



**Mission Aviation Fellowship UK**  
(MAF UK)

*A company limited by guarantee, not having share capital*

**Annual Report and Financial Statements**  
for the year ended 31 December 2019



England and Wales Registered Charity Number: 1064598

Scottish Charity Number: SC039107

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## Contents

Section	Page
Message from the Chair and the Chief Executive	1
Report of the Trustees	
Public Benefit	3
Operational Impact	3
· Airlifting patients and saved countless lives	3
· Transporting doctors and nurses to provide critical medical assistance	4
· Delivering essential supplies, food and medicine to those that need them most	4
· Providing vital relief to those suffering from natural and man-made disasters	4
· Enabling and encouraging education to help improve lives and livelihoods	5
· Providing safe, efficient and time-saving travel	5
· Helping spread the Gospel and encouraging the Church	5
Objectives and Activities for 2019	6
The MAF Team in the UK	7
MAF in Scotland	8
MAF Youth	8
International Staff	8
Conclusion for 2019	9
Future Plans	9
Strategic Report	10
Financial Review	10
Investment Powers and Policy	11
Reserves Policy	11
Principal Risks and Uncertainties	12
Risk Management	12
Fundraising Methods and Processes	13
Structure, Governance and Management	14
Governing Document	14
Appointment of Trustees	14
Trustee Induction and Training	14
Organisational Structure	14
Governance	14
Safeguarding	15
Remuneration Policy	15
Related Parties	15
Internal Controls	15
Trustees' Responsibilities in Relation to the Financial Statements	16
Provision of Information to Auditors	16
Legal and Administrative Information	17
Independent Auditor's Report	18
Statement of Financial Activities	21
Balance Sheet	22
Cash Flow Statement	23
Notes to the Financial Statements	24-33

## Message from the Chair and Chief Executive

MAF, founded in 1945 during the dying days of World War II, had a unique vision: to see aircraft bring practical and spiritual help to remote and isolated people. After the appalling devastation wrought on land, at sea and by air through war, MAF's pioneering founders sought to use planes to give people help, hope and healing, rather than bringing destruction, death and despair.

Nearly three-quarters of a century later, MAF is a dynamic international organisation with 138 light aircraft and hundreds of staff based around the world.

As our 2019 Trustees' Report shows, God has led us faithfully over the decades, and it continues to be our privilege to seek new ways to bring His love to some of the world's poorest people, living in the most difficult-to-access areas on earth.

Thanks to our wonderful supporters, 2019 saw us enabling the work of around 2,000 humanitarian, faith and aid organisations. We also flew the Most Revd Justin Welby, Archbishop of Canterbury in the Democratic Republic of Congo to see Ebola treatment facilities in Beni and Butembo; and MAF staff met the Duke of Sussex when he visited Angola in support of the valuable de-mining work of MAF partner, The HALO Trust.

## Change is here to stay

Changing countless lives every year, MAF is the world's largest humanitarian airline.

We continue to expand our ministry, with work on a new hangar in Liberia beginning in 2019. When completed this will enable us to expand our operations and reach even more people in years to come. We also began work on a new airstrip in Lailenpi, Myanmar to provide a vital lifeline to people in this remote area of Chin State.

Although our people and planes have changed over the decades, the original mission is the same. We thank God that, although the world is continually changing, the steadfast love of the Lord never ceases. We continue to be grateful for His constant provision of prayer, support, finances and personnel.

## Some things remain unchanged

Many countries continue to suffer from civil war, HIV/AIDS, persistent food shortages and natural disasters such as hurricanes, earthquakes, cyclones and flooding, and so the need for our programmes remains as great as it was in the 1940s.

Whether carrying out medevacs in Papua New Guinea and Timor-Leste, bringing help to the victims of natural disaster in the Bahamas, Mozambique and the Philippines, providing safe travel in war-torn countries like South Sudan, transporting medics to remote villages in Tanzania, enabling isolated areas in Arnhem Land and Liberia to receive an education, or flying Bible translators and missionaries in Kenya, our planes continued to bring hope and a future to hard-to-reach communities.

We are grateful to all the pilots, partners and personnel who work hard to ensure that people in isolated communities receive the essential resources they need to survive and can hear the Gospel.

## A constant supply of inspiring staff

We thank God for the sacrificial service of our 27 UK missionary staff and their families as they serve alongside many other nationalities in some of the world's most challenging environments.

In the Operational Impact section of this Report, we are delighted to share just a small number of the inspirational stories that show God's love at work, in countries including Arnhem Land, Bangladesh, Chad, Kenya, Liberia, Madagascar, Papua New Guinea, South Sudan, Tanzania, Timor-Leste and Uganda.

God's unchanging goodness to us through generous supporters

We praise God for His provision during 2019 of:

- Over £11 million of income
- Over £2.8 million received in legacy gifts
- Over 500 new regular givers
- 3 new staff/families who went overseas
- Over 9,000 new contacts and supporters

Also, nearly 800 MAF Week of Prayer packs were requested, and over 1,000 presentations at churches and events took place.

MAF could not do any of this without its family of faithful supporters, and we give thanks for all they do. It's because thousands of committed people partner with us in support of our original vision that we can carry on this vital ministry.

Every time a supporter prays, makes a gift or talks to a friend about MAF's story, they help us to continue flying for life to the ends of the earth. Without their support, the world would look very different, with isolated people in inaccessible areas unable to access education, healthcare or the Gospel.

Thank you!

Gareth Mitchell  
Chair of Trustees

Ruth Whitaker  
Chief Executive

## Report of the Trustees for the year ended 31 December 2019

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

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

### Public Benefit

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

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

### Operational Impact

Our mission is to fly people and organisations to communities that are cut off due to geographical barriers, natural disasters, war and conflict. During 2019, MAF pilots flew to some 1,400 remote and inaccessible locations, enabling aid and relief organisations, churches and individuals to provide practical help, spiritual hope and medical care to thousands of vulnerable people. With 138 light aircraft and programmes in 28 developing countries, MAF was able to respond swiftly and efficiently to the needs of isolated people.

The following reports from Arnhem Land, Bangladesh, Chad, Kenya, Liberia, Madagascar, Mozambique, Papua New Guinea, South Sudan, Tanzania, Timor-Leste and Uganda show how MAF made a difference.

- **Airlifting patients and saving countless lives**

In Timor-Leste, more than two-thirds of the population are isolated by mountainous terrain and poorly maintained roads, and an estimated 50% of children suffer from malnutrition. Thankfully, Pilot Jason Job carried out a variety of medical emergency flights, including one for a badly injured man who fell out of a tree on Atauro Island and another for a child suffering from renal failure in Oecusse. Jason also picked up a patient from Los Palos, transported staff from the Asia Foundation to Same, and took ambulance engineers from the Health Transport Team to Maliana.

In South Sudan, where decades of civil war and oppression have left vast regions of the country impoverished, our planes flew more than 90 infants to Juba Hospital so that staff from Samaritan's Purse could operate on their cleft lips. The difference the surgery made to the once marginalised children proved life-changing! 'What really stood out for me,' explained MAF Pilot Alistair Youren, 'was how happy the kids were going home. They didn't stop smiling! Their parents were clearly grateful for what had been done.'

In Papua New Guinea (PNG), many communities are isolated due to tribal clashes, impenetrable jungles, mountains and swamps which reduce the ability of remote villagers to benefit from healthcare and education. MAF was delighted to airlift a man who had been badly injured during a family argument, and whose wounds had become infected, to Nungwaia for hospital treatment.

- Transporting doctors and nurses to provide critical medical assistance

With MAF's help, the Haydom Medical Safari visited six remote villages in rural Tanzania every month, providing preventative healthcare to nearly 2,000 children and pregnant women. In rural Tanzania, there is only a dangerously inadequate network of dirt-track roads, and so MAF's aircraft are an essential part of providing medical care.

