



We are members of the Evangelical Council for Financial Accountability in order to maintain the highest standards of excellence and accountability.



Get Invested!

The ministry of Christian Military Fellowship during the past fiscal year was made possible through the faithful generosity of 447 members and supporters. We are thankful beyond measure for each person who has partnered with us in sharing the Gospel and encouraging military members and their families.

Through your prayers, volunteer service, and financial support, lives are being touched through Bible studies, discipleship, prayer ministries, and Christian fellowship. If you would like to help extend these opportunities to others, please consider making a gift to CMF.

You may make a secure online donation through our website or establish recurring support through electronic giving.

Mailing Address:

PO Box 449
Veradale, WA 99037-0449

Voice: (303) 761-1959
Toll Free: (800) 798-7875
E-Mail: Office@CMFHQ.ORG
Web site: www.CMFHQ.org

FISCAL YEAR 2025 (OCTOBER 2024 — SEPTEMBER 2025)

Annual Report

To Win...To Disciple...To Equip...To Win

Volume 26 Issue 6

June 2026

Message from the CEO

Dear CMF Family,

As I reflect on this past year, my heart is full of gratitude for God's steadfast faithfulness to Christian Military Fellowship and to the men and women in uniform we are called to serve.

Military life is full of hard things — deployments, frequent moves, long separations from family, and the difficult transition back to civilian life. In those moments, people are often hungry for real encouragement, genuine community, and the lasting hope that is found only in Christ. And time after time, we have seen the Lord meet them right there in the middle of it all.

Through Bible studies, discipleship groups, prayer support, spouse ministries, recovery groups, and many quiet one-on-one conversations, we have had the privilege of pointing military people and their families to Jesus. While programs and events matter, what truly rejoices our hearts are the transformed lives and the Kingdom relationships being built one person at a time.

This year has once again reminded me that none of this is done alone. I am deeply thankful for our Board, field staff, volunteer leaders, prayer warriors, partner churches, and

faithful donors. Every hour given, every prayer offered, and every gift contributed has helped sustain this ministry. You have been God's hands and feet in this work.

I am especially encouraged by the growing number of military members and spouses who are stepping up to lead Bible studies, mentor younger believers, and boldly share their faith right where they serve. Watching ordinary men and women say "yes" to God's call never ceases to humble and inspire me.

As we move into the new year, our mission remains clear: to win military people to Christ, help them grow deep in their faith, and equip them to reach others. We move forward with quiet confidence, trusting that the Lord is still at work in the hearts of those who serve our nation.

Thank you, from the bottom of my heart, for your prayers, your friendship, and your partnership. It is truly an honor to serve alongside you in this ministry.

To God alone be the glory
for all He has done!

Kathleen J. Orr, CEO/President

CMF Ministries Overview

***“I planted, Apollos watered,
but God gave the growth.”***

1 Corinthians 3:6

Throughout 2025, Christian Military Fellowship continued its mission of serving military members and their families through discipleship, prayer, fellowship, and encouragement. Through Bible studies, mentoring relationships, prayer ministries, and personal connections, men and women around the world were encouraged to grow in their faith and share the hope of Christ within their military communities.

This year also saw continued growth in ministry opportunities for military spouses through Christian Military



Wives. Through Bible studies, prayer initiatives, newsletters, and online community, military wives found support, encouragement, and meaningful opportunities for spiritual growth and connection with others who understand the unique challenges of military life.

God also brought new volunteer leaders and ministry partners alongside CMF, strengthening our ability to reach and disciple military people around the world. These faithful servants continue to invest their time, experience, and hearts into ministry, helping extend CMF's reach far beyond what any one organization could accomplish alone.

Recognizing the unique challenges faced by many military families, CMF continued to sup-

port trauma recovery and healing initiatives through partnerships and programs addressing combat trauma, moral injury, and life's difficult circumstances. We also continued our commitment to Gold Star and White Star families through the Carry A Heart ministry, offering care, encouragement, and remembrance to those who have sacrificed so much.

Through virtual Bible studies, online training opportunities, newsletters, prayer gatherings, and digital outreach, CMF continued to connect with military members and families regardless of location. At the same time, we strengthened relationships with chaplains, churches, and like-minded ministries, working together to better serve those who serve

our nation.

As the ministry continues to grow and adapt to new opportunities, CMF remains committed to faithful stewardship and accountability. We are grateful to maintain ECFA accreditation, Candid Platinum transparency status, and Charity Navigator's Four-Star rating as we seek to honor the trust placed in us by our donors, members, and ministry partners.

Above all, we are reminded that while we may plant and water, it is God who brings the growth. We give Him the glory for every life touched, every prayer answered, every relationship strengthened, and every opportunity to share the Gospel with those connected to the military community.

The Christian Military Fellowship Oath of Membership

I agree with the objectives of CMF and subscribe to the following affirmation of faith and commitment without reservation:

I know that as a sinner I deserve the wrath of God; therefore, since Jesus Christ died for my sins, was buried and has been bodily resurrected, according to the Scriptures, I have accepted Him as my own personal Lord and Savior and am saved by His grace alone.

As an expression of my commitment to the Lord Jesus Christ, and to the objectives of the Fellowship, I intend to participate actively and prayerfully in the ministry of the Christian Military Fellowship with my time, talents, spiritual gifts and financial resources.

Board of Directors

2025

COL Herman Ter Meer, USA (Ret.), Chairman
SMSgt Tony D. Barnes, USAF (Ret.), Vice Chair
Mrs. Pam Albano, USAF Veteran
SGM Daniel L. Cartwright, USA (Ret.)
ADCS Robert W. Flynn, USN (Ret.)
LCDR Robert O. Guilliams, CHC, USN (Ret.)

2026

COL Herman Ter Meer, USA (Ret.), Chairman
SMSgt Tony D. Barnes, USAF (Ret.), Vice Chair
SGM Daniel L. Cartwright, USA (Ret.)
ADCS Robert W. Flynn, USN (Ret.)
LCDR Robert O. Guilliams, CHC, USN (Ret.)
SGT Hugo Guzman, USA (Ret.)
LCDR Scott Radetski, CHC, USNR (Ret.)

Christian Military Fellowship extends its heartfelt gratitude to Pam Albano for her faithful service on the Board of Directors. We are deeply thankful for the time, wisdom, and encouragement she has provided during her tenure. Her commitment to the mission of CMF and to the military community we serve has been a blessing to the organization. While Pam is not serving on the Board this year, we remain grateful for her contributions and ongoing support of the ministry.

We are also pleased to welcome our newest Board members, LCDR Scott Radetski, CHC, USNR (Ret.) and SGT Hugo Guzman, USA (Ret.) Both are actively serving and investing in military communities through their own ministry efforