



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 2020



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Message from the Chair and Chief Executive

2020 was a year like no other. It began with the joy of MAF reaching its 75th year, and ended with a second lockdown caused by coronavirus, the cancellation of a celebration event planned for Westminster Central Hall, and a reduction in flying in many MAF programmes.

It was also a year of great sadness when, on 29 August 2020, Stuart King, one of MAF's founders, went to be with the Lord. Stuart, the Normandy landings veteran, engineer, pilot, visionary and missionary who played a vital pioneering role in MAF's early days, continued as President Emeritus until departing for glory at the age of ninety-eight.

Another year of flying for life

And yet, despite the challenges of what has been a difficult year, God enabled us to continue flying for life – albeit at a significantly reduced level – our pilots and personnel holding on to the words of Psalm 46:7, 'The Lord Almighty is with us; the God of Jacob is our fortress.'

Lockdown in many of the countries MAF serves had an immediate impact on flight operations, with every flight to each location initially requiring special permission.

Having found ways to make our service Covid-19 secure, MAF planes delivered face masks, coronavirus test kits and hand sanitiser to a variety of remote locations in Africa and the Asia-Pacific region, continuing to help save lives and serve where possible as part of the initial response.

The year of our 75th anniversary was a year in which we proved, yet again, that the steadfast love of the Lord never ceases (Lamentations 3:22-23), and we praise Him for enabling this to be so.

A year of God's faithfulness

As the 2020 Trustees' Report shows, the same God who was with Stuart at the very start of MAF's fledgling mission, and who has led us faithfully for the last 75 years, enabled MAF to continue bringing help, hope and healing to people living in some of the poorest and most difficult-to-access areas of the world.

The coronavirus pandemic caused hitherto unseen levels of economic uncertainty, hospitalisations, coronavirus-related deaths, the need for isolations and lock downs, cancellations and threats of job losses. Despite this, our wonderful donors remained extremely generous and loyal. Even with churches shut and events cancelled, donations and prayers continued to flow in. Our teams in the UK all migrated to working from home, making a huge effort to adapt seamlessly to the new situation in which they found themselves so that our operations here could continue, enabling us to support our beneficiaries overseas and be best placed to further serve as global restrictions are lifted.

It was a year in which MAF aircraft delivered food to Arnhem Land's indigenous inhabitants, brought healthcare to remote Tanzanian villages, carried out medical emergency flights in Papua New Guinea, transported coronavirus test kits to hard-to-reach towns in Liberia, Chad and South Sudan, brought corn to an island in Timor-Leste following a disastrous crop failure, and delivered humanitarian relief to those who had lost their homes when flooding displaced more than 25,000 people in Kasese, Uganda.

A year of managing the crisis while looking to the future

2020 was also the year in which, apart from restructuring our programmes in Arnhem Land and Kenya to serve our partners more efficiently, MAF continued to expand its ministry, with work progressing well on a new airstrip in Lailenpi, Myanmar, and encouraging progress being made in establishing a west Africa base with the new hangar in Liberia being completed.

It was also a year in which we thanked God for the faithful service of our 30 UK-origin missionary staff and their families, adapting to new working conditions and keeping MAF ready to serve whenever the situation allowed.

In the Operational Impact section of this Report, we have the privilege of sharing just a small number of the many inspirational stories that show God's love at work in countries such as Bangladesh, Chad, Kenya, Liberia, Papua New Guinea, South Sudan, Tanzania, Timor-Leste and Uganda.

We received many gifts in honour of Stuart King's life and we created a new fund in his name. The fund will help to finance the technical training of both UK and international candidates in the skills they need to serve with MAF. Equipping a new generation in this way will enable us to continue to respond to the ever-increasing need for our mission around the world and serve as a fitting part of Stuart's great legacy.

A year of God's blessing amid trials

We praise God for His provision during 2020 of:

- Nearly £13 million of income
- Nearly £3 million received in legacy gifts
- 2 new staff/families who went overseas
- Over 8,500 new contacts and supporters

Thanks to the loyal support, prayerful commitment and abundant generosity of our faithful supporters, we continue to rejoice in the many encouraging stories that tell of lives and livelihoods saved, enriched and transformed.

A year of thankfulness

Although we weren't able to celebrate in the way we'd originally intended, with our 75th celebrations being held online, we were nevertheless able to continue serving in many of the developing world's most vulnerable nations, providing the kind of support and assistance that enabled us, in the words of Stuart King, to be blessed by God as we blessed others.

Like many other organisations, the challenges have been significant for MAF. However, wherever possible, we have responded to the challenges and managed to stay strong, sticking to Stuart's unwavering vision and commitment to serving isolated people now, and in the years to come.

Through the gifts and prayers of our wonderful supporters, we were able to keep our planes flying wherever possible – 2020 being a year in which we not only gave thanks to God for the present and the past, but looked forward in faith to all that lies ahead.

Gareth Mitchell
Chair of Trustees

Ruth Whitaker
Chief Executive

Report of the Trustees for the year ended 31 December 2020

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 2020. 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, adverse weather conditions and conflict.

Operational Impact

Before the coronavirus pandemic, words such as 'social distancing', 'shielding' and 'lockdown' were mostly unknown. In 2020, however, they became chillingly familiar. But there is one word with which MAF personnel have always been aware, and that is 'isolation'.

One of the reasons we exist is to combat isolation by flying humanitarian relief and spiritual hope to communities that are cut off.

The biggest impact of Covid-19 was on our ability to fly. MAF flights were drastically reduced because of lockdown in the countries in which we operate, although this varied from nation to nation.