In Kenya, where overland travel can be dangerous by day and treacherous at night, we flew a group of 18 missionaries from Nairobi to Lokori, enabling the team from One Child Matters to help improve the villagers' spiritual, physical and emotional development. The team screened children at risk and provided vitamins and medicine to those suffering from poor nutrition. One team member said, 'I was aware how isolated we'd be and was comforted that MAF would be returning for us. They did an excellent job transporting us to minister to a people we couldn't have reached without them.'

- Delivering essential supplies, food and medicine to those that need them most

In Chad, one of the poorest nations on earth, we received a call from a surgeon at Bardai Hospital requesting as much IV fluid as we could get on our plane. The doctor was treating a gunshot victim and had already used half a box of IV fluid. Four boxes reached MAF the next morning and, after removing a couple of unnecessary seats, the Ground Operations team managed to get the IV fluid on board the plane. The next day, the surgeon explained that the injured man was now much better. 'The IV fluids were used straight away,' the doctor said, 'but without them, the patient would not have survived.'

One year on from the devastating earthquakes that battered the people of PNG, we flew food supplements and other essential items to Mougolu and Huy, where earthquake survivors were still recovering. We also provided local medical centres with fridges to store life-saving vaccines.

In Madagascar, where the people face tropical cyclones, extreme poverty and limited access to healthcare, MAF aircraft delivered more than 375,000 doses of measles vaccine to 12 remote destinations. This life-saving immunisation programme helped tackle a severe outbreak of the life-threatening disease. As our aircraft landed at remote Morafenobe, the local doctor exclaimed, 'I read about MAF. These MAF flights are very helpful for the health of the people of Madagascar.'

- Providing vital relief to those suffering from natural and man-made disasters

After the earthquakes that struck PNG in February 2018, many children stopped going to school because there wasn't any clean water. A year later MAF, together with the PNG Government, NZAID and World Vision, enabled children in the Bosavi region to resume their education by helping to install eight water tanks. MAF personnel also flew a coffee de-husking machine to help growers in Negabo increase their income, and reopened an airstrip in the coastal Highlands which connected the community to the outside world after a 12-year hiatus.

On 25 April 2019, Cyclone Kenneth struck Mozambique. Members of MAF's Disaster Response team were able to help less than two weeks after they'd completed their work there following Cyclone Idai. In response to the horrific damage, the Disaster Response team co-ordinated shelter and helped distribute food, tents and clean water to those who needed it most. The team also flew the country's Prime Minister to Ibo to assess the situation. Italian NGO Istituto Oikos said it was 'extremely impressed by the amazing work of MAF, which was essential for our relief work.' The Head of DFID's office in Mozambique agreed, expressing 'admiration for MAF' and telling of a personal friend who 'simply couldn't stop crying when she saw the first flight coming in!'

In Uganda, a country that has the largest number of refugees in Africa, we provided regular flights from Kajjansi for Nguvu Dairy. The organisation helps address the trauma suffered by refugees who fled the conflict in South Sudan by offering a Christian trauma counselling course to its employees, many of whom were refugees. According to one of its directors, 'We've found MAF to be super convenient. We've sometimes driven and it's just terrible, so MAF makes our job so much easier. It enables us to reach our destination faster, helping us manage our operation more effectively.'

- Enabling and encouraging education to help improve lives and livelihoods

Liberia has experienced two devastating civil wars and the ravages of Ebola in the last 30 years, and only 47.5% of its adults are literate. Thankfully, MAF flights enabled Innovative Education Liberia to provide strong educational support to the country's children as they provide schools with access to technology and run other programmes that aid learning.

The MAF team distributed solar-powered film kits in PNG that enabled the *Jesus* film and other educational Christian videos to be shown to up to 200 people at a time. The team also provided basic computer training courses to Bible schools and communities, enabling pastors and church leaders to use computers, mobile phones and tablets. This ability then helped them to produce biblical materials for their churches and create resources to extend their ministry and outreach. During one course, the participants were so eager that an additional class was needed.

In Arnhem Land, where many of the indigenous people suffer from poverty, poor health, high unemployment and substance abuse, MAF planes provided Homeland communities with access to healthcare, development opportunities and educational resources. MAF also provided the indigenous Yolŋu with Bibles, DVDs, books and literature in English and the Yolŋu Matha language.

- Providing safe, efficient and time-saving travel

Bhola is a remote island in Bangladesh that has practically no medical facilities or state social care but has a disproportionate number of orphaned and disabled children. To reach the island from Dhaka means typically a long journey involving cars and river crossings, but a swift flight onboard MAF's floatplane saved precious time for the co-founder of Bhola's Children on a recent visit. Bhola's Children runs a home and school where children with every kind of disability are cared for and equipped to live in the community with dignity.

In Madagascar, AIM staff lead a multi-agency missionary team based at the Good News Hospital in Mandritsara and thanks to MAF the team were able to disciple and teach the leaders of 70 church groups from surrounding villages. Our aircraft also transported about 100 visitors and short-termers to the hospital. According to the leader of the missionary team, 'If we didn't have MAF, we'd have some very long road journeys. On a good day, it's about 24 hours constant driving between Mandritsara and Antananarivo. By plane, it takes about 75 minutes. It's obviously far safer as well. Travelling around Madagascar by road is not without risk, so we're very grateful to MAF.'

In South Sudan, thanks to our planes, the Christian NGO In Deed and Truth Ministries provided healthcare services in Tonj and carried out weekly medical outreaches to surrounding communities. Its CEO said that 'The north-western weekly shuttle that MAF started last year is a huge blessing. Before that, we had to risk driving for hours on insecure roads.'

- Helping spread the Gospel and encouraging the Church

In Kenya, MAF flights enabled Jesus Harvesters Ministry to carry out a mission trip. The team of six from two American churches flew with us to Kisumu, then drove to Chavakali to celebrate the opening of a new church. The team said that during the ceremony, about 50 people responded to the call to follow God and a blind woman received her sight. During the one-week trip, the team assisted local widows, provided orphans with food, hosted a free medical clinic, and distributed bandages, gauze and medical supplies. They also visited a women's prison in Kakamega where five prisoners accepted Christ.

In Chad, we flew pastors to various locations so they could attend church services, encourage the leaders and support the growth of the local churches. We also collected members of Bibles International who'd translated the New Testament into the Dagba language and were returning from Sarh after the long-awaited Bible's dedication. Our aircraft also flew some missionaries from TEAM back to Tchaguine, transported friends who had come to visit them, and delivered the parts needed to fix a broken water pump.

Finally, in PNG, MAF Pilot Michael Dupuis reported that 'Something big is happening in Nungwaia! Each time I land there, I sell out of Bibles – and I'm selling hundreds!' Many of the recipients became Christians as a result. With more than 850 languages spoken, the main request was for solar-powered audio Bibles in Tok Pisin. A local woman said, 'The mothers of Nungwaia community are so excited. Many do not know how to read, and some have bad eyesight, but the Bible radio is our chance to hear God's Word when we are busy cooking, or when we work in the garden. We can carry it around, wherever we go. Thank you so much for this great resource!'

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

- Guernsey Overseas Aid Commission
- ISTAT Foundation
- Lancaster Foundation
- Roger de Haan Charitable Trust
- Souter Charitable Trust
- The Haverstock Charitable Trust

### Objectives and Activities for 2019

MAF UK's aim is to enable partner churches, missions, humanitarian, relief and development agencies to reach remote communities with the love of Christ shown by practical help and spiritual hope. The main purpose and activity of MAF continues to be the provision of subsidised, safe and secure aviation services in parts of the world where travel by road is impossible, unsafe or too slow to reach isolated areas. Christians who share this aim use their skills in aviation and other fields to partner with national churches, relief and development agencies, missions, hospitals and governments to meet the most pressing of human needs.

