts falling due within one year	**17**	(1,025)	(982)
Provision for historic legal costs	**18**	(127)	(236)
Net Current Assets		**2,621**	2,243
Total Net Assets	**20 -22**	**14,481**	15,000
Funds:			
Unrestricted - General Fund		502	472
Designated			
- Fixed Asset Fund		4,598	6,101
- Retirement Fund		4,664	4,191
- Homeside Fund Buffer reserve		205	397
- Legacy Reserve		519	519
- Ministry Support Reserve		2,184	1,581
- Home Assignment Ministry Fund		355	279
- Reverse Mission Training & Equipping of East Asians		250	250
- Diaspora Related Collaborative & Ministry Projects		200	200
- Other Designated Funds (< £200k)		660	655
Total Unrestricted Funds	**20 – 22**	**14,137**	14,645
Restricted Funds	**20 – 22**	344	355
Total Funds	**20 – 22**	**14,481**	15,000

These financial statements have been prepared in accordance with the special provisions for small companies under part 15 of the Companies Act 2006.

Approved and authorised by the Trustees for issue on 15 September 2026 and signed on their behalf by:

B.A. Roles
Trustee

Signed by:
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OMF INTERNATIONAL (UK)

Cashflow Statement for the year ended 31 December 2025

	Total funds £ 000s	Prior Year funds £ 000s
Cash flows from operating activities:		
Net Cash used in operating activities	620	(519)
Cash flows from investing activities:		
Interest from investments	257	203
Purchase of property, plant and equipment	(318)	(4)
Net cash provided (used in)/by investing activities	**(61)**	**199**
Change in cash and cash equivalents in the reporting period	559	(320)
Cash and cash equivalents at the beginning of the reporting period	2,870	3,190
Cash and cash equivalents at the end of the reporting period	**3,429**	**2,870**

Reconciliation of net (expenditure)/income to net cash flow from operating activities)

	Current Year £ 000s	Prior Year £ 000s
Net income for the reporting period (as per the statement of financial activities	(519)	16
Depreciation	59	81
Interest from investments	(257)	(203)
Proceeds from sale of buildings	1,263	-
Less cash transferred to investments	(865)	-
Increase/(Decrease) in creditors	43	(115)
(Decrease) / Increase in Provision for legal costs	(108)	(904)
(Increase)/Decrease in debtors	242	319
(Increase) / Decrease in stock	2	(3)
Add Losses on revaluation of property	483	203
Add Loss on investments	242	87
Add loss on disposal of Fixed Assets	35	-
Net (used in)/provided by operating activities	**620**	**(519)**

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1 Status and general information

OMF International (UK) is a company limited by guarantee incorporated in the United Kingdom and a registered charitable company (company number 6541911, England and Wales registered charity number 1123973, Scottish registered charity number SC039645 and Republic of Ireland charity number 20200671). It is governed by its Memorandum and Articles and its registered office is Oxford Place, 61 Oxford Street, Manchester M1 6EQ.

Refer to the Trustee's Annual Report (pages 6 and 7) for a full description of the organisation's objectivities and activities.

The financial statements are presented in Thousands of Pounds Sterling (£000s), the Company's functional currency and rounded to the nearest thousand pound.

2 Accounting policies

a) Basis of accounting and assessment of going concern

The financial statements are prepared on the historical cost basis of accounting, with items recognised at cost or transaction value unless otherwise stated in these accounting policies, in compliance with the Companies Act 2006, the Charities Act 2011 and in accordance with applicable accounting standards and the Charities SORP (FRS102) Accounting and Reporting by Charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OMF International (UK) is a public benefit entity as defined by FRS102.

The Trustees are of the opinion that given the surplus for the period and the high value of net assets, the charitable company can continue in operation for the foreseeable future and therefore the financial statements have been prepared on a going concern basis.

b) Fixed assets and impairments

Tangible fixed assets, are stated at cost less depreciation. Assets are reviewed for indications of impairment at each balance sheet date. If such indication exists, the recoverable amount of the asset is estimated and compared to the carrying amount. Where the carrying amount exceeds the recoverable amount, an impairment loss is recognised in the statement of financial activities.