When the outbreak first began, only 15% of our flights were able to operate. Although regions like Arnhem Land in North Australia were untouched by the coronavirus, and we were able to continue flying in countries such as Liberia, South Sudan and Bangladesh, the pandemic adversely impacted our programmes. As the year progressed, however, MAF flight hours slowly increased as lockdowns lifted and flight bans were removed.

Despite this significant decrease in the number of flights carried out by our 138 light aircraft, we were nevertheless able to respond swiftly and efficiently to the needs of isolated people in 28 developing countries.

During 2020, our pilots flew to some 1,400 remote and inaccessible locations, enabling aid and relief organisations, churches and individuals to care for thousands of vulnerable people.

The following is an example of some of the activities carried out by MAF programmes in Africa and the Asia-Pacific region illustrating that, despite Covid-19, MAF continued to bring help, hope and healing to some of the world's poorest and remotest regions.

- **South Sudan, bringing hope since 1950**

In South Sudan, where decades of civil war and oppression have left vast regions of the country impoverished, we transported four Land Cruiser tyres, PPE and food to Holy Trinity Peace Village in Kuron – a community made up of different tribes, ethnicities and faiths living peacefully together.

We also flew coronavirus test kits to Wau – a two-hour flight from the capital Juba – at the request of the World Health Organisation and South Sudan's Ministry of Health. Other MAF flights delivered flipcharts and training materials to raise awareness of coronavirus in Pariang County, and transported 2 tonnes of oranges, bananas and biscuits, along with medical supplies, soap and locally manufactured face masks, to Padeah, Dindin and Doro.

5,000 solar powered radios were flown to Malualkon in the north of the country on behalf of partner, Every Village which broadcasts Christian programmes in local languages. Pilot Wim Hobo explains 'you can distribute Bibles but for many people who never learnt to read, the radio is much more accessible. With just one of these radios the whole family can listen together. Such a small device has such a big impact. Thousands of people can be reached for the Gospel with just one plane load of cargo.'

- **Papua New Guinea, providing a lifeline since 1951**

In Papua New Guinea, where many communities are isolated due to impenetrable jungles, mountains and swamps, a boy bitten by a death adder in mountainous Owena was flown to hospital just in time. Fortunately, the poison hadn't made its way into Naha's bloodstream, and the youngster was able to receive treatment before it was too late.

In the lowland district of Morehead, we flew PPE to healthcare workers whose morale was at an all-time low because they couldn't treat patients without protective clothing. By bringing in masks, gloves and hand sanitiser, as well as workers from the Aerial Health Patrol, we enabled the clinic's staff to provide patients with the care they needed. In the isolated community of Mougulu the service of the local health centre was restricted by an inadequate power supply. Our technology team installed a solar power system enabling the centre to offer their patients a round-the-clock service.

We also offered inspiration when Oksapmin Secondary School in Tekin was closed due to coronavirus with Communications Officer Mandy Glass suggesting that, as a special assignment, students could write about the many benefits MAF had brought to their community.

- **Kenya, serving since 1959**

In Kenya, where overland travel can be dangerous by day and treacherous at night, we airlifted two babies from arid Dukana, and flew them to Kijabe Hospital. MAF Pilot Daniel Loewen-Rudgers, who arrived at Dukana with an AIM AIR nurse, said, 'It was a miracle that we could fly them to a very good hospital like Kijabe during the pandemic.' Although ten-month-old baby Isako died because he had TB, two-day-old Barako survived an operation that only a couple of surgeons in the whole of Kenya were able to perform – making him the youngest baby to survive this kind of heart surgery in the country.

Another flight, for Christian charity RedTribe, picked up TV presenters and a film crew that had documented development projects that enabled the Maasai people hidden away in the remote Loita Hills to receive healthcare, education and a livelihood.

'The flight was quite amazing,' shared one of RedTribe's founders. 'It was booked without knowing how the world would suddenly change due to coronavirus. Without their partnership, we'd be stuck. It's so important that partners and volunteers can visit the projects, and MAF is making this possible. It's an amazing witness!'

- **Tanzania, flying for life since 1963**

In rural Tanzania, where there is a dangerously inadequate network of dirt-track roads, MAF aircraft played an essential part in providing essential healthcare. As part of a regular medical safari, we flew a team from Haydom Lutheran Hospital to the village of Gorimba, enabling the 4 nurses to examine 126 pregnant women, inoculate 585 children and check the health of 223 youngsters.

- **Chad, reaching isolated people since 1966**

In Chad, one of the poorest nations on earth, buses weren't allowed to run because of the pandemic, so MAF partnered with the Ministry of Health to transport coronavirus test kits to hard-to-reach towns such as Abéché.

We also carried out a flight for the Sahara Conservation Fund to help track and transport a number of endangered dama gazelle to the NGO's reserve so they could breed safely. Using aircraft to cover the extensive area where the graceful animals were likely to be found, Pilot Phil Henderson successfully tracked four of them.

One of the gazelles, which was flown by Phil in our Cessna 182 – its horns covered in tubing to prevent damage to the plane – was named Becki in honour of Pilot and Operations Manager Becki Dillingham. The journey, Phil said, was particularly exciting because the only animal cargo he had carried before had been two small rabbits!

- **Arnhem Land, supporting the community since 1973**

MAF Arnhem Land has been working on a project to bring the Bible to the Yolngu in the form of solar-powered audio players. These players are loaded with Gospel material and worship music in Yolngu-Matha. While physical Bibles are still being translated and printed, these audio Bibles have quickly gained popularity. In partnership with Bible Society Australia, MAF Arnhem Land has made 400 audio players available for distribution to the Yolngu.

- **Uganda, serving the church since 1987**

In Uganda, a country that has the largest number of refugees in Africa, we enabled Princess Marie of Denmark to visit a number of projects as patron of DanChurchAid. We also flew the organisation's General Secretary, its Country Director, the Danish Ambassador to Uganda, the Princess' assistants, and some reporters.