MAF UK is a member of MAF International (MAFI), which is an association of operational and resourcing MAF groups around the world, all with the same charitable objects, vision and mission. MAF UK's charitable activities are the provision of funds and staff. Funds raised in the UK for MAF work are passed to MAFI which manages the overseas operations. Restricted funds are passed across when they are received, and each year MAF UK makes an unrestricted grant to MAFI, which is given monthly. This grant is based on MAFI's budgeted need and MAF UK's expected income. The overseas staff recruited and employed by MAF UK are seconded to MAFI.

Specifically, the objectives and outcomes in 2019 were:

- to maximise opportunities to present the ministry of MAF to a UK audience with a view to increased giving and to better resource our operations.

We used a variety of online and offline marketing campaigns to present elements of our work such as medevacs and Bible distribution. Through this, we were able to inspire new supporters to receive our communications so they could discover how to support us financially. Some of these advertisements provided people with the opportunity to donate directly. We also secured sponsorship opportunities at events, giving us opportunities to share our vision and mission with potential supporters and donors.

We revamped our community fundraising resources to encourage supporters to raise funds for our work. We also included region-specific flyers in our quarterly magazine, *Flying for Life*, to encourage people to request a MAF volunteer to speak in their local church.

- to fully utilise our networks to encourage individuals and families to apply for overseas service. We sent three new post holders and their families to undertake key operational roles in Papua New Guinea. We ran several recruitment initiatives throughout the year which included exhibiting at major Christian events, along with a series of regional recruitment roadshows. We worked towards developing a new training scheme for engineers for roll-out in 2020.

- to invigorate existing prayer networks and activate new networks to pray for the Lord's blessing on MAF's endeavours.

We produced a variety of communications to inspire our prayer supporters and attract new ones. These included a monthly *News for Prayer*, the quarterly *Prayer Diary*, a *Prayer Devotion* and a prayer-themed video. These are available online from the prayer area of our website. The theme of our Week of Prayer in 2019 was 'Called' and we produced a resources pack to encourage individuals and churches to pray for our work. We continued to build our regional 'For the Sake of the World' mission-focused prayer groups to reach new audiences – resourcing them with a quarterly publication.

- to explore opportunities to employ new technologies to engage and inspire current and potential supporters.

New technologies have enabled us to produce powerful and effective material to engage new and potential supporters. The MAF Youth team used app-based AI to bring stories alive in our magazine; by hovering a phone over an enabled image, readers were able to view enhanced content. Immersive 360° footage from overseas programmes is becoming more readily available and we are using this on social media and at events to illustrate MAF's impact in developing nations.

We reviewed existing technology to increase the speed with which we receive communications from the field. This will enable us to share evidence of MAF's impact with supporters in a more timely way. Work on this will continue into 2020.

#### The MAF Team in the UK

We were delighted that the number of churches joining our church partnership programme increased, enabling us to share about our ministry in greater depth throughout the year.

We not only visited churches but also attended various events with our display aircraft, taking part in large Christian gatherings such as Big Church Day Out and the ONE Event, in Lincoln. We also attended the Salt & Light Churches gathering and the Keswick Convention.

We developed and launched a popular new Community Fundraising Pack with ideas and initiatives to help supporters raise funds. We also supplied churches and Church Representatives with resources such as posters and newsletters to encourage giving.

Volunteers from across the UK worked closely together at conferences and events. Although we saw several volunteers retire because of age and ill health, we were delighted that new volunteers were able to replace them, helping us to meet the demand from churches and organisations for MAF presentations.

Volunteer Numbers		2019	2018
Area Reps	England and Wales	80	87
	Scotland	28	31
	Northern Ireland	12	13
Church Reps	England and Wales	246	253
	Scotland	34	35
	Northern Ireland	62	64
Prayer Group Leaders	England and Wales	16	16
	Scotland	12	14
	Northern Ireland	7	7

In October we held a series of events on the Isle of Man to celebrate the 10<sup>th</sup> anniversary of the gift of a Quest Kodiak plane by AFD Software. These enabled us to thank our supporters on the island and showcase different elements of our work to a wide range of new audiences.

The above table shows the numbers of volunteers at the year-end. Our volunteers give their time generously and the activities of MAF in the Community would not be possible without them. We are so grateful for all they do.

#### MAF in Scotland

2019 has been a year of endings and beginnings. We recruited a new Head of Scotland, following the departure of the previous Head who is now serving as Country Director in Arnhem Land.

The new five-year strategy, written in 2019, is being implemented and includes focusing on new and emerging churches, encouraging business and corporate giving, and helping younger audiences engage with MAF at an earlier age.

During the summer, our volunteer speakers attended numerous events. MAF Scotland now has a variety of new speaking engagements planned for 2020.

A 3-month pilot fundraiser was launched to support educational flights to PNG, which raised more than £6,500 in the first two weeks.

In September, we spoke to politicians and the public when our display plane 'landed' at the Scottish Parliament. MAF International CEO, Dave Fyock, shared with MSPs at the opening of the Scottish Parliament, strengthening relationships there. We were delighted to receive an invitation to mark MAF's 75th anniversary in 2020 by exhibiting our photographic display.

There was an evening reception for donors, MSPs and business-people which focused on MAF's work in Papua New Guinea (PNG). This was well received and generated much interest. We are grateful too for the press coverage in several local and national newspapers that highlighted our work.

#### MAF Youth

The MAF Youth team continued to engage with young people throughout 2019. Its quarterly magazine, which contained articles from overseas programmes, exciting competitions and interviews with pilots and national staff, was very popular with young people.

Our use of Twitter, Instagram and Snapchat were also well received, with Snapchat activity figures growing and being particularly encouraging.

The Youth team exhibited at Soul Survivor, a large Christian youth event in the UK. Our interactive display engaged young people in fun activities and helped them discover more about our work overseas and challenged them about world mission.

The Advent Calendar campaign was again successful. More than 70 schools took part throughout December, with some 19,000 calendars distributed to children and young people, enabling them to learn more about MAF.

2019 also saw the development of our schools' partnership programme, with many considering partnering with MAF for a year or more.

#### International Staff

In 2019, MAF UK supported 27 UK international mission staff, accompanied by their families, serving in MAF programmes worldwide. We also continued to assist several more 'linked staff' sent by other MAF groups but with connections to the UK, helping them with support-raising, administrative and pastoral care.

One individual and two couples began their first assignment in Papua New Guinea (PNG) following successful support raising and pre-field orientation. Another couple relocated to serve in Chad following a year in the UK carrying out strategic projects for MAF UK and MAF International (MAFI).

We are pleased to support a further couple and a single lady who have been accepted for service in South Sudan and will move there in 2020. We are also encouraged by several promising candidates who are at various stages of formal assessment.

One family finished their ministry assignment in Australia, and one couple completed 25 years of service in PNG before returning to the UK, where we supported them in their resettlement.

We continued to explore, develop and test new ways of interacting with potential candidates. Our Recruitment Roadshow events and Enquirers Journey were well received, and we continued investing in online and offline advertising to attract vitally needed staff.

MAF UK continued its partnership with MAFI, providing funding for the training of indigenous national staff. We were also excited to see progress towards the launch of a UK based scheme aimed at providing a steady supply of qualified aircraft maintenance engineers for MAF's international programmes.