Land and buildings are carried at fair value at the date of the revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses. Revaluations are undertaken with sufficient regularity to ensure the carrying amount does not differ materiality from that which would be determined using fair value at the Statement of Financial Position date.

Fair values are determined from market-based evidence undertaken by professional qualified valuers.

Revaluation gains and losses are recognised in the Statement of Financial Activities.

c) Depreciation of tangible fixed assets

Tangible fixed assets are depreciated over their expected useful life on the following straight-line bases:

Land	0%
Buildings	2%
Motor vehicles	25%
Computer equipment	33.33%
Fixtures, fittings and office equipment	25%

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d) Fixed asset investments

Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the quoted market price. The Statement of Financial Activities includes the net gains and losses arising on revaluation and disposals throughout the year. The charity does not acquire, put options, derivatives or other complex financial instruments.

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and their opening carrying value or their purchase value if acquired subsequent to the first day of the financial year. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value. Realised and unrealised investment gains and losses are combined in the Statement of Financial Activities.

e) Investment property

Investment property is included on the balance sheet at market value at the balance sheet date. The valuation is the result of calculations made by surveyors, at the time of receipt of the assets, on the basis of the premiums payable if the lessee wished to extend their lease. Where the lessee has now extended their lease, the valuation included is now the difference between the surveyor's peppercorn rent based premium valuation and the ground rent based premium valuation. Realised and unrealised gains and losses on investment property are included in the Statement of Financial Activities in the year in which they arise.

f) Stock

The stock of the publications department is stated at the lower of cost and net realisable value. Provision is made for slow moving and obsolete stock.

g) Income recognition

Income from donations is accounted for on a receipts basis, and the related Gift Aid is usually received and accounted for in the month following the month of the original donation.

Legacies are accounted for when received or when receipt is probable and the value can be measured with sufficient reliability.

Where legacies notified to OMF International (UK) by the end of the relevant accounting period do not meet the above criteria, the total estimated value of such legacies will be disclosed in a note to the financial statements.

Publications income is accounted for on a receipts basis.

Income other than mentioned above is dealt with on an accruals basis.

h) Expenditure recognition

Charitable expenditure comprises services supplied and activities undertaken which are identifiable wholly or mainly in support of OMF International (UK)'s objectives. Those costs shown as management and administration relate to the management of OMF International (UK)'s assets, organisational administration and compliance with constitutional and statutory requirements.

Where appropriate, expenditure is apportioned on a reasonable and consistent basis to other costs within mobilisation and evangelisation expenditure.

The underlying principle upon which cost apportionment is based is staff time.

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h) Pension scheme

OMF International (UK) operates a defined contribution pension scheme for staff. The assets of the scheme are held separately from that of OMF International (UK) in an independently administered fund. The pension costs charged represent the contributions payable under the scheme by the OMF International (UK) to the fund. OMF International (UK) has no liability under the scheme other than for the payment of these contributions.

i) Funds

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of OMF International (UK) and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors. The aim and use of each restricted fund is set out in the notes to the financial statements.

j) Financial instruments

Financial instruments are classified as either 'basic' or 'other' in accordance with Chapter 11 of FRS 102 and are recognised on the charity's balance sheet when it becomes party to the contractual provisions of the instrument. Financial instruments are initially measured at transaction price, unless the arrangement constitutes a financing transaction, which includes transaction costs for financial instruments not subsequently measured at fair value. A financing transaction is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument. The only financial instruments held by charity are debtors, creditors, loans and investments. These are basic financial instruments and are therefore recognised at the transaction price less any impairment.

k) Funds significant judgements and estimates

The preparation of the financial statements requires the Trustees to make estimates and assumptions that affect the reported amounts of revenues, expenses, assets and liabilities, and the disclosure of contingent liabilities at the date of the financial statements. If in the future such estimates and assumptions, which are based on the Trustees' best judgement at the date of the financial statements, deviate from the actual circumstances, the original estimates and assumptions will be modified as appropriate in the year in which the circumstances change. The Trustees consider the following to be the main sources of estimation uncertainty:

Income recognition of legacies – legacies have been recognised when receipt is probable and on a case-by-case basis once the value can be measured reliably, rather than adopting using a portfolio basis based on past experience.