According to Pilot Rembrand Rodenburg, 'The Princess was really engaged, and we talked about her work as patron and what that meant to her.' Thanks to Rembrand's flight, the Princess was able to visit the Omugo Refugee Settlement where she chatted with families involved in a project that provides sustainable climate solutions for refugees living in Arua, Yumbe and Kampala.

Although flights in Uganda were grounded from 22nd March owing to the coronavirus pandemic, in May MAF received special permission to deliver 38,400kg of emergency supplies, food and water to communities that had been left with nothing when schools, houses, farms and health facilities were submerged under a torrent of water after four rivers in the Kasese district burst their banks. With 19 evacuation centres set up to help the 173,000 people who had lost their homes, MAF's Disaster Response Team was delighted to fill our aircraft with supplies donated by the Ugandan Prime Minister and various NGOs.

The Ugandan authorities gave permission to resume domestic passenger flights on 23rd September. The first flight took Lutheran World Fellowship's Director, Jesse Kamstra, to Adjumani to visit the refugee settlement where LWF is involved in water, sanitation and hygiene projects and campaigns which dispel false information about coronavirus. Pilot Greg Vine explains: 'this has also been a very difficult time for beneficiaries who have

previously accessed support and services from MAF's partners. It's a great thing to resume passenger flying, which has a direct impact on the people we serve. Once again, we're helping our partners to get the job done."

- **Bangladesh, enabling partners since 1995**

In Bangladesh, where millions of people live in one of the most densely populated and geographically unstable regions on the planet, despite extremely limited flying, MAF Pilot and Country Director Sundar Daniel worked closely with the government and Civil Aviation Authority to find new ways to continue serving the populous nation.

With social distancing measures in place – our floatplane disinfected after every flight, temperature checks taken, hand sanitiser provided and passengers given face masks when they boarded – we delivered humanitarian relief throughout the country as well as flying for the floating hospital run by the humanitarian NGO and MAF partner Friendship.

Our floatplane also received special permission to rescue a Swiss volunteer working in an isolated area near the Sundarbans, flying her back to Dhaka 90 minutes before an international evacuation flight left for her homeland.

Another aid worker, from Christian charity World Vision, was also flown to the capital, and commented, 'I've flown previously with MAF in Uganda, and I know MAF comes to the rescue!'

- **Timor-Leste, saving lives since 2007**

In Timor-Leste, where an estimated 50% of children suffer from malnutrition, we brought corn to Atauro Island, following a disastrous crop failure.

Having permission from Timor-Leste's Prime Minister to enter the country to carry out urgent medevacs, MAF Pilot Marcus Grey soon found himself airlifting two women with pregnancy complications and taking a four-day-old boy who had problems with his digestion to hospital.

Relief Pilot Bridget Ingham, who flew three NGO workers to the isolated enclave of Oecusse, was then asked to fly the President of Oecusse and four of his staff to Dili for a meeting in Parliament. Arriving at Dili, we had to turn the plane around straight away for a medevac at Viqueque.'

- **Liberia, supporting medical care since 2015**

In Liberia, a country which has experienced two devastating civil wars and the ravages of Ebola, and where our new hangar was completed in 2020, Pilot Steven Biggs responded to a request from Liberia's Ministry of Health to fly a suspected coronavirus victim's test kit from remote Zwedru to the only hospital able to process it.

'If it wasn't for our flight,' Steven said, 'the medical team would have had a 20-hour journey on terrible roads, then back again – with time wasted and many more potential infections. God has placed MAF here for just such a reason, and I feel privileged to be here.'

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

- AFD Software
- Hale Family Charitable Trust
- International Society of Transport Air Trading
- Roger De Haan Charitable Trust
- Souter Charitable Trust
- The Misses Robinson Charitable Trust

Objectives and Activities for 2020

MAF UK's aim is to enable partner churches, missions, humanitarian, relief and development agencies to reach remote communities with the love of Christ by providing 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 achieved through 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, our objectives and outcomes in 2020 were:

- Increasing awareness of our work in reaching isolated people in the developing world by attending events and through various media outlets.

To enable us to engage with potential supporters, we had planned to attend a variety of events in 2020. Coronavirus restrictions meant that these were cancelled, so we focused on raising our profile and increasing awareness in the media and online. We continued to grow our editorial presence in a wide range of media outlets including BBC Radio, *The Times*, *The Guardian*, UCB and Premier Christian Radio. We used our social media presence to augment the impact of media coverage and to encourage existing and potential new supporters to engage with us online.

- Growing partnerships with supporters and trusts and developing new opportunities for donors to fund core programme costs and capital needs.

The coronavirus pandemic has presented MAF with unprecedented challenges, not least the question of how to engage with current and potential donors without being able to meet face-to-face. Virtual contact, which rapidly became the norm, proved to be a highly effective method of engagement with our supporters.

We ran a series of focused online events which included contributions from international staff. Donors appreciated the immediacy of this format and, with no travel involved, we were able to engage with a higher number of supporters than in previous years. The online meetings also resulted in several large and unsolicited gifts towards core programme costs.

Trusts and Foundations responded to the pandemic by releasing funding streams focusing on a Covid-19 response – often at a higher level than they would previously give. MAF was successful in several applications for these revenue strands to support coronavirus flights throughout the programme.

- Using the occasion of our 75th anniversary to thank, inspire and engage existing and new supporters.

In 2020, we had plans for several physical events to celebrate our anniversary and inspire and engage with supporters. These included a series of events across Scotland, a Service of Thanksgiving in Manchester

Cathedral, and a largescale celebration at Westminster Central Hall. Due to coronavirus restrictions these were not able to take place, so we produced a series of virtual events.