#### Conclusion for 2019

2019 saw us produce innovative communications digitally, in print, and at church presentations and events, all sharing our passion for reaching remote and marginalised people in great need. Many people heard about MAF for the first time, some of whom went on to join our growing team of supporters, enabling us to serve an increasing number of remote and isolated people overseas.

In 2019, God blessed us with over £11m of ministry income, and we give thanks for every gift, prayer, enquiry and hour given by our volunteers and teams throughout the year.

#### Future Plans

Many people across the developing world continue to live in need, cut off from the essentials of life due to difficult terrain, formidable geographical barriers, civil war or political unrest. The demand for MAF's services in many countries is as high as ever. We will continue to look for opportunities to share God's love in practical ways with the most impoverished and isolated people.

We remain committed to growing and developing our communications and raising our profile so that we are recognised and known throughout the UK for our work overseas. We will do this by enhancing MAF's presence at Christian events and through the creative use of media and online channels. Doing so will help grow our fundraising and recruitment activities so that increasing numbers of isolated people can be reached and their lives physically and spiritually transformed.

We are incredibly grateful for the generous support we receive. We will continue to review our processes and practices to ensure that we maximise the funds available for overseas work.

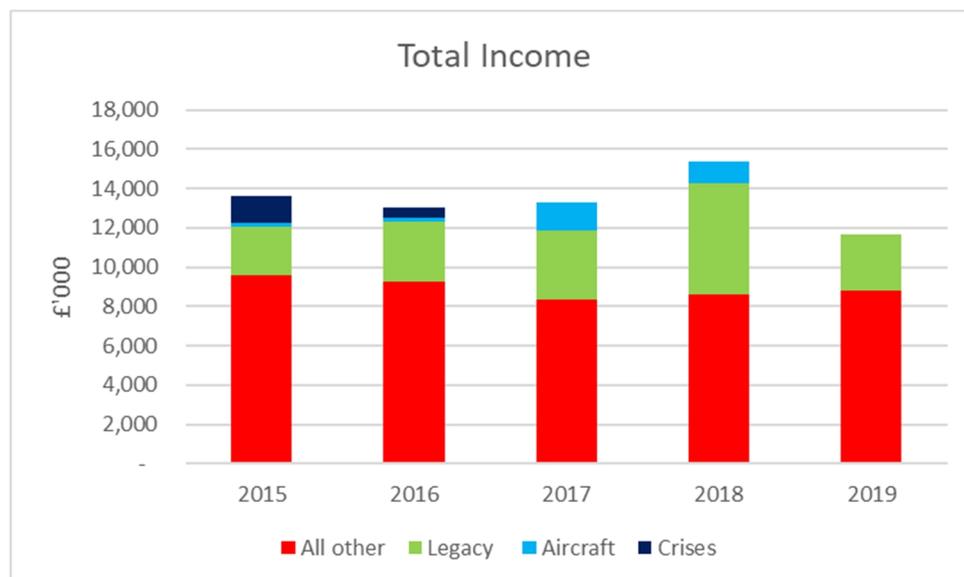
During 2020 we aim to help meet the challenges faced by our programmes across the globe by:

- increasing awareness of our work in reaching isolated people by attending events and through various media outlets.
- growing partnerships with supporters and trusts and developing new opportunities for donors to fund core programme costs and capital needs.
- using the occasion of our 75th anniversary to thank, inspire and engage existing and new supporters.
- recruiting new overseas mission staff to fill field roles in line with operational priorities.

Strategic Report

Financial Review

Five-year history	2015	2016	2017	2018	2019
Income and expenditure £000					
Income					
Unrestricted gifts >=£20,000	50	180	388	481	298
Unrestricted donations	6,272	6,077	5,824	5,859	5,947
Legacies	2,480	3,012	3,507	5,650	2,823
Investment income	51	74	52	52	54
International staff support	949	891	860	855	893
Other restricted income:					
Aircraft	139	229	1,434	1,127	-
Nepal	1,417	484	-	-	-
PNG Otter repair	346	41	-	-	-
South Sudan	528	767	239	269	241
Liberia hangar	-	-	-	-	351
Other	1,406	1,247	1,010	1,096	1,077
Total income	13,638	13,002	13,314	15,389	11,684
Expenditure					
Cost of generating voluntary income	2,176	2,080	2,218	2,320	2,389
Charitable activities	11,492	11,405	10,717	11,336	11,120
Total expenditure	13,668	13,485	12,935	13,656	13,509
Net incoming / (outgoing) resources	(30)	(483)	379	1,733	(1,825)



As can be seen, the main area of change relates to legacy income.

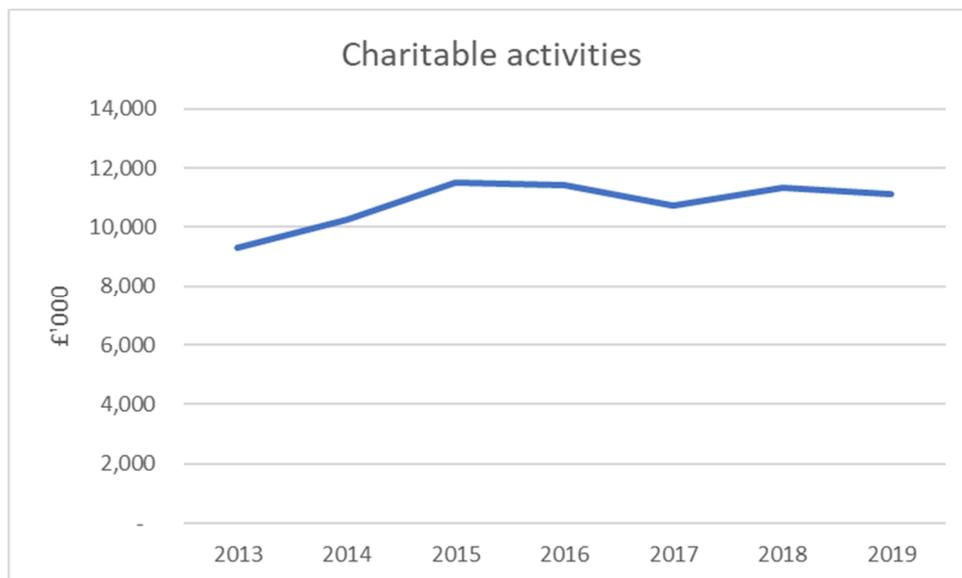
Page 21 sets out the Statement of Financial Activities for MAF UK for the year. The total income for the year was £11.7m (2018: £15.4m).

The principal source of funding was through voluntary donations providing some 99% (2018: 99%) of total income. Of this, legacy income amounted to 24% (2018: 37%).

As shown in note 2, donation income from the various donor groupings was by and large comparable. The response to the 2018 aircraft appeal from individual donors can easily be seen.

The benefits of tax-efficient giving were again increased through the securing of a further 1,382 Gift Aid Declarations during 2019 (2018: 1,150). Tax claimed on 2019 gifts amounted to £876,079 (2018: £857,423).

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



During the year, the sum of £1,700,000 (note 4) was paid in staff support to 27 staff (note 6) (individuals/families) from the UK serving overseas (2018: £1,558,000 to 27 staff individuals/families).

In addition, unrestricted grants of £6,082,000 (note 4) and restricted income of £1,654,000 (note 14a) totalling £7,736,000 (2018: £8,157,000\*) were passed to sister MAF groups worldwide, primarily to assist in the provision of mission aviation (\*2018: unrestricted grants of £5,663,000 and restricted income of £2,494,000).

The assets and liabilities of MAF UK are set out in the Balance Sheet (page 22). All of the assets were used directly in the charitable purpose or in a support capacity.

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

Investment income was £54k (2018: £52k), with interest rates remaining very low. All available cash is placed on deposit.