Land and buildings - As set out in note 12, the land and buildings were valued in December 2023 by external valuers registered with the Royal Institute of Chartered Surveyors (RICS). The office building has been impaired based on its sale price. The sale completed on 26 June 2026.

The valuation used relied upon assumptions and information provided by management. If the assumptions and information differ notably from expectations, the fair value of the properties could require a significant adjustment in future periods.

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Note 3 Connected parties

OMF International (UK) co-operates with other Christian agencies in the pursuit of its mission.

OMF International (UK) received £3,380 in donations from trustees during the year (2024: £3,860).

None of the Trustees receive any remuneration in their capacity as trustees, although all received refreshments at trustees' meetings provided by OMF International (UK). 10 trustees received travel expense and conference accommodation payments during the year (2024:7). The total expenses relating to trustees paid in the year were £5,360 (2024: £1,816).

Note 4 Cost of raising funds

The cost of raising funds recognises the promotional aspect contained within education and information expenditure. In 2025 grant applications were sent to various trusts for the relocation project. The cost of generating funds was £17k (2024: £7k).

Note 5 Mobilisation Expenditure

	Unrestricted Funds	Restricted Funds	TOTAL 2025	Unrestricted Funds	Restricted Funds	TOTAL 2024
	£ 000s	£ 000s	£ 000s	£ 000s	£ 000s	£ 000s
Staff salaries (note 11)	196		196	176		176
Member Allowance payments	519	-	519	492	-	492
Member Expense payments	20	-	20	14	-	14
Member Pension, NI & Tax	78	-	78	97	-	97
Home Assignment Allowances & Expenses	256	-	256	278	-	278
Literature & Information	53	-	53	46	-	46
Other Costs	151	25	176	64	22	86
Serve Asia Teams	-	-	-	-	-	-
	1,273	**25**	**1,298**	**1,167**	**22**	**1,189**

Note 6 Evangelisation Expenditure

	Unrestricted Funds	Restricted Funds	TOTAL 2025	Unrestricted Funds	Restricted Funds	TOTAL 2024
	£ 000s	£ 000s	£ 000s	£ 000s	£ 000s	£ 000s
Staff salaries (note 11)	8		8	8		8
Overseas allocation to OMF International (Singapore)	1,781	237	2,018	1,813	295	2,108
Member Allowance payments	594	-	594	618	-	618
Member Expense payments	7	-	7	5	-	5
Member Pension, NI & Tax	661	-	661	821	-	821
Serve Asia Teams	-	-	-	-	-	-
Other costs	7	63	70	(3)	30	27
	3,058	**300**	**3,358**	**3,262**	**325**	**3,587**

Evangelisation expenditure comprises the allocated functional costs arising from the process of sharing the gospel with East Asians. The amounts shown as restricted funds represent payments made to specific projects.

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Note 7 Mission Support

	Unrestricted Funds	Restricted Funds	TOTAL 2025	Unrestricted Funds	Restricted Funds	TOTAL 2024
	£ 000s	£ 000s	£ 000s	£ 000s	£ 000s	£ 000s
Staff salaries (note 11)	155		155	129		129
Member Allowance payments	203	-	203	187	-	187
Member Expense payments	11	-	11	7	-	7
Member Pension, NI & Tax	31	-	31	39	-	39
Home Assignment Allowances & Expenses	28	-	28	31	-	31
Other costs	133	1	134	81	3	84
	561	**1**	**562**	**474**	**3**	**477**

Mission Support expenditure comprises the allocated functional costs arising from the process of providing mission specific support i.e. processing candidates and pastoral care to personnel engaged in Mobilisation and Evangelisation.

