Charity registration number 1044539 (England and Wales)

Charity registration number SC041111 (Scotland)

BCM INTERNATIONAL UK (ANCHOR) TRUST

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

BCM INTERNATIONAL UK (ANCHOR) TRUST

LEGAL AND ADMINISTRATIVE INFORMATION

Charity registrations	England and Wales	1044539
	Scotland	SC041111
Principal address	BCM International UK (Anchor) Trust 214 Church Drive Quedgeley Gloucester Gloucestershire GL2 4US	
Independent examiner	GMcG LISBURN Century House 40 Crescent Business Park Lisburn BT28 2GN	
Bankers	Santander Bridle Road Bootle Merseyside L30 4GB	
Solicitors	Ellis-Fermor & Negus Market Place Ripley Derbyshire DE5 3BS	

BCM INTERNATIONAL UK (ANCHOR) TRUST

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TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees present their report and financial statements for the year ended 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Trust's Deed, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Charities Act 2011 Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019)

Objectives and activities
The Trust Deed sets out the following charitable objects; which the charity undertakes in England, Wales, Scotland and Northern Ireland:

- to proclaim the Gospel in order that children, teenagers and adults come to faith in Jesus Christ as Saviour and Lord;
- to establish believers in the Christian life and in service through constructive, consistent teaching of the Word of God;
- to encourage attendance at, involvement in, and loyalty to a local Bible-believing church;
- to serve the local Bible-believing church;
- to maintain fellowship with all sections of BCM International and the advancement of fellowship with any group of believers having similar purpose and activity, in any part of the United Kingdom or overseas;
- the provision of financial support for any minister, evangelist, missionary or other worker engaged in the spread of the Christian Gospel, whether directly by or through any Church, Mission or Charity by whom such person is supported; and,
- the relief of poverty or suffering.

Public benefit
The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the trust should undertake.

Achievements and performance
Significant activities and achievements against objectives
In 2025 the Trustees continued to build on the previous year in their faithfulness to God's call in fulfilling their role and responsibilities with respect to the objectives of BCM International UK in Scotland and Northern Ireland. The building of closer relationship with the Republic of Ireland continues to grow.

We have been building on our vision and purpose statement:

"For more and more children and young people to know, love and obey God".

The following is a summary of our work during 2024 in the different parts of the United Kingdom.

<u>**Northern Ireland**</u>

Summer Camps – 8 Six-day residential camps were hosted at Mullartown House, Annalong during July & August. 4 of these were children’s camps, 1 pre-teen, 1 junior teen, 1 senior teen and 1 family week camp. A total of 591 campers attended and 253 volunteers were involved. One of the children’s camps is targeted towards disadvantaged young people from the Belfast area, a number of whom have been referred to us by Social Services. We also ran an additional 4-day residential summer camp at the Ganaway Centre for teens; 42 campers and 15 volunteers were involved. Each camp is run by a Programme Director who with their teams of leaders work hard to ensure that the young people have an enjoyable physical, mental and spiritual experience at camp.

Bible Clubs – These clubs are held during term time and enable us to reach children and encourage them to pursue a deeper relationship with God. Our Bible Clubs were run by around 40 volunteers. The weekly Bible Clubs were run in Stoneyford, Ballygowan and the Lurgan, attracting 9-16 children each week in each area. A new Bible Club commenced in Coleraine, running 5 weeks and attracting an average of 8 children. We also ran spells of Bible Club in various areas during term-time:15 clubs in West Belfast, 14 clubs in the Markets area of Belfast, 7 clubs in Downpatrick. Attendance at these clubs ranged from 13 to 25 children.

We also ran 3 discipleship groups for teenagers weekly at Mullartown House, with an average of 72 teens per week, a third group ran monthly in Lisburn with an average of 25 teens per week. An additional bible study group for junior teens met monthly in Railway Street.

BCM Residential Weekends – In 2025 Mullartown House hosed 4 weekend reunions from the summer camps – Kids’ Camp, Family Camp, Junior Teens/Merge, and Senior Teens. There were also 2 City Kids’ residential weekends and 3 City Teens’ residential weekends, primarily attracting children and young people from inner city areas of Belfast. In total 527 campers attended BCM weekend camps in 2025 and were served by 209 volunteers. In addition, we had a Summer Camp Volunteer Training Weekend and a Ladies’ weekend and we also hosted the BCM UK & Ireland Conference on January 2025 bringing together 50 BCM missionaries and Board Members from Northern Ireland, Scotland and England.