#### Investment Powers and Policy

The investment powers of the Trustees are as set out in the Articles. Any sums not immediately needed are invested in interest-earning accounts. It is the Trustees aim to ensure that funds are applied as quickly as possible, while also maintaining a suitable risk-based cash reserve to address the risks identified in the risk management process (see Risk Management section). Given the nature of the funds held, they are invested so that the capital is not put at risk.

#### Reserves Policy

The Trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The Trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. Given the exceptional circumstances of the Covid19 crisis in 2020, the Trustees and the Senior Leadership Team have reviewed and revised all budgets and expected income and

expenditure projections and have concluded that, together with the reserves established to help in such circumstances, there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity, therefore, continues to adopt the going concern basis in preparing its financial statements.

It is the Board's policy to reserve sufficient funds to ensure the ongoing operations of MAF UK. The reserves include a risk-assessed Base Reserve; during the year the risk elements were reviewed, and the Board decided that the combined fund should have a target level of £4.3m. Additionally, other designated funds may be created by the Board to help ensure MAF UK's effectiveness. As a regular part of the Board's work, all risks and reserves were reviewed, and any recommended changes have been implemented. Details of all the designated funds are set out in note 14a.

At the year-end, all the reserves were at or above the minimum policy-level (see note 14a).

The Base Reserve year-end balance of £6m was above the revised target of £4.3m.

The Fixed Asset Cost fund year-end balance was £415k representing the original cost of all fixed assets. When these reach the end of their useful life, they can be replaced using the cash element of this fund.

The Training Fund was established in 2016 to help accelerate the time taken for pilots and engineers to become operational and to begin service earlier, reflecting the increasing difficulty in recruiting staff for overseas service. The year-end balance was £279k.

The 2019 Projects fund was established by the Board to fund projects identified for 2019 above the expected 2019 income revenues. The year-end balance was £50k and is expected to be applied in 2020.

The 2020 Projects fund was established by the Board to fund projects identified for 2020 above the expected 2020 income revenues. The year-end balance was £670k.

The restricted funds represent unspent donations that support our staff families overseas. It is expected that the funds will be used during the staff service period. At the year-end, such funds amounted to £27k.

#### Principal Risks and Uncertainties

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

- interruption to postal gift income stream through industrial action
- interruption to gift processing through potential catastrophe
- reputation risk
- global pandemics such as Covid-19.

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

The principal uncertainties relating to timing and volatility of various income streams are also addressed by the risk management process the Board has adopted, principally by the holding of sufficient liquid reserves (see Reserves Policy above). The impact of Covid-19 has been considered on the charity's future plans and budgeting processes and the effect of the outbreak will be a significant risk into the December 2020 year end. The Trustees have considered a number of scenarios and the impact on our various funding streams; church meetings will not be taking place, the planned 75<sup>th</sup> anniversary event in London has been cancelled, legacy income is expected to be lower because of significant HMRC and solicitor delays in processing estates, and lower asset values, and postal income is expected to be lower reflecting donor caution and economic circumstances. Staff costs can be partially offset by the government's furloughing scheme, but it is not currently clear how long that scheme will last, or at what rate. The effect on this year's financial statements has been considered in note 15 – post balance sheet events of the financial statements.

#### Risk Management

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

- established a risk register and risk management strategies that identify the types of risk faced and prioritised them in terms of potential impact and likelihood of occurrence and the means of managing

them. The risks and risk management strategies are periodically reviewed by both the Senior Leadership Team and the Board of Trustees. The risks are classified into the following groupings:

- Reputation
  - Strategic
  - Governance
  - Operational
  - Health and safety
  - Financial
  - Legal
- established a regular review of the adequacy of the charity's current internal controls. The Trustees are pleased to report that the charity's internal financial controls conform to the guidelines issued by the Charity Commission.
  - adopted a range of risk management policies, including Recruitment, Anti-fraud, Whistleblowing, Conflicts of interest (Declaration of interest), Anti-bribery, Safeguarding

In these extraordinary Covid-19 economic times, the Trustees are closely monitoring all income streams, looking to maximise cost savings, as well as apply for furlough funding opportunities, while continuing all activities as far as possible.

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

## Fundraising Methods and Processes

### Approach to fundraising

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

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

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

### Fundraising conforming to recognised standards

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

### Monitoring of fundraising carried out on its behalf

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

### Fundraising complaints

We have a section on our website explaining our Fundraising Promise and complaints process <https://www.maf-uk.org/about-us/fundraising-standards>

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

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

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

The complaints received have been summarised below:

Type	2019	2018
Incorrect salutation	-	1
Too much mail received	1	7
Too many financial "asks"	2	3
Clarity/font size used	5	4
Content presentation	10	-
Total	18	15
Total mailings	486,560	466,000

## Structure, Governance and Management

### Governing Document

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

### Appointment of Trustees

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

Board decisions are made by majority vote.

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

### Trustee Induction and Training

In the Trustee induction programme, new Trustees are provided with the Articles and recent annual and management accounts as well as a copy of CC3 *The Essential Trustee*. They are required to attend a series of meetings and discussions with the Chair, Chief Executive and others to learn more about the work and how MAF UK operates.

### Organisational Structure

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

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

The Board approves an annual operational budget which sets out income targets and expenditure limits. Within the budget, the day-to-day responsibility for the charity's operations is delegated to the Chief Executive and the Senior Leadership Team (listed as Key Management Personnel on page 17).

## Governance

During 2019 the Board and its subcommittees continued working on the areas identified in our Board Effectiveness Action Plan, which sets out the outcomes from a thorough review of our governance arrangements against the Charity Governance Code conducted in 2018. This review was externally facilitated by NCVO using their Governance Wheel tool. The trustees are focused on enhancing our already good governance arrangements and are keen to achieve excellent governance in all areas. A particular focus during 2019 has been on our recruitment process for new trustees to achieve greater diversity.

## Safeguarding

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

## Remuneration Policy

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

Each UK post is evaluated by a job evaluation panel made up of senior management, HR and staff representation. A salary is then calculated based on a comparison of jobs in the same grade and the points awarded for those jobs.

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

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

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

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

## Related Parties

Mission Aviation Fellowship UK is a member of MAF International, which is an association of operational and resourcing MAF groups around the world (excluding North America). Mission Aviation Fellowship International is the operational arm of MAF International, to which all operational assets were transferred by the resourcing groups. The central management of all the programmes enables better efficiency in terms of asset deployment and the standardisation of training and safety standards. Mission Aviation Fellowship UK's overseas staff are seconded to Mission Aviation Fellowship International and all funds raised for operational programmes are passed to Mission Aviation Fellowship International. Mission Aviation Fellowship UK has one subsidiary which is dormant. Apart from the natural transactions with other MAFs, there were no related party transactions.