Note 8 Administration Support

	Unrestricted Funds	Restricted Funds	TOTAL 2025	Unrestricted Funds	Restricted Funds	TOTAL 2024
	£ 000s	£ 000s	£ 000s	£ 000s	£ 000s	£ 000s
Staff salaries (note 11)	305	-	305	220	-	220
Member Allowance payments	19	-	19	16	-	16
Member Expense payments	1	-	1	1	-	1
Member Pension, NI & Tax	8	-	8	10	-	10
Information Technology	116	-	116	40	-	40
Exceptional Costs	(22)	-	(22)	1	-	1
Other costs	322	-	322	283	-	283
	749	**-**	**749**	**571**	**-**	**571**

Governance Costs

Included in the above administration support are governance costs associated with fulfilling statutory obligations and providing strategic direction to OMF International (UK).

	2025	2024
	£ 000s	£ 000s
Staff costs	16	15
Trustee Expenses	5	2
Auditors' fees - for audit	23	21
Other costs	16	20
	61	**57**

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Note 9 Education and Information Expenditure

	Unrestricted Funds	Restricted Funds	TOTAL 2025	Unrestricted Funds	Restricted Funds	TOTAL 2024
	£ 000s	£ 000s	£ 000s	£ 000s	£ 000s	£ 000s
Literature and information	14	-	14	10	-	10
Books and Conferences	1	-	1	1	-	1
Staff salaries (note 11)	50	-	50	47	-	47
	65	**-**	**65**	**58**	**-**	**58**

Education and information expenditure comprises the costs of producing the "Billions" magazine, conferences and prayer resources.

Note 10 Retirement Expenditure

	Unrestricted Funds	Restricted Funds	TOTAL 2025	Unrestricted Funds	Restricted Funds	TOTAL 2024
	£ 000s	£ 000s	£ 000s	£ 000s	£ 000s	£ 000s
Retired member allowance payments	596	-	596	650	-	650
Member Allowance payments	5	-	5	4	-	4
Member Expense payments	-	-	-	0	-	0
Staff salaries (note 11)	6	-	6	4	-	4
Other costs	-	-	-	0	-	0
	607	**-**	**607**	**658**	**-**	**658**

Note 11 Staff costs

	2025 £ 000s	2024 £ 000s
Wages & salaries	619	497
Social security costs	60	47
Pension contributions	41	41
	720	**585**
Staff costs analysed by function:		
Note 5 Mobilisation Expenditure	196	177
Note 6 Evangelisation Expenditure	8	8
Note 7 Mission Support	155	129
Note 8 Administration Support	305	220
Note 9 Education and Information Expenditure	50	47
Note 10 Retirement costs	6	4
	720	**585**

One employee earned £60,000 or more in the year (2024: one) with a salary (excluding employer pension contributions) of £74,260 (2024: £72,100). The average number of employees was 16 (2024: 18).

Key management personnel comprise trustees, who are unpaid, 7 senior managers (including the National Director), of which 4 individuals were supported members and 3 were employees. The total benefits received by key management personnel, including pension contributions, in the year was £337,298 (2024: £366,120).

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Note 12 Fixed Assets

Cost or valuation	Land and Buildings £ 000s	Computer equipment £ 000s	Office equipment £ 000s	Fixtures and Fittings £ 000s	Motor Vehicles £ 000s	Total £ 000s
at 1 January 2025	6,145	161	69	116	12	6,503
Additions	-	27	6	285	-	318
Disposals	(1,310)	(111)	(59)	(104)	(7)	(1,591)
at 31 December 2025	**4,835**	**77**	**16**	**297**	**5**	**5,230**
Accumulated depreciation						
at 1 January 2025	(44)	(152)	(64)	(114)	(10)	(384)
Charge for the year	(49)	(5)	(2)	(1)	-	(57)
Impairment	(483)	-	-	-	-	(483)
Released on disposals	13	111	59	103	7	293
at 31 December 2025	**(563)**	**(46)**	**(7)**	**(12)**	**(3)**	**(631)**
Net book value						
at 1 January 2025	**6,101**	**9**	**5**	**2**	**2**	**6,119**
at 31 December 2025	**4,272**	**31**	**9**	**285**	**2**	**4,599**

The land and buildings were valued at £4,335k including an impairment of the Borough Green office Building of £483,000 based on its sale price in June 2026. The other properties were valued in December 2023 by external valuers, Roger Hannah, in accordance with the appropriate sections of the Royal Institution of Chartered Surveyors (RICS) Valuation - Global Standards 2022 and International Valuation Standards (IVS).