Three hour-long online events were held in November. The first, entitled 'Yesterday', looked back at MAF's history. The second, 'Today', featured contributions from staff and beneficiaries and updated viewers on MAF's current activities. These events were delivered via Facebook and YouTube. The third and final programme, entitled 'Forever', was delivered live via Zoom and focused on prayer and thanksgiving. Attendees heard about MAF's plans for the future and were able to join staff in prayer. These events received a total of 2,802 views.

We also produced *Above and Beyond*, a commemorative hardcover illustrated book telling the story of MAF. This was offered for sale to supporters and has been well received.

- Recruiting new overseas mission staff to fill field roles in line with operational priorities.

During 2020 we sent two new post holders and their families to undertake key operational roles in South Sudan. We ran a number of recruitment initiatives, including a series of online events for enquirers, and are hopeful that these will bear fruit in the future. We also launched a new Engineering Training Scheme and are delighted to have recruited a candidate who will be moving forward to engineering training and, eventually, to overseas service.

The MAF Team in the UK

Since March, the UK-based team has been working from home, adjusting to a new virtual world with communications and meetings via Skype, Zoom and Microsoft Teams.

As the year progressed, a small number of key personnel were able to work in the office on a part-time basis in line with the Government's coronavirus regulations.

2020 started well, with the number of church bookings showing an increase over previous years. However, owing to the coronavirus, the Christian Resources Exhibition in Telford was one of the very few events we were able to attend physically.

With face-to-face meetings cancelled, we offered churches live presentations through Zoom or pre-recorded talks for inclusion in online services. This enabled us to retain contact with supporting churches and encourage supporters to pray for MAF's work.

Opportunities to speak online enabled us to reach more than 100 churches and groups, with the last quarter of 2020 seeing an increase in requests from churches and opportunities to speak at Rotary Clubs online.

Considerable time was spent keeping our volunteer network motivated through Zoom meetings, a virtual conference with regional co-ordinators and one-to-one meetings with team members – enabling our volunteers to be prepared when physical meetings resume.

Volunteer Numbers		2020	2019
Area Reps	England and Wales	74	80
	Scotland	26	28
	Northern Ireland	12	12
Church Reps	England and Wales	242	246
	Scotland	34	34
	Northern Ireland	55	62
Prayer Group Leaders	England and Wales	17	16
	Scotland	11	12
	Northern Ireland	7	7

In October, we launched the 7&5 Challenge, a community fundraising campaign that saw encouraging signs of supporter engagement, and we look forward to developing this further in 2021.

Although 2020 was particularly challenging due to a lack of face-to-face engagement, we maintained regular contact with the leaders of supporting churches who want to proceed with their relationship with MAF when restrictions on meeting are relaxed.

MAF in Scotland

Although Covid-19 resulted in unprecedented challenges, it enabled us to consider new ways of engaging with supporters. In December, an online Christmas Family Fun evening raised awareness of MAF's work, highlighted the Stuart King Fund, and helped build a sense of MAF community.

Although five 75th anniversary events had to be postponed, we plan to hold the celebrations in 2021. We presented MAF's work to various churches and organisations online and saw an increase in the number of people engaging with us in this way.

MAF Youth

Although 35 MAF Youth meetings had been booked by March 2020, 21 were postponed due to the coronavirus, though we managed to stay connected by holding online conferences for youth workers.

Our 2020 Advent Calendar campaign was welcomed by 109 schools, with 25,000 children receiving an MAF calendar and 1,000 classrooms requesting printable packs that contained an MAF world map plus other resources for display in class. We also signed up 37 schools digitally – making a total of 146 schools, 32,310 schoolchildren (and families), and 1,274 classrooms.

In addition, we received more than 180 requests from primary and secondary schools for the MAF lesson plans produced in partnership with *RE Today*, and have entered a partnership with one of the schools, which starts in 2021.

The MAF Youth magazine continued to receive a very positive response, with plans to relaunch the MAF Youth panel in 2021 via Zoom helping to ensure that it remains relevant to teenagers.

International Staff

Our overseas staff largely stayed in country because they were anxious to continue serving where they were needed, and so they could resume operational services as soon as possible. Owing to health concerns a small number of staff returned home or were relocated and worked remotely.

As borders closed and movement became restricted, this demonstrated a wonderful commitment to the people and nations they serve.

In 2020, MAF UK supported 30 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.

Despite the circumstances, one individual and one couple began their first assignment in South Sudan following successful support raising and pre-field orientation.

We are pleased to support a further couple and their family who have been accepted for service in Papua New Guinea and will move there in 2021. We are also encouraged by several promising candidates who are at various stages of formal assessment.

We continued to explore, develop and test new ways of interacting with potential candidates. The coronavirus pandemic required us to move many of our face-to-face events online, and these were well received.

Despite all the challenges of 2020, we are excited to have launched our UK-based Engineering Training Scheme to provide a steady supply of qualified aircraft maintenance engineers for MAF's international programmes, with our first candidate beginning training in 2021.

Conclusion for 2020

2020 was a difficult and unprecedented year for everyone.

The MAF UK team sought to produce innovative communications digitally, in print, and at virtual 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 isolated people overseas.

In 2020, God blessed us with new supporters and a wonderful level of donations from people who, having understood the many challenges, have chosen to support MAF. Nearly £13m was received for our much-needed ministry. We give thanks for every gift, prayer, enquiry and hour of time 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 acute and, in the aftermath of the pandemic, is likely to be even greater. We will continue to look for opportunities to share God's love in practical ways to serve the most impoverished and isolated people.