## Internal Controls

The Trustees have overall responsibility for ensuring that the charity has an appropriate system of controls, financial and otherwise. They are also responsible for safeguarding the assets of the charity and hence for

taking reasonable steps for the prevention and detection of fraud and other irregularities, and to provide reasonable assurance that:

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

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

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

#### Trustees' Responsibilities in Relation to the Financial Statements

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

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

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

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

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

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

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

#### Provision of Information to Auditors

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

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

#### Legal and Administrative Information

##### Trustees and Members (the Trustees are also Members)

<u>Name</u>	<u>Dates</u>	<u>Subcommittee Membership</u>
Gareth Mitchell MIOD BA (Dual Hons), Chair		Fundraising and Communications
Maeve Marnell LLB		Fundraising and Communications
Steve Bentley CBE MBA MA BEng		Fundraising and Communications
Diana White BA (Hons)		Prayer and People
David West FCIPD		Prayer and People
Max Gove MA		Prayer and People
Richard Jones FCMA BSc (Hons)		Finance and Risk
Matthew Burton FCCA CTA MRICS		Finance and Risk
Steve Osei-Mensah BA(Hons),ACIB (IFS), FIoD		Finance and Risk

##### Company Information

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

##### Key Management Personnel

Chief Executive	Ruth Whitaker BEng (Hons) FRAeSoc
Finance Director	Alex Finlow FCA MSc
Head of Personnel	David Leek Chartered MCIPD
Head of Marketing and Fundraising	Mike Fagg
Head of Communications	Vivienne Pattison BA (Hons)
Head of Partnership Development	(vacancy)

##### Our Advisers

Auditors	Moore Kingston Smith LLP	Devonshire House, 60 Goswell Road, London, EC1M 7AD
Bankers	National Westminster Bank Plc	Europa House, 49 Sandgate Road, Folkestone, CT20 1RU
Solicitors	Anthony Collins Solicitors LLP	134 Edmund Street, Birmingham, B3 2ES

The Trustees Report and the Strategic Report were approved by the Board and authorised for issue on 29 May 2020.

Gareth Mitchell (Chair)

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

### Opinion

We have audited the financial statements of Mission Aviation Fellowship UK for the year ended 31 December 2019 which comprise Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 'The Financial Reporting Standard Applicable in the UK and Ireland' (United Kingdom Generally Accepted the UK and Ireland).

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 2019 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 Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 (as amended) and regulations 6 and 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 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

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate, or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

### Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other

information. If based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

#### Opinions on other matters prescribed by the Companies Act 2006

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

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

#### Matters on which we are required to report by exception

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

We have nothing to report in respect of the following matters where the Companies Act 2006 or the Charities Accounts (Scotland) Regulations 2006 (as amended) require us to report to you if, in our opinion:

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

#### Responsibilities of trustees

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

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

#### Auditor's responsibilities for the audit of the financial statements

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

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that

is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

#### Use of our Report

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

.....

Date: .....

Neil Finlayson (Senior Statutory Auditor)  
for and on behalf of Moore Kingston Smith LLP, Statutory Auditor

Devonshire House  
60 Goswell Road  
London  
EC1M 7AD

Kingston Smith LLP is eligible to act as auditor in terms of Section 1212 of the Companies Act 2006.

Statement of Financial Activities

(incorporating an Income and Expenditure Account)

for the year ended 31 December 2019

		2019			2018		
	Note	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000
<b>Income from:</b>							
Donations and legacies	2a/b	9,083	2,547	11,630	11,988	3,349	15,337
Investments	3	54	-	54	52	-	52
<b>Total</b>		<b>9,137</b>	<b>2,547</b>	<b>11,684</b>	<b>12,040</b>	<b>3,349</b>	<b>15,389</b>
<b>Expenditure on:</b>							
Raising funds		2,389	-	2,389	2,320	-	2,320
Charitable activities		8,570	2,550	11,120	7,972	3,364	11,336
<b>Total</b>	4a/b	<b>10,959</b>	<b>2,550</b>	<b>13,509</b>	<b>10,292</b>	<b>3,364</b>	<b>13,656</b>
<b>Net income / (expenditure)</b>	5	<b>(1,822)</b>	<b>(3)</b>	<b>(1,825)</b>	<b>1,748</b>	<b>(15)</b>	<b>1,733</b>
<b>Reconciliation of Funds</b>							
Total funds brought forward	13a	9,274	30	9,304	7,526	45	7,571
<b>Total funds carried forward</b>	13a	<b>7,452</b>	<b>27</b>	<b>7,479</b>	<b>9,274</b>	<b>30</b>	<b>9,304</b>

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

The notes on pages 24 to 33 form an integral part of these financial statements.

Balance Sheet  
(Statement of Financial Position)  
as at 31 December 2019

	Note	2019			2018		
		Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000
<b>Fixed assets</b>							
Tangible assets	7	91	-	91	106	-	106
<b>Total fixed assets</b>		<b>91</b>	<b>-</b>	<b>91</b>	<b>106</b>	<b>-</b>	<b>106</b>
<b>Current assets</b>							
Debtors	8	909	-	909	1,155	-	1,155
Investments	9	-	-	-	-	-	-
Short term deposits		5,504	-	5,504	4,503	-	4,503
Cash at bank and in hand		1,290	27	1,317	3,912	30	3,942
<b>Total current assets</b>		<b>7,703</b>	<b>27</b>	<b>7,730</b>	<b>9,570</b>	<b>30</b>	<b>9,600</b>
<b>Liabilities</b>							
Creditors:							
Amounts falling due within one year	10	(342)	-	(342)	(402)	-	(402)
<b>Net current assets</b>		<b>7,361</b>	<b>27</b>	<b>7,388</b>	<b>9,168</b>	<b>30</b>	<b>9,198</b>
<b>Total assets less current liabilities</b>		<b>7,452</b>	<b>27</b>	<b>7,479</b>	<b>9,274</b>	<b>30</b>	<b>9,304</b>
<b>Total net assets</b>		<b>7,452</b>	<b>27</b>	<b>7,479</b>	<b>9,274</b>	<b>30</b>	<b>9,304</b>
<b>The funds of the charity:</b>							
Base reserve	13a	6,038	-	6,038	6,711	-	6,711
Other Designated funds	13a	1,414	-	1,414	2,563	-	2,563
<b>Total unrestricted income funds</b>		<b>7,452</b>	<b>-</b>	<b>7,452</b>	<b>9,274</b>	<b>-</b>	<b>9,274</b>
Restricted income funds	14a	-	27	27	-	30	30
<b>Total funds</b>		<b>7,452</b>	<b>27</b>	<b>7,479</b>	<b>9,274</b>	<b>30</b>	<b>9,304</b>

Approved by the Board on 29 May 2020 and signed on its behalf by:

Gareth Mitchell  
Chair

The notes on pages 24 to 33 form an integral part of these financial statements.

Cash Flow Statement

for the year ended 31 December 2019

		2019	2018
		£ 000	£ 000
Reconciliation of net income / (expenditure) to net cash flow from operating activities			
	Note		
Net (expenditure) / income for the year		(1,825)	1,733
Adjustments for:			
Depreciation charges	7	72	81
Interest	3	(54)	(52)
Decrease / (increase) in debtors		246	(111)
(Decrease) in creditors		(60)	(162)
Net cash (used in) / provided by operating activities		(1,621)	1,489
Statement of cash flows			
Cash flows from operating activities:			
Net cash (used in) / provided by operating activities		(1,621)	1,489
Cash flows from investing activities:			
Interest	3	54	52
Transfer from investments		-	3,000
Purchase of fixed assets	7	(57)	(57)
Net cash provided by / (used in ) investing activities		(3)	2,995
Change in cash and cash equivalents in the year		(1,624)	4,484
Cash and cash equivalents at the beginning of the year		8,445	3,961
Cash and cash equivalents at the end of the year		6,821	8,445
Analysis of changes in net funds			
	1 January	cash	31 December
	2019	flows	2019
	£ 000	£ 000	£ 000
Short term deposits	4,503	1,001	5,504
Cash at bank and in hand	3,942	(2,625)	1,317
	8,445	(1,624)	6,821

The notes on pages 24 to 33 form an integral part of these financial statements.

Notes to the Financial Statements  
for the year ended 31 December 2019

1 Accounting policies

Basis of preparation

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

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

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. Given the exceptional circumstances of the Covid19 crisis in 2020 (see Note 15), the Trustees and the Senior Leadership Team have reviewed and revised all budgets and expected income and expenditure projections and have concluded that, together with the reserves established to help in such circumstances, there is a reasonable expectation that the charity has adequate resources to continue operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

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

Fund accounting

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

Income

All income is recognised when there is entitlement to the funds, the receipt is probable and the amount can be measured reliably.