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Note 13 Fixed Asset Investments

	Managed Investments	
	2025	**2024'**
	£ 000s	**£ 000s**
Market Value at 1 January 2022	6,604	6,691
Additions	864	-
Disposals	-	-
Unrealised investment gains/ (losses)	(241)	(87)
Market Value at 31 December	**7,227**	**6,604**

The managed investments are held with the investment manager CCLA and represented by a segregated portfolio predominantly invested directly in conventional assets, such as equities, bonds, commodities and currencies.

	Unlisted Investments	
	2025	**2024'**
	£ 000s	**£ 000s**
Value at 1 January and 31 December	34	33
Market Value at 31 December	**34**	**33**

During 2017, shares in an unlisted company were received as part of a legacy. The shares have been valued at fair value.

Note 14 Capital Commitments

No capital expenditure was contracted for or committed at 31 December 2025 (2024: nil)

Note 15 Current Asset Investments

Current Asset Investments - property held for sale (restricted)

	2025	**2024**
	£ 000s	**£ 000s**
Market Value at 1 January and 31 December	37	37

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Note 16 Debtors

	2025 £ 000s	2024 £ 000s
Trade debtors	2	2
Other debtors	56	38
Prepayments	51	62
Accrued income - Legacies	138	401
Accrued income - Gift Aid	46	35
	293	**538**

Note 17 Creditors

	2025 £ 000s	2024 £ 000s
Trade Creditors	124	93
Sundry creditors	356	330
Accruals - general	24	20
OMF International (Singapore)	521	386
Deferred income	-	153
	1,025	**982**

Reconciliation of Deferred Income

Amount deferred at 1 January	153	160
Amounts recognised as income in 2025	(153)	26
Amounts received - from prior years	-	(33)
Deferred income at 31 December	**-**	**153**

In 2025, all support gifts given to members were recognised in the year. None of these gifts were recognised as deferred income, even though the intention may be to defer the support for a member to 2026 or 2027. Therefore, deferred income was £0 at the end of 2025.

The Trustees are satisfied that no provision should be made in the accounts in relation to future amounts which may be paid to retired members, as they do not believe there is any commitment to make such payments. They are only made at the discretion of OMF International (UK), and as income permits.

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Note 18 Provision

	2025 £ 000s	2024 £ 000s
Provision brought forward at 1 January	236	1,140
Legal fees in 2025	(109)	(66)
Adjustment to provision in year	-	(838)
	127	**236**

The provision relates to claims against OMF International (UK) in relation to alleged harm caused to former Chefoo school pupils.

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Note 19 Funds

	Balance 01/01/2025 £ 000s	Income £ 000s	Expenditure £ 000s	Investment gains/(losses) £ 000s	Transfers £ 000s	Balance 31/12/2025 £ 000s
General Fund	472	4,508	(4,298)	(100)	(80)	502
Designated Funds:						
Fixed Asset Fund	6,101	(483)	(59)	-	(961)	4,598
Retirement Fund	4,198	-	-	(135)	601	4,664
Homeside Fund Buffer Reserve	397	-	-	-	(192)	205
Legacy Reserve	519	-	-	-		519
Ministry Support Reserve	1,581	-	-	-	603	2,184
Reverse Mission Training & Equipping of East Asians	250	-	-	-	-	250
Diaspora Related Collaborative & Ministry Projects	200	-	-	-	-	200
Student Maintenance Fund	-	-	-	-	100	100
Joining Members Fund	163	36	(31)	-	-	168
Home Assignment Ministry Fund	279	360	(284)	-	-	355
UK Ministry Funds	207	2,114	(2,063)	-	(90)	168
Creation Care Fund	31	1	-	-	-	32
Philip Henman Fund	23	2	(3)	(2)	-	20
Marketplace Ministry Fund	171	-	(45)	-	-	126
Listening to East Asian Church Voices	15	-	-	-	-	15
Other Miscellaneous Funds (<£20k)	38	59	(66)	-	-	31
Total Designated funds	**14,173**	**2,089**	**(2,551)**	**(137)**	**61**	**13,635**
Total Unrestricted Funds	**14,645**	**6,597**	**(6,849)**	**(237)**	**(19)**	**14,137**
Restricted Funds						
Holland Legacy Fund	3	-	-	-	(3)	-
Hong Kong Welcome Project Fund	3	2	(4)	-	-	1
Chapman Legacy	59	-	(3)	-	-	56
Medical Missionaries Fund	20	-	-	(1)	-	19
Leah Evans Bequest	105	-	-	(3)	(10)	92
Other Miscellaneous Funds (<£7k)	65	61	(83)		32	75
	255	**63**	**(90)**	**(4)**	**19**	**243**
Other Overseas funds	100	236	(235)	-	-	**101**
Total Restricted Funds	**355**	**299**	**(325)**	**(4)**	**19**	**344**
Total Funds	**15,000**	**6,896**	**(7,174)**	**(241)**	**(0)**	**14,481**