We remain committed to continue 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 through the

creative use of media and online channels. When Covid-19 lock-down regulations allow, we will also share news of our work at Christian events and reactivate our volunteer network, once churches are open again and meetings are being held. Doing so will help grow our fundraising and recruitment activities so that increasing numbers of hard-to-access people can be reached and their lives physically and spiritually transformed. In the UK we have adapted well to working from our homes, and this may continue to some extent when and if the workforce is allowed to return to the office. Any return would be carefully and strictly monitored to ensure safety of all staff.

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.

In many ways, we find ourselves in a challenging yet exciting point in time. Here in the UK we will continue to ensure our staff can operate in a safe environment, whether at home or back in our offices, taking all precautions and steps necessary against the threats posed by Covid-19. During 2021 we aim to help meet the challenges faced by our programmes across the globe with the following:

- Attracting, preparing and training new staff to serve overseas
- With a particular focus on the growth of our work in South Sudan and West Africa, presenting the ministry of MAF to a UK audience with the aim of increasing partnership and better resourcing our overseas operations.
- In recognition of the shift of attention online of individuals and churches, growing and developing our use of digital technologies to enhance support and engagement.
- Integrating our systems to ensure we can inform and inspire new and existing supporters with relevant and timely information.

Strategic Report

Financial Review

Five-year history					
Income and expenditure £000	2016	2017	2018	2019	2020
Income					
Unrestricted gifts >=£20,000	180	388	481	298	212
Unrestricted donations	6,077	5,824	5,859	5,947	6,892
Legacies	3,012	3,507	5,650	2,823	2,912
Investment income	74	52	52	54	17
International staff support	891	860	855	893	889
Other restricted income:					
Aircraft	229	1,434	1,127	-	-
Nepal	484	-	-	-	-
PNG Otter repair	41	-	-	-	-
South Sudan	767	239	269	241	186
Liberia hangar	-	-	-	351	-
Stuart King Memorial Fund	-	-	-	-	308
Other	1,247	1,010	1,096	1,077	1,358
Total income	13,002	13,314	15,389	11,684	12,774
Expenditure					
Cost of generating voluntary income	2,080	2,218	2,320	2,389	2,167
Charitable activities	11,405	10,717	11,336	11,120	10,220
Total expenditure	13,485	12,935	13,656	13,509	12,387
Net incoming / (outgoing) resources	(483)	379	1,733	(1,825)	387

Despite the uncertainties of Covid-19, our loyal and generous donors helped us to remain in a resilient position. Following the sad passing of Stuart King, a memorial fund was established in his name to provide much needed training.

Page 25 sets out the Statement of Financial Activities for MAF UK for the year. The total income for the year was £12.8m (2019: £11.7m).

The principal source of funding was through voluntary donations providing some 99% (2019: 99%) of total income. Of this, legacy income amounted to 22% (2019: 24%).

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

The benefits of tax-efficient giving were again increased through the securing of a further 1,524 Gift Aid Declarations during 2020 (2019: 1,382). Tax claimed on 2020 gifts amounted to £982,514 (2019: £876,079).

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

During the year, the sum of £1,624,000 (note 4) was paid in staff support to 30 staff (note 6) (individuals/families) from the UK serving overseas (2019: £1,700,000 to 27 staff individuals/families).

In addition, unrestricted grants of £5,498,000 (note 4) and restricted income of £1,559,000 (note 13a) totalling £7,057,000 (2019: £7,736,000*) were passed to sister MAF groups worldwide, primarily to assist in the provision of mission aviation (*2019: unrestricted grants of £6,082,000 and restricted income of £1,654,000).

The assets and liabilities of MAF UK are set out in the Balance Sheet (page 26). 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 £17k (2019: £54k), 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 Covid-19 crisis, the 2021 income and expenditure budgets were set and approved based on activities partially limited by lockdown, but also informed by 2020 performance. The Trustees have concluded that, together with the reserves established to help in such circumstances, there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity, therefore, continues to adopt the going concern basis in preparing its financial statements.

It is the Board's policy to reserve sufficient funds to ensure the ongoing operations of MAF UK. The reserves include a risk-assessed Base Reserve; during the year the risk elements were reviewed, and the Board decided that the combined fund should have a target level of £3.7m. 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 12a.

At the year-end, all the reserves were at or above the minimum policy-level (see note 12a).

The Base Reserve year-end balance of £6.8m was above the revised target of £3.7m. The Board and SLT will look for ministry opportunities during 2021 to apply the extra funds received in 2020.

The Fixed Asset Cost fund year-end balance was £444k 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.

In 2018, the 2019 Projects fund was established by the Board to fund projects identified for 2019 above the expected 2019 income revenues with a year-end balance of £0k.

In 2018, the 2020 Projects fund was established by the Board to fund projects identified for 2020 above the expected 2020 income revenues with a year-end balance was £0k.

The Stuart King Memorial Fund represents unspent donations raised in memory of Stuart King who sadly passed in 2020. The fund will be used to enable training and further training of essential staff over the coming years. At the year-end, the fund amounted to £308k.

The International Staff restricted funds represent unspent donations that support our staff families overseas. It is expected that the funds will be used during the staff service period. At the year-end, such funds amounted to £11k.

Principal Risks and Uncertainties

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

- interruption to gift processing through potential catastrophe
- interruption to postal gift income stream through industrial action
- reputation risk
- impact on donors and our continuing ability to process gifts of global pandemic 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, especially with churches still mostly closed, and large events not yet happening. The majority of staff are back from furlough and working (from their homes), legacy cash receipts are no longer stagnant, and our loyal donors continue to bless us. The Trustees have considered the impact on our various funding streams based on 2020 performance, which was well above even our pre-covid expectations.