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

Government grants

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

Expenditure

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

The following specific policies apply to categories of expenditure:

Raising funds

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

Charitable activities

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

Notes to the Financial Statements  
for the year ended 31 December 2019

### Support Costs

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

### Critical accounting estimates and areas of judgement

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

### Foreign currencies

Foreign currencies have been translated to sterling as follows:

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

All differences are charged to the SOFA - 2019:£4k, (2018:£4k).

### Tangible fixed assets and depreciation

Assets with a useful economic life of more than one year and a value in excess of £750 are capitalised.

Depreciation on assets is calculated as follows:

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

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

### Cash

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Deposits with maturity greater than three months from the year end are classified within investments.

### Financial Instruments

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

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

With the exceptions of prepayments and deferred income all other debtor and creditor balances are considered to be basic financial instruments under FRS 102. See notes 8 and 10 for the debtor and creditor notes.

### Operating leases

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

### Pensions

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

### Transfers between funds

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



**Notes to the Financial Statements  
for the year ended 31 December 2019**

	Unrestricted	Restricted	Sub-total	Apportioned	2019
	£ 000	£ 000	£ 000	£ 000	£ 000
<b>4a Expenditure</b>					
<b>Raising funds</b>					
Voluntary income	1,746	-	1,746	195	1,941
Donor acquisition	403	-	403	45	448
	<u>2,149</u>	<u>-</u>	<u>2,149</u>	<u>240</u>	<u>2,389</u>
<b>Charitable activities:</b>					
International Staff	804	896	1,700	190	1,890
grants: regular	5,028	-	5,028	562	5,590
grants: one-off	1,217	-	1,217	136	1,353
restricted funding	-	1,654	1,654	185	1,839
Overseas operations *	6,245	1,654	7,899	883	8,782
Information and education	403	-	403	45	448
	<u>7,452</u>	<u>2,550</u>	<u>10,002</u>	<u>1,118</u>	<u>11,120</u>
Support costs	1,329	-	1,329	(1,329)	-
Trustee travel and meetings	12				
Audit	13				
Audit disbursements and vat	1				
Non-audit fees and vat	3				
Governance	29	-	29	(29)	-
	<u>1,358</u>	<u>-</u>	<u>1,358</u>	<u>(1,358)</u>	<u>-</u>
	<u>10,959</u>	<u>2,550</u>	<u>13,509</u>	<u>-</u>	<u>13,509</u>
Overseas operations * grants	<u>6,082</u>				

\* Institutional grants totalling £6,082,000 (2018: £5,663,000) were made during the year to MAF International Ltd.

Support costs include:	General management	Financial management	Human Resources	Information technology	Premises	Total
General management	181	374	228	170	376	1,329

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

	Unrestricted	Restricted	Sub-total	Apportioned	2018	
	£ 000	£ 000	£ 000	£ 000	£ 000	
<b>4b</b>						
<b>Raising funds</b>						
Voluntary income	1,702	-	1,702	183	1,885	
Donor acquisition	393	-	393	42	435	
	<u>2,095</u>	<u>-</u>	<u>2,095</u>	<u>225</u>	<u>2,320</u>	
<b>Charitable activities:</b>						
International Staff	688	870	1,558	167	1,725	
grants: regular	4,781	-	4,781	512	5,293	
grants: one-off	1,013	-	1,013	109	1,122	
restricted funding	-	2,494	2,494	267	2,761	
Overseas operations	5,794	2,494	8,288	888	9,176	
Information and education	393	-	393	42	435	
	<u>6,875</u>	<u>3,364</u>	<u>10,239</u>	<u>1,097</u>	<u>11,336</u>	
Support costs	1,297	-	1,297	(1,297)	-	
Trustee travel and meetings	10					
Audit	13					
Audit disbursements and vat	1					
Non-audit fees and vat	1					
Governance	25	-	25	(25)	-	
	<u>1,322</u>	<u>-</u>	<u>1,322</u>	<u>(1,322)</u>	<u>-</u>	
	<u>10,292</u>	<u>3,364</u>	<u>13,656</u>	<u>-</u>	<u>13,656</u>	
Overseas operations * grants	<u>5,663</u>					
Support costs include:	General management	Financial management	Human Resources	Information technology	Premises	Total
	194	385	187	152	379	1,297

Notes to the Financial Statements  
for the year ended 31 December 2019

		2019	2018
5	Net income /(Expenditure)		
	This is stated after charging:		
	Depreciation	72	81
	Foreign exchange loss	4	4
	Payments under Operating Leases	129	128
	Auditor's remuneration		
	Audit fee	13	13
	Audit disbursements (and vat)	1	1
	Other fees paid to auditors (and vat)	3	1
6	Trustee and staff remuneration, related party and other transactions		
	Staff costs	£ 000	£ 000
	Wages and salaries	2,889	2,729
	Social security costs	203	183
	Other pension costs	316	290
		<u>3,408</u>	<u>3,202</u>
		Number	Number
	Average number of employees - UK	63	64
	Average number of employees - Overseas	29	27
		<u>92</u>	<u>91</u>
		54	56
	Average number of employees - UK (FTE)	29	27
	Average number of employees - Overseas (FTE)	83	83
		<u>83</u>	<u>83</u>
	Employees with total remuneration and benefits in excess of £60,000:	Number	Number
	£60,000 - £70,000	2	1
	£70,000 - £80,000	-	-
	£80,000 - £90,000	1	1
		<u>3</u>	<u>2</u>
		£ 000	£ 000
	Pension contributions in respect of these employees were	21	14
		<u>21</u>	<u>14</u>
		£ 000	£ 000
	Total remuneration/benefits of key management personnel	395,204	375,330
	Trustee reimbursed expenditure		
	Trustees are reimbursed for out-of-pocket travel and subsistence expenses.	£ 000	£ 000
	The number of trustees who received reimbursement was 3 (2018):3	3	3
		<u>3</u>	<u>3</u>
	The trustees neither received nor waived any emoluments during the year (2018: £NIL)		
	Related party transactions		
	Apart from the trustee expenses identified above, there were no other related party transactions.		

Notes to the Financial Statements  
for the year ended 31 December 2019

			2019	2018
	Vehicles	Equipment	Total	Total
	£ 000	£ 000	£ 000	£ 000
<b>7</b>	<b>Tangible fixed assets</b>			
	Cost			
	As at 01.01.2019	46	330	376
	Additions	-	57	57
	Disposals	-	(18)	(74)
	As at 31.12.2019	46	369	376
	Depreciation			
	As at 01.01.2019	17	253	270
	Charge for the year	15	57	72
	Eliminated on disposal	-	(18)	(74)
	As at 31.12.2019	32	292	270
	Net Book values			
	As at 31.12.2019	14	77	91
	As at 31.12.2018	29	77	106
<b>8</b>	<b>Debtors</b>		2019	2018
	Amounts due within one year:		£ 000	£ 000
	Other debtors		-	1
	Gift Aid recoverable		87	83
	Prepayments		129	118
	Accrued income		693	953
			909	1,155
	All debtors are considered financial instruments with the exception of prepayments.			
	The carrying value of financial assets (in debtors) is:		780	1,037
<b>9</b>	<b>Investments</b>		2019	2018
			£ 000	£ 000
	Investments represent short and longer term cash deposits.		-	-
<b>10</b>	<b>Creditors: amounts falling due within one year</b>			
	Trade creditors		191	234
	Taxation and social security		53	48
	* Other creditors		59	81
	Accruals and deferred income		39	39
			342	402
	All creditors are considered financial instruments with the exception of deferred income.			
	The carrying value of financial liabilities (in creditors) is:		342	402
	* Other creditors includes: in respect of pension scheme contributions		36	33