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Note 20 Prior Year Funds

	Balance 01/01/2024 £ 000s	Income £ 000s	Expenditure £ 000s	Investment gains/(losses) £ 000s	Transfers £ 000s	Balance 31/12/2024 £ 000s
General Fund	432	4,191	(3,815)	(36)	(300)	**472**
Designated Funds:						
Property Fund	6,370	(203)	(66)	-	-	**6,101**
Retirement Fund	3,731	-	-	(48)	508	**4,191**
Homeside Fund Buffer Reserve	517	-	-	-	(120)	**397**
Legacy Reserve	528	-	-	-	(9)	**519**
Ministry Support Reserve	1,660	-	-	-	(79)	**1,581**
Reverse Mission Training & Equipping of East Asians	250	-	-	-	-	**250**
Diaspora Related Collaborative & Ministry Projects	200	-	-	-	-	**200**
Joining Members Fund	176	21	(34)	-	-	**163**
Home Assignment Ministry Fund	248	339	(308)	-	-	**279**
UK Ministry Funds	247	2,082	(2,122)	-	-	**207**
Creation Care Fund	31	**-**	-	-	-	**31**
Philip Henman Fund	40	-	(7)	(1)	-	**32**
Marketplace Ministry Fund	76	110	(16)	-	-	**170**
Listening to East Asian Church Voices	15	-	-	-	-	**15**
						-
Other Miscellaneous Funds (<£20k)	44	27	(34)	-	-	**37**
Total Designated funds	14,133	**2,376**	**(2,587)**	**(49)**	**300**	**14,173**
Total Unrestricted Funds	14,565	**6,567**	**(6,402)**	**(85)**	**-**	**14,645**
Restricted Funds						
Holland Legacy Fund	8	-	(5)	-	-	**3**
Hong Kong Welcome Project Fund	17	-	(14)	-	-	**3**
Chapman Legacy	67	-	(8)	-	-	**59**
Medical Missionaries Fund	39	-	(19)	(0)	-	**20**
Leah Evans Bequest	106	-	-	(1)	-	**105**
Other Miscellaneous Funds (<£7k)	47	26	(7)			**65**
	283	**26**	**(53)**	**(2)**	**-**	**255**
Other Overseas funds	100	296	(296)	-	-	100
Total Restricted Funds	383	**322**	**(349)**	**(2)**	**-**	**355**
Total Funds	14,948	**6,889**	**(6,751)**	**(87)**	**-**	**15,000**

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Note 20 Funds (continued)

Designated Funds

The Property Fund represents the value of the properties owned by OMF International (UK). See the fixed asset note 12.

The Retirement Fund has been set up to help fund OMF International (UK)'s ongoing retirement provision.

The HSF Buffer reserve has been set up to help offset some of the costs of the UK and Ireland operation, which would otherwise result in increased amounts being passed on to member support budgets during the current period of declining member numbers; this amount was calculated as being the amount necessary to provide buffering over a five-year period during which the UK and Ireland operation is reviewed.

The purpose of the Legacy Reserve is to smooth the impact of unusually high or low legacy income during a particular year.

The Ministry Support Reserve contributes towards the topping up of under-supported members. For example, if OMF International (UK) receives support for a member of 85% of their annual budget, it may top up the remaining 15% from this designated fund.