Risk Management

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

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

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

Additionally, during 2020 and Covid-19, following the government imposed working from home lockdown, staff were provided with extra working from home training resources, and a week of hour-long organisation-wide zoom meetings for staff well-being was organised, and appreciated by staff. Staff surveys were periodically arranged to ensure well-being and sufficient working from home resources. An Office Management Team (OMT) was created to research all government advice for dissemination, and to put in place controls, measures and special policies to ensure staff safety when visiting the office.

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	2020	2019
Incorrect salutation	3	-
Too much mail received	1	1
Too many financial "asks"	6	2
Clarity/font size used	5	5
Content presentation	5	10
Total	20	18
Total mailings	460,472	486,560

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

Usually, the Trustees meet three or four times a year (although during 2020 this became monthly) 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 19).

Governance

During 2020 the Board met monthly online and 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 2020 has been on our recruitment process for new trustees to achieve greater diversity and provide planned succession.

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	(to 28 April 2020)	Fundraising and Communications
Steve Bentley CBE MBA MA BEng	(to 30 Nov 2020)	Fundraising and Communications
Diana White BA (Hons)		Prayer and People
David West FCIPD	(to 31 Aug 2020)	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 ACIB FIOD CDir		Finance and Risk

Company Information

Company number: 3437446

Website: www.maf-uk.org

Date of Incorporation: 16 September 1997

Registered charity in England and Wales (1064598) and in Scotland (SC039107)

Registered Office and Principal Address: 1st Floor, Castle House, Castle Hill Avenue, Folkestone CT20 2TQ

Key Management Personnel

Chief Executive	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 Philanthropy and Partnerships	Ali Chambers BA (Hons) GGSM (from 14 April 2020)

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 16 April 2021.



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 ('the company') for the year ended 31 December 2020 which comprise the 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 Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2020 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), regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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 company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report.

We have nothing to report in respect of the following matters where the Companies Act 2006, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011 require us to report to you if, in our opinion:

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 18, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

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

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the charitable company and considered that the most significant are the Companies Act 2006, the Charities Act 2011, the Charity SORP, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and UK financial reporting standards as issued by the Financial Reporting Council.
- We obtained an understanding of how the charitable company complies with these requirements by discussions with management and those charged with governance.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.
- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected non-compliance with laws and regulations.

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

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

Moore Kingston Smith LLP

Date: 26 April 2021

Neil Finlayson (Senior Statutory Auditor)

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

Devonshire House
60 Goswell Road
London
EC1M 7AD

Moore 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 2020

		2020			2019		
	Note	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000
Income from:							
Donations and legacies	2a/b	9,892	2,742	12,634	9,083	2,547	11,630
Investments	3	17	-	17	54	-	54
Total		9,909	2,742	12,651	9,137	2,547	11,684
Expenditure on:							
Raising funds		2,115	-	2,115	2,389	-	2,389
Charitable activities		7,699	2,450	10,149	8,570	2,550	11,120
Total	4a/b	9,814	2,450	12,264	10,959	2,550	13,509
Net income / (expenditure)	5	95	292	387	(1,822)	(3)	(1,825)
Reconciliation of Funds							
Total funds brought forward	12a	7,452	27	7,479	9,274	30	9,304
Total funds carried forward	12a	7,547	319	7,866	7,452	27	7,479

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 28 to 37 form an integral part of these financial statements.

Balance Sheet
(Statement of Financial Position)
as at 31 December 2020

		2020			2019		
	Note	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000	Unrestricted funds £ 000	Restricted funds £ 000	Total funds £ 000
Fixed assets							
Tangible assets	7	50	-	50	91	-	91
Total fixed assets		50	-	50	91	-	91
Current assets							
Debtors	8	907	-	907	909	-	909
Short term deposits		4,500	-	4,500	5,504	-	5,504
Cash at bank and in hand		2,506	319	2,825	1,290	27	1,317
Total current assets		7,913	319	8,232	7,703	27	7,730
Liabilities							
Creditors:							
Amounts falling due within one year	9	(416)	-	(416)	(342)	-	(342)
Net current assets		7,497	319	7,816	7,361	27	7,388
Total assets less current liabilities		7,547	319	7,866	7,452	27	7,479
Total net assets		7,547	319	7,866	7,452	27	7,479
The funds of the charity:							
Base reserve	12a	6,824	-	6,824	6,038	-	6,038
Other Designated funds	12a	723	-	723	1,414	-	1,414
Total unrestricted income funds		7,547	-	7,547	7,452	-	7,452
Restricted income funds	13a	-	319	319	-	27	27
Total funds		7,547	319	7,866	7,452	27	7,479

Approved by the Board on 16 April 2021 and signed on its behalf by:



Gareth Mitchell
Chair

The notes on pages 28 to 37 form an integral part of these financial statements.

Cash Flow Statement
for the year ended 31 December 2020

		2020	2019
		£ 000	£ 000
Reconciliation of net income / (expenditure) to net cash flow from operating activities			
	Note		
Net income / (expenditure) for the year		387	(1,825)
Adjustments for:			
Depreciation charges	7	70	72
Interest	3	(17)	(54)
Decrease in debtors		2	246
Increase / (decrease) in creditors		74	(60)
Net cash provided by / (used in) operating activities		516	(1,621)
Statement of cash flows			
Cash flows from operating activities:			
Net cash provided by / (used in) operating activities		516	(1,621)
Cash flows from investing activities:			
Interest	3	17	54
Purchase of fixed assets	7	(29)	(57)
Net cash provided by / (used in) investing activities		(12)	(3)
Change in cash and cash equivalents in the year		504	(1,624)
Cash and cash equivalents at the beginning of the year		6,821	8,445
Cash and cash equivalents at the end of the year		7,325	6,821
Analysis of changes in net funds			
	1 January	cash	31 December
	2020	flows	2020
	£ 000	£ 000	£ 000
Short term deposits	5,504	(1,004)	4,500
Cash at bank and in hand	1,317	1,508	2,825
	6,821	504	7,325

The notes on pages 28 to 37 form an integral part of these financial statements.