Supporting local churches - Our property in Annalong hosts residential weekends for church-based groups and school and university Christian Unions, enabling us to serve the local Bible believing Church. In 2025, 28 different residential groups used our facilities, meaning we welcomed over 1335 visitors to Mullartown House over the course of the year. These visitors were served by around 100 volunteers.

The BCM Centre in Lisburn was closed for renovations during 2025, but 2 parachurch groups continued to meet for Bible Studies and prayer meetings in our temporary premises in Railway Street.

Summer Outreach:

Hello Life – seeks to reach local communities through different forms of outreach including Bible Clubs, visitation, practical help and family fun days. 4 teams worked during July and August, each made up of an average of 12 – 19 volunteers; in Lurgan, Lisburn, Downpatrick, Belfast and Belfast. 2 of the teams were residential. For several of the volunteers this was the first time they had participated in this type of outreach

3 Day to 5 Day Clubs – During the Hello Life weeks 55 individual Bible Clubs took place, mostly as part of 3-day, 4-day, or 5-day series in various housing estates, with attendance ranging from 12 to 25 children.

Other activities: A number of other activities are held throughout the year to reach children, young people and adults with the gospel and to encourage them in their faith. These included missionaries speaking at schools on numerous occasions. We also ran a 4-week mentoring programme for some of our summer volunteers.

Scotland

2025 was a year of consolidating and developing existing endeavours. We continued to work in two areas: East Dunbartonshire and North Lanarkshire.

Children and Teen's work.

Enthusiastic attendance in our clubs continued throughout the year with themes like Bible Heroes being very popular.

A slow growth in the teens attending our monthly 'Merge' teen club was encouraging for the leaders. Once again, we held our residential holidays at the Windmill Christian centre in Arbroath. We are really grateful to the faithful staff who are willing to give up their time and serve our Teens and children at 'camp'. Both campers and staff have a great time.

Adult Ministries

The Alsortz group continues, and despite meeting in one church, attracts folk from other churches and also some unchurched folk.

The Ladies' Weekend was an encouragement to all who attended, though once again the numbers attending were lower than last year. Some of this was due to cost but also the majority of the group are getting older. Our plan for the future is to try to attract the 'next generation' of ladies to start attending. We also provided recordings in various formats for the talks from the ladies' weekends.

Tilsey Bible College

We have been developing strong links with the college and for the second year running we have participated in sharing the ministry of BCM with the students.

Financially

The costs of some of our events has continued to rise. This has meant making necessary adjustments in our programme.

The Breakout holidays, the teen and ladies' weekends have seen massive increases in the costs of accommodation and transport. This has somewhat affected the numbers attending. We do not see these increases will stop any time soon.

We are thankful to the folk, who despite facing the same rise in costs in their own lives, have given to help others be able to be a part of the Scottish family of BCM.

Future Ministry Development - England & Wales
Since our first new Regional Development Missionary Eric Richardson joined us with Kristanna and the family in January 2025 we have seen a lot of exciting developments in England in the London area. During 2025 Eric delivered his “The Bible Chart” curriculum to a youth group in London over a number of months. It was great and it was really wonderful to see the youth group get excited about the Bible through this chronological overview. There were so many great and deep questions asked throughout the course that led to really important conversations about faith.

Bible Clubs are coming! Eric and a local pastor have been working together to create two Bible Clubs in the area, and both have started after the Easter break in 2026. One will be starting at a local primary school, and the staff have been really supportive of the effort. The other Bible Club will start meeting weekly at a local church that has a great team of volunteers to help run it. We can’t wait to see how God uses these clubs in the community

2025 BCM European Conference
We were able to send 11 of our missionary team in the UK to the Bi-Annual European Conference from 15th to 22nd October 2025. This year it was hosted by the BCM team in The Netherlands. It was a great opportunity for our team to meet with other BCM missionaries working across Europe.

U.K. Oversight
As a Trust Board we have continued to meet quarterly over Zoom, which has helped reduce travelling costs and the need for trustees having to spend weekends away to attend meetings.

The Trustees continue to be responsible for keeping BCM International UK up to date with regulations and legal requirements. They continue to be actively involved in monitoring and reviewing of all our policies. They provide pastoral care for the BCM International UK missionaries and volunteers as they serve the children and young people.