Notes to the Financial Statements  
for the year ended 31 December 2019

11 Operating leases	2019	2018
	£ 000	£ 000
Operating lease rental payments during the year:		
Land and buildings	117	115
Vehicles	12	13
	129	128

At 31 December 2019, the total future minimum lease payments under non-cancellable leases was as follows:

	2019		2018	
Period:	Land and buildings	Other	Land and buildings	Other
	£ 000	£ 000	£ 000	£ 000
Within one year	102	21	49	20
Two to five years	378	29	-	52
Over five years	447	-	-	-
	927	50	49	71

12a Analysis of net assets between funds

Fund balances as at 31 December 2019 were represented by:

	Base Reserve	Designated funds	Total Unrestricted	Restricted funds	Total funds
	£ 000	£ 000	£ 000	£ 000	£ 000
Tangible fixed assets	-	91	91	-	91
Current assets	6,380	1,323	7,703	27	7,730
Current liabilities	(342)	-	(342)	-	(342)
Long term liabilities	-	-	-	-	-
	6,038	1,414	7,452	27	7,479

12b Fund balances as at 31 December 2018 were represented by:

	Base Reserve	Designated funds	Total Unrestricted	Restricted funds	Total funds
	£ 000	£ 000	£ 000	£ 000	£ 000
Tangible fixed assets	-	106	106	-	106
Current assets	7,113	2,457	9,570	30	9,600
Current liabilities	(402)	-	(402)	-	(402)
Long term liabilities	-	-	-	-	-
	6,711	2,563	9,274	30	9,304

**Notes to the Financial Statements**  
for the year ended 31 December 2019

13a Funds	As at 01.01.19 £ 000	Income £ 000	Expenditure £ 000	Transfers in £ 000	Transfers out £ 000	As at 31.12.19 £ 000
Base Reserve	6,711	9,137	(10,948)	18	1,120	6,038
Designated funds						
Fixed Asset Cost Fund	376	-	-	57	(18)	415
Training Fund	290	-	(11)	-	-	279
2019 Projects	1,227	-	-	(1,177)	-	50
2020 Projects	670	-	-	-	-	670
<i>sub-total</i>	<u>2,563</u>	<u>-</u>	<u>(11)</u>	<u>- 1,120</u>	<u>(18)</u>	<u>1,414</u>
Total unrestricted income funds	<u>9,274</u>	<u>9,137</u>	<u>(10,959)</u>	<u>(1,102)</u>	<u>1,102</u>	<u>7,452</u>
Restricted funds	note 15a 30	2,547	(2,550)	-	-	27
Total funds	<u><u>9,304</u></u>	<u><u>11,684</u></u>	<u><u>(13,509)</u></u>	<u><u>(1,102)</u></u>	<u><u>1,102</u></u>	<u><u>7,479</u></u>

The Base Reserve comprises risk-assessed income stream elements to ensure that the charity can continue operations in the event of adverse or unforeseen situations. The fund level was reviewed by the Board in 2019 and a new target level of £4.3m was set.

The Fixed Asset Cost Fund represents the cost of equipment and vehicles used by MAF UK, purchased from unrestricted funds (the net book value of the charity's existing fixed assets along with the amount designated by the Board, for future spending, to replace these assets.) The transfers reflect purchases and disposals.

The 2019 Projects Fund represents 2019 projects identified by the Board requiring funding above the expected 2019 income revenues.

The 2020 Projects Fund represents 2020 projects identified by the Board requiring funding above the expected 2020 income revenues.

The Training Fund was established by the Board to help potential MAF pilots and engineers gain their qualifications more quickly and therefore get to the field more quickly.

13b Funds	As at 01.01.18 £ 000	Income £ 000	Expenditure £ 000	Transfers in £ 000	Transfers out £ 000	As at 31.12.18 £ 000
Base Reserve	6,829	12,040	(10,278)	74	(1,954)	6,711
Designated funds						
Fixed Asset Cost Fund	393	-	-	57	(74)	376
Training Fund	304	-	(14)	-	-	290
2019 Projects	-	-	-	1,227	-	1,227
2020 Projects	-	-	-	670	-	670
<i>sub-total</i>	<u>697</u>	<u>-</u>	<u>(14)</u>	<u>1,954</u>	<u>(74)</u>	<u>2,563</u>
Total unrestricted income funds	<u>7,526</u>	<u>12,040</u>	<u>(10,292)</u>	<u>2,028</u>	<u>(2,028)</u>	<u>9,274</u>
Restricted funds	note 15b 45	3,349	(3,364)	-	-	30
Total funds	<u><u>7,571</u></u>	<u><u>15,389</u></u>	<u><u>(13,656)</u></u>	<u><u>2,028</u></u>	<u><u>(2,028)</u></u>	<u><u>9,304</u></u>

Notes to the Financial Statements  
for the year ended 31 December 2019

## 14a Restricted funds

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

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

Fund restriction:	As at 01.01.19 £ 000	Income £ 000	Expenditure £ 000	Transfers in £ 000	Transfers out £ 000	As at 31.12.19 £ 000
MAF International aircraft projects	-	-	-	-	-	-
MAF International Liberia hangar	-	351	(351)	-	-	-
MAF International South Sudan	-	241	(241)	-	-	-
MAF International non-aircraft projects	-	756	(756)	-	-	-
MAF International staff	-	92	(92)	-	-	-
	-	1,440	(1,440)	-	-	-
MAF Australia	-	102	(102)	-	-	-
MAF Canada	-	46	(46)	-	-	-
MAF Germany	-	-	-	-	-	-
MAF Netherlands	-	17	(17)	-	-	-
MAF New Zealand	-	-	-	-	-	-
MAF South Africa	-	10	(10)	-	-	-
MAF USA	-	39	(39)	-	-	-
	-	214	(214)	-	-	-
	-	1,654	(1,654)	-	-	-
MAF UK International Staff	30	893	(896)	-	-	27
	30	2,547	(2,550)	-	-	27

## 14b

Fund restriction:	As at 01.01.18 £ 000	Income £ 000	Expenditure £ 000	Transfers in £ 000	Transfers out £ 000	As at 31.12.18 £ 000
MAF International aircraft projects	-	1,127	(1,127)	-	-	-
MAF International South Sudan	-	269	(269)	-	-	-
MAF International non-aircraft projects	-	823	(823)	-	-	-
MAF International staff	-	100	(100)	-	-	-
	-	2,319	(2,319)	-	-	-
MAF Australia	-	63	(63)	-	-	-
MAF Canada	-	48	(48)	-	-	-
MAF Germany	-	1	(1)	-	-	-
MAF Netherlands	-	18	(18)	-	-	-
MAF New Zealand	-	-	-	-	-	-
MAF South Africa	-	7	(7)	-	-	-
MAF USA	-	38	(38)	-	-	-
	-	175	(175)	-	-	-
	-	2,494	(2,494)	-	-	-
MAF UK International Staff	45	855	(870)	-	-	30
	45	3,349	(3,364)	-	-	30

**Notes to the Financial Statements  
for the year ended 31 December 2019**

**15 Post Balance Sheet Events**

**Basis of preparation**

The Trustees have given due consideration to the effects of the Covid-19 outbreak, which occurred before these financial statements were signed. The charity is largely sheltered from the expected effects of this due to its loyal donor base and high level of committed giving; however the planned 75th anniversary celebrations and other events that were expected to take place throughout the following financial year have been significantly affected. It is anticipated that these income streams will fall but will be offset by a fall in associated expenditure and the availability of government furlough funding.