**Notes to the Financial Statements
for the year ended 31 December 2020**

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 Covid-19 crisis, the 2021 income and expenditure budgets were set and approved based on activities partially limited by lockdown, but also informed by 2020 performance. The Trustees have concluded that, together with the reserves established to help in such circumstances, there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity, therefore, continues to adopt the going concern basis in preparing its financial statements.

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 2020**

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 - 2020:£(1)k, (2019:£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 9 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 12a.

**Notes to the Financial Statements
for the year ended 31 December 2020**

	Unrestricted		Restricted		2020
	£ 000	£ 000	£ 000	£ 000	£ 000
2a Donations					
Individuals (non legacies)		5,887		1,462	7,349
Churches		395		296	691
Trusts		464		623	1,087
Companies		94		307	401
Governments		125		16	141
Other		15		36	51
Legacies		2,912		2	2,914
		<u>9,892</u>		<u>2,742</u>	<u>12,634</u>

2b	Unrestricted		Restricted		2019
	£ 000	£ 000	£ 000	£ 000	£ 000
Individuals (non legacies)		5,376		1,090	6,466
Churches		553		326	879
Trusts		219		945	1,164
Companies		73		94	167
Governments		-		33	33
Other		39		45	84
Legacies		2,823		14	2,837
		<u>9,083</u>		<u>2,547</u>	<u>11,630</u>

3 Investment income

Interest receivable	2020	<u>17</u>
	2019	<u>54</u>

**Notes to the Financial Statements
for the year ended 31 December 2020**

		Unrestricted	Restricted	Sub-total	Apportioned	2020	
		£ 000	£ 000	£ 000	£ 000	£ 000	
4a	Expenditure						
	Raising funds						
	Voluntary income	1,544	-	1,544	175	1,719	
	Donor acquisition	356	-	356	40	396	
		1,900	-	1,900	215	2,115	
	Charitable activities:						
	International Staff	696	891	1,587	179	1,766	
	grants: regular	4,947	-	4,947	559	5,506	
	grants: one-off	670	-	670	76	746	
	restricted funding	-	1,559	1,559	176	1,735	
	Overseas operations	* 5,617	1,559	7,176	811	7,987	
	Information and education	356	-	356	40	396	
		6,669	2,450	9,119	1,030	10,149	
	Support costs	1,227	-	1,227	(1,227)	-	
	Trustee travel and meetings	1					
	Audit	12					
	Audit disbursements and vat	3					
	Non-audit fees and vat	2					
	Governance	18	-	18	(18)	-	
		1,245	-	1,245	(1,245)	-	
		9,814	2,450	12,264	-	12,264	
	Overseas operations * grants	5,498					
* Institutional grants totalling £5,498,000 (2019: £6,082,000) were made during the year to MAF International Ltd.							
	Support costs include:	General management	Financial management	Human Resources	Information technology	Premises	Total
	General management	178	340	206	166	337	1,227
Basis of allocation: Apportioned proportionately across cost headings reflecting cost effort (as above)							
4b		Unrestricted	Restricted	Sub-total	Apportioned	2019	
		£ 000	£ 000	£ 000	£ 000	£ 000	
	Raising funds						
	Voluntary income	1,746	-	1,746	195	1,941	
	Donor acquisition	403	-	403	45	448	
		2,149	-	2,149	240	2,389	
	Charitable activities:						
	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	
		7,452	2,550	10,002	1,118	11,120	
	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)	-	
		1,358	-	1,358	(1,358)	-	
		10,959	2,550	13,509	-	13,509	
	Overseas operations * grants	6,082					
	Support costs include:	General management	Financial management	Human Resources	Information technology	Premises	Total
		181	374	228	170	376	1,329

Notes to the Financial Statements
for the year ended 31 December 2020

		2020	2019
5 Net income /(Expenditure)	Note		
This is stated after charging:			
Depreciation	7	70	72
Foreign exchange (gain) / loss	1	(1)	4
Payments under Operating Leases	10	135	129
Auditor's remuneration			
Audit fee	4a	12	13
Audit disbursements (and vat)	4a	3	1
Other fees paid to auditors (and vat)	4a	2	3
6 Trustee and staff remuneration, related party and other transactions			
Staff costs		£ 000	£ 000
Wages and salaries		2,945	2,889
Social security costs		205	203
Other pension costs		332	316
		<u>3,482</u>	<u>3,408</u>
		Number	Number
Average number of employees - UK		68	63
Average number of employees - Overseas		31	29
		<u>99</u>	<u>92</u>
Average number of employees - UK (FTE)		59	54
Average number of employees - Overseas (FTE)		31	29
		<u>90</u>	<u>83</u>
Employees with total remuneration and benefits in excess of £60,000:		Number	Number
£60,000 - £70,000		1	2
£70,000 - £80,000		1	-
£80,000 - £90,000		-	1
		£ 000	£ 000
Pension contributions in respect of these employees were		14	21
		£ 000	£ 000
Total remuneration/benefits of key management personnel		<u>420,964</u>	<u>395,204</u>
Trustee reimbursed expenditure			

The number of trustees who received reimbursement for out-of-pocket travel and subsistence expenses was 1 (2019:3) totalling £312 (2019: £3,074).