With the restarting of the work in England & Wales, we produced a new Safeguarding Policy & Procedure for BCM England & Wales and also two of our trustees attended an Online DBS checks and Eligibility webinar hosted by Thirty-One: Eight. Eric Richardson also attended a Safeguarding Children and Young People webinar which they hosted as well.

The Trustees are also keeping under review the financial support needs of our missionaries, as our missionaries are a vital part of our ministry.

Financial review
The results for the year are as set out on pages 9 to 18. The Trust returned net incoming resources of £49,178 of which there were unrestricted net incoming resources of £25,252 and restricted net incoming resources of £23,926. At 31 December 2025 the balance of unrestricted reserves was £931,142 (2024 - £905,890).

The results of the Trust have been impacted greatly in recent years by net gains and losses on investment valuations. In the year ended 31 December 2025, included in the statement of financial activities is a gain on investments of £67,195 (2024 - £43,813). Excluding these gains and losses the Trust would have returned net outgoing resources of £18,017 (2024 - £31,584).

Reserves policy
The policies adopted in furtherance of these objects are detailed below and there has been no change in these during the year.

Principal funding sources
Unrestricted funds are needed:
a) to provide funds which can be designated to specific activities to enable these activities to be undertaken at short notice and
b) to cover administration, fund-raising and support costs without which the charity could not function.

The Trustees consider it prudent that unrestricted reserves should be sufficient:
a) to avoid the necessity of realising fixed assets held for the charity's use;
b) to cover direct and indirect expenses.

Unrestricted funds currently meet this requirement.

The level of reserves is monitored by the Trustees on a regular basis.

Restricted funds are restricted donations held on trust for specific purposes. At 31 December 2025 the balance of restricted funds totaled £35,369 (2024 - £11,443).

Major risks
The trustees have a risk management strategy which comprises:
- An annual review of the principal risks and uncertainties that the charity faces.
- The establishment of policies, systems, and procedures to mitigate those risks identified in the annual review; and
- The implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

This work has identified that financial sustainability is a major financial risk for the charity. As a result, an Investment Policy has been produced to ensure that sufficient liquid funds are held in the Trusts bank accounts to settle debts as they fall due. The liquid funds are regularly reviewed by the Finance Officer and Trustees and investments are periodically sold to boost the liquid funds held.

Structure, governance and management
The Trust is unincorporated and governed by Trust Deed.

The Trustees who served during the year and up to the date of signature of the financial statements were:

Mr S Paget	
Mr A Thomas (Treasurer)	
Mrs J Girvan (Chairperson)	
Mrs J Rogers	
Mr B Abercrombie (Vice Chairperson)	(Resigned 13 January 2026)
Mrs F Blyth	(Appointed 23 June 2025)

Recruitment and appointment of trustees
The existing Trustees have the power and responsibility of appointing new Trustees.

As much of the charities work is involved in working with children and young people the trust carries out DBS checks of all our workers and volunteers in accordance with our Child Protection & Safeguarding Policy.

Induction and training of trustees
We continue to look at the strengthening of the Trust Board to help us develop a fresh vision for our ministry in the UK and to oversee the governance and ministry of the mission.

Remuneration policy

Mr A Thomas, continues to serve as our Finance Officer and therefore receives remuneration from the charity for providing these professional services, as permitted by the Trust Deed.

None of the other Trustees receive any remuneration from their work with the charity, although reasonable travelling expenses are reimbursed for attending the formal meetings.

In addition, Mr & Mrs S Paget are receiving the retirement allowance, which is currently paid to our retired missionaries, on a discretionary basis. However, Mr Paget does not participate in the annual review of the allowance, carried out by the Trustees.

Any connection, or contractual relationship, between a trustee and another organisation which might lead to a conflict of interest, must be disclosed to the full board of trustees. In the current year no such related party transactions were reported.

The Trustees' report was approved by the Board of Trustees.

Judith Girvan
Judith Girvan (Jun 18, 2026 07:38:47 GMT+1)
....
Mrs J Girvan (Chairperson)
Trustee

Date: ....

BCM INTERNATIONAL UK (ANCHOR) TRUST

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF BCM INTERNATIONAL UK (ANCHOR) TRUST

We report on the financial statements of the trust for the year ended 31 December 2025, which are set out on pages 9 to 18.

Respective responsibilities of Trustees and examiner

The charity's Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investments (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Charities Act 2011. The charity's Trustees consider that the audit requirements of Regulation 10(1)(a) to (c) of the Charities Accounts (Scotland) Regulations 2006 and section 144 of the Charities Act 2011 do not apply. The charity is preparing accrued accounts and we are qualified to undertake the examination being qualified members of Chartered Accountants Ireland.