The Reverse Mission Training & Equipping of East Asians Fund has been created as part of OMF International (UK)'s strategic plan approved by the trustees in 2021.

The Diaspora Related Collaborative & Ministry Projects Fund has been created as part of OMF International (UK)'s strategic plan approved by the trustees in 2021.

The Student Maintenance fund is to assist children of members with tuition fees, accommodation and living costs during their time at University if they are denied home student status by the Student Loan Company.

The Joining Members Fund is for funds designated for the support of candidates in the joining process.

Home Assignment Ministry Fund has been established primarily for the provision of members' home assignment allowances, as well as miscellaneous other member expenses.

UK Ministry Fund contains member allowances and ministry expenses for those members permanently based in the UK.

The Creation Care Fund was created to assist with ongoing project work to reduce OMF International (UK)'s impact on the environment.

Philip Henman Fund is a fund designated for general purposes.

The Marketplace Ministry Fund has been created as part of OMF International (UK)'s ongoing strategic vision for engagement.

The Listening to East Asian Church Voices Fund has been created as part of OMF International (UK)'s strategic plan approved by the trustees in 2021.

Other miscellaneous funds comprise a number of several funds with an individual fund balance of less than £20k used for work in the UK.

Restricted Funds

The Holland legacy fund is used for OMF International (UK)'s work in China. It was completely spent in 2025.

The Chapman Legacy fund is to be used to give support to the children of missionaries in whatever way it is needed, including the provision of holidays and the travel costs of bringing children and parents together in one place.

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Note 20 Funds (continued)

The Medical Missionaries Fund was established in 1974 to support medical missionary work in China and the other countries of East Asia.

The objective of Leah Evans Bequest fund is to assist with the accommodation costs of active service members and retired members of OMF International (UK).

Other miscellaneous funds comprise a number of several funds with an individual fund balance of less than £10k used for work in the UK.

Note 21 Analysis of net assets between Funds

	Restricted Funds £ 000s	Designated funds £ 000s	General Funds £ 000s	Total 2025 £ 000s
Tangible Fixed Assets	-	4,599	-	4,599
Fixed Asset Investments - Managed	111	4,684	2,432	7,227
Fixed Asset Investments - Unlisted	-	-	34	34
Current Asset Property Investments	37	-	-	37
Other Current Assets	196	4,352	(1,066)	3,482
Current Liabilities	-	-	(1,025)	(1,025)
Provision for historic legal costs	-	-	127	127
Total	**344**	**13,635**	**502**	**14,481**

Note 22 Prior Year Analysis of net assets between Funds

	Restricted Funds £ 000s	Designated funds £ 000s	General Funds £ 000s	Total 2024 £ 000s
Tangible Fixed Assets	-	6,102	18	6,120
Fixed Asset Investments - Managed	124	4,222	2,258	6,604
Fixed Asset Investments - Unlisted	-	-	33	33
Current Asset Property Investments	37	-	-	37
Current Assets	194	3,849	(619)	3,423
Current Liabilities	-	-	(982)	(982)
Provision for historic legal costs	-	-	(236)	(236)
Total	**355**	**14,173**	**472**	**15,000**

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Note 23 Taxation

OMF International (UK) is a registered charitable company and therefore is not liable to income tax or corporation tax on income or gains derived from its charitable activities, as they fall within the various exemptions available to registered charities.

Note 24 Liability of members

OMF International (UK) is constituted as a company limited by guarantee and has no share capital. The liability of the members of the company, who are also the trustees of OMF International (UK), in the event of the company being wound up is limited to a sum not exceeding £1 each. There were 9 members of the company at 31 December 2025 (2024: 10).

Note 25 Leases

At 31 December 2025, the charity had future minimum payments falling due under non-cancellable operating leases in relation to the office premises in Manchester for each of the periods:

	2025 £ 000s	2024 £ 000s
Not later than one year	62	-
Later than one year and not later than five years	312	-
	374	**-**

Note 26 Post Balance Sheet Events

The Borough Green office was sold on 29th June 2026 for £800,000. It has been included in these accounts at a valuation of £800,000.