The trustees neither received nor waived any emoluments during the year (2019: £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 2020

			2020	2019
	Vehicles	Equipment	Total	Total
	£ 000	£ 000	£ 000	£ 000
7 Tangible fixed assets				
Cost				
As at 01.01.2020	46	369	415	376
Additions	-	29	29	57
Disposals	-	-	-	(18)
As at 31.12.2020	46	398	444	415
Depreciation				
As at 01.01.2020	32	292	324	270
Charge for the year	14	56	70	72
Eliminated on disposal	-	-	-	(18)
As at 31.12.2020	46	348	394	324
Net Book values				
As at 31.12.2020	-	50	50	91
As at 31.12.2019	14	77	91	106

8 Debtors	2020	2019
Amounts due within one year:	£ 000	£ 000
Other debtors	5	-
Gift Aid recoverable	107	87
Prepayments	102	129
Accrued income	693	693
	907	909
All debtors are considered financial instruments with the exception of prepayments.		
The carrying value of financial assets (in debtors) is:	805	780

9 Creditors: amounts falling due within one year		
Trade creditors	276	191
Taxation and social security	52	53
* Other creditors	39	59
Accruals and deferred income	49	39
	416	342
All creditors are considered financial instruments with the exception of deferred income.		
The carrying value of financial liabilities (in creditors) is:	416	342
* Other creditors includes: in respect of pension scheme contributions	37	36

Notes to the Financial Statements
for the year ended 31 December 2020

10 Operating leases

	2020	2019
	£ 000	£ 000
Operating lease rental payments during the year:		
Land and buildings	124	117
Vehicles	11	12
	<u>135</u>	<u>129</u>

At 31 December 2020, the total future minimum lease payments under non-cancellable leases was as follows:

	2020		2019	
	Land and buildings	Other	Land and buildings	Other
	£ 000	£ 000	£ 000	£ 000
Period:				
Within one year	102	13	102	21
Two to five years	365	18	378	29
Over five years	358	-	447	-
	<u>825</u>	<u>31</u>	<u>927</u>	<u>50</u>

11a Analysis of net assets between funds

Fund balances as at 31 December 2020 were represented by:

	Base Reserve	Designated funds	Total Unrestricted	Restricted funds	Total funds
	£ 000	£ 000	£ 000	£ 000	£ 000
Tangible fixed assets	-	50	50	-	50
Current assets	7,240	673	7,913	319	8,232
Current liabilities	(416)	-	(416)	-	(416)
Long term liabilities	-	-	-	-	-
	<u>6,824</u>	<u>723</u>	<u>7,547</u>	<u>319</u>	<u>7,866</u>

11b 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	-	-	-	-	-
	<u>6,038</u>	<u>1,414</u>	<u>7,452</u>	<u>27</u>	<u>7,479</u>

Notes to the Financial Statements
for the year ended 31 December 2020

12a Funds	As at 01.01.20	Income	Expenditure	Transfers in	Transfers out	As at 31.12.20
	£ 000	£ 000	£ 000	£ 000	£ 000	£ 000
Base Reserve	6,038	9,909	(9,144)	50	(29)	6,824
Designated funds						
Fixed Asset Cost Fund	415	-	-	29	-	444
Training Fund	279	-	-	-	-	279
2019 Projects	50	-	-	-	(50)	-
2020 Projects	670	-	(670)	-	-	-
<i>sub-total</i>	<u>1,414</u>	<u>-</u>	<u>(670)</u>	<u>29</u>	<u>(50)</u>	<u>723</u>
Total unrestricted income funds	<u>7,452</u>	<u>9,909</u>	<u>(9,814)</u>	<u>79</u>	<u>(79)</u>	<u>7,547</u>
Restricted funds note 13a	27	2,742	(2,450)	-	-	319
Total funds	<u>7,479</u>	<u>12,651</u>	<u>(12,264)</u>	<u>79</u>	<u>(79)</u>	<u>7,866</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 2020 and a new target level of £3.7m 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 represented 2019 projects identified by the Board in 2018 requiring funding above the expected 2019 income revenues, now complete.

The 2020 Projects Fund represented 2020 projects identified by the Board in 2018 requiring funding above the expected 2020 income revenues, now complete.

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.

12b Funds	As at 01.01.19	Income	Expenditure	Transfers in	Transfers out	As at 31.12.19
	£ 000	£ 000	£ 000	£ 000	£ 000	£ 000
Base Reserve	6,711	9,137	(9,771)	18	(57)	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>(1,188)</u>	<u>57</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>75</u>	<u>(75)</u>	<u>7,452</u>
Restricted funds note 13b	30	2,547	(2,550)	-	-	27
Total funds	<u>9,304</u>	<u>11,684</u>	<u>(13,509)</u>	<u>75</u>	<u>(75)</u>	<u>7,479</u>

Notes to the Financial Statements
for the year ended 31 December 2020

13a 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 01.01.20 £ 000	Income £ 000	Expenditure £ 000	Transfers in £ 000	Transfers out £ 000	As at 31.12.20 £ 000
MAF International aircraft projects	-	-	-	-	-	-
MAF International Liberia hangar	-	-	-	-	-	-
MAF International South Sudan	-	186	(186)	-	-	-
MAF International non-aircraft projects	-	1,045	(1,045)	-	-	-
MAF International staff	-	131	(131)	-	-	-
	-	1,362	(1,362)	-	-	-
MAF Australia	-	44	(44)	-	-	-
MAF Canada	-	51	(51)	-	-	-
MAF Germany	-	-	-	-	-	-
MAF Netherlands	-	18	(18)	-	-	-
MAF New Zealand	-	-	-	-	-	-
MAF South Africa	-	13	(13)	-	-	-
MAF USA	-	71	(71)	-	-	-
	-	197	(197)	-	-	-
	-	1,559	(1,559)	-	-	-
Stuart King Memorial Fund	-	308	-	-	-	308
MAF UK International Staff	27	875	(891)	-	-	11
	27	2,742	(2,450)	-	-	319

13b

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