It is our responsibility to:

(i) examine the financial statements under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Act 2011;

(ii) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and

(iii) to state whether particular matters have come to our attention.

Basis of independent examiner's statement

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

INDEPENDENT EXAMINER'S REPORT (CONTINUED)

TO THE TRUSTEES OF BCM INTERNATIONAL UK (ANCHOR) TRUST

Independent examiner's statement

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

(a) which gives us reasonable cause to believe that in any material respect the requirements:

(i) to keep accounting records in accordance with section 44(1) (a) of the 2005 Act, and Regulation 4 of the 2006 Accounts Regulations and section 130 of the 2011 Act; and

(ii) to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations and the requirements of the Charities (Accounts and Reports) Regulations 2008;

have not been met or

(b) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

GMcG LISBURN

Century House
40 Crescent Business Park
Lisburn
BT28 2GN

Dated: ....

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income and endowments from:							
Donations and legacies	**2**	15,665	89,658	105,323	4,568	59,614	64,182
Charitable activities	**3**	16,380	-	16,380	16,463	-	16,463
Investments	**4**	6,051	-	6,051	6,813	-	6,813
Other income	**5**	107	-	107	161	-	161
Total income		38,203	89,658	127,861	28,005	59,614	87,619
Expenditure on:							
Charitable activities	**6**	80,146	65,732	145,878	60,900	58,303	119,203
Total expenditure		80,146	65,732	145,878	60,900	58,303	119,203
Net gains/(losses) on investments	**10**	67,195	-	67,195	43,813	-	43,813
Net income and movement in funds		25,252	23,926	49,178	10,918	1,311	12,229
Reconciliation of funds:							
Fund balances at 1 January 2025		905,890	11,443	917,333	894,972	10,132	905,104
Fund balances at 31 December 2025		931,142	35,369	966,511	905,890	11,443	917,333

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

BCM INTERNATIONAL UK (ANCHOR) TRUST

STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Investments	**11**		885,212		868,017
Current assets					
Debtors	**12**	-		445	
Cash at bank and in hand		88,184		57,544	
		88,184		57,989	
Creditors: amounts falling due within one year	**13**	(6,885)		(8,673)	
Net current assets			81,299		49,316
Total assets less current liabilities			966,511		917,333
Income funds					
Restricted funds	**15**		35,369		11,443
Unrestricted funds	**16**		931,142		905,890
			966,511		917,333

The financial statements were approved by the Trustees on .... and signed on their behalf by:

Alan Thomas
Alan Thomas (Jun 16, 2026 11:46:12 GMT+1)
....
Mr A Thomas (Treasurer)
Trustee

1 Accounting policies

Charity information

BCM International UK (Anchor) Trust is an unincorporated charity, registered with the Charity Commission for England and Wales and the Office of the Scottish Charity Regulator. The charity operates from 214 Church Drive, Quedgeley, Gloucester, Gloucestershire, GL2 4US.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Trust's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The trust is a Public Benefit Entity as defined by FRS 102.

The Trust has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the Trust. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Trust has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the trust is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the trust has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the trust has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Investment income is recognised when receivable.

1 Accounting policies (Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, depreciation costs and administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at the office. Office costs, depreciation costs, governance costs and payroll costs are allocated to charitable activities based on useage. The allocation of the support costs is analysed in note 7.

1.6 Fixed asset investments

Fixed asset investments are stated at market value.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Financial instruments

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

Financial instruments are recognised in the trust's balance sheet when the trust becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies (Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the trust's contractual obligations expire or are discharged or cancelled.

2 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	15,665	89,658	105,323	4,568	59,614	64,182
Donations and gifts						
Missionary donations and gifts	-	89,658	89,658	-	58,614	58,614
Gifts for general work	15,665	-	15,665	4,568	-	4,568
Camp donations and gifts	-	-	-	-	1,000	1,000
	15,665	89,658	105,323	4,568	59,614	64,182

3 Income from charitable activities

	Camps and conferences 2025 £	Camps and conferences 2024 £
Donations and gifts		
Donations received for charitable activities	15,450	15,441
Other income	930	1,022
	16,380	16,463

4 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from listed investments	4,275	4,519
Interest receivable	1,776	2,294
	6,051	6,813

5 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Other income	107	161

6 Expenditure on charitable activities

	Missionary expenses 2025 £	Camps and conferences 2025 £	Total 2025 £	Missionary expenses 2024 £	Camps and conferences 2024 £	Total 2024 £
Direct costs						
Missionary costs	65,657	75	65,732	58,303	-	58,303
Retirement allowance	28,078	-	28,078	27,237	-	27,237
Camp and conference expenses	-	20,098	20,098	-	16,062	16,062
	93,735	20,173	113,908	85,540	16,062	101,602
Share of support and governance costs (see note 7)						
Support	25,192	-	25,192	10,924	-	10,924
Governance	6,778	-	6,778	6,677	-	6,677
	125,705	20,173	145,878	103,141	16,062	119,203
Analysis by fund						
Unrestricted funds	60,048	20,098	80,146	44,838	16,062	60,900
Restricted funds	65,657	75	65,732	58,303	-	58,303
	125,705	20,173	145,878	103,141	16,062	119,203

7 Support costs

	Support costs	Governance costs	2025	Support costs	Governance costs	2024
	£	£	£	£	£	£
Insurance	548	-	548	548	-	548
Postage and office	1,873	-	1,873	1,555	-	1,555
Telephone	323	-	323	269	-	269
Travel	827	-	827	1,334	-	1,334
Donations	11,293	-	11,293	2,672	-	2,672
Sundry expenses	10,178	-	10,178	4,276	-	4,276
Publication costs	150	-	150	270	-	270
Accountancy and Bookkeeping	-	6,778	6,778	-	6,677	6,677
	25,192	6,778	31,970	10,924	6,677	17,601
Analysed between						
Charitable activities	25,192	6,778	31,970	10,924	6,677	17,601

Governance costs includes payments to the independent examiners of £1,440 (2024 - £1,380) for accountancy services.

8 Trustees

During the year retirement allowances were paid to Mr Stan Paget and Mrs Irene Paget, as retired missionaries of £5,343 (2024 - £5,184).

Mr Alan Thomas received £5,338 (2024 - £5,297) during the year for the provision of book-keeping & administrative services to the charity.

9 Employees

	2025 Number	2024 Number
Total	-	-

There were no employees whose annual remuneration was more than £60,000.

10 Gains and losses on investments

Gains/(losses) arising on:	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Revaluation of investments	67,195	43,813

11 Fixed asset investments

	Unlisted investments £
Cost or valuation	
At 1 January 2025	868,017
Valuation changes	67,195
Disposals	(50,000)
At 31 December 2025	885,212
Carrying amount	
At 31 December 2025	885,212
At 31 December 2024	868,017

12 Debtors

Amounts falling due within one year:	2025 £	2024 £
Other debtors	-	204
Prepayments and accrued income	-	241
	-	445

13 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Deferred income	14	4,080	6,790
Trade creditors		1,425	563
Accruals		1,380	1,320
		6,885	8,673

14 Deferred income

	2025	2024
	£	£
Arising from deposits held for Conferences	4,080	6,790

15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025	Incoming resources	Resources expended	At 31 December 2025
	£	£	£	£
Missionary Fund	10,788	89,658	(65,657)	34,789
Conference Fund	75	-	(75)	-
Camp Fund	580	-	-	580
	11,443	89,658	(65,732)	35,369

Previous year:	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
Missionary Fund	10,057	58,614	(57,883)	10,788
Conference Fund	75	-	-	75
Camp Fund	-	1,000	(420)	580
	10,132	59,614	(58,303)	11,443

Missionary Fund

The Missionary Fund represents funds received for the benefit of the work of specific missionaries.

16 Unrestricted funds

	At 1 January 2025	Incoming resources	Resources expended	Gains and losses	At 31 December 2025
	£	£	£	£	£
General funds	905,890	38,203	(80,146)	67,195	931,142

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Gains and losses	At 31 December 2024
	£	£	£	£	£
General funds	894,972	28,005	(60,900)	43,813	905,890

17 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 31 December 2025:			
Investments	885,212	-	885,212
Current assets/(liabilities)	45,930	35,369	81,299
	931,142	35,369	966,511

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 31 December 2024:			
Investments	868,017	-	868,017
Current assets/(liabilities)	37,873	11,443	49,316
	905,890	11,443	917,333

18 Related party transactions

There were no disclosable related party transactions during the year other than those with Trustees disclosed in Note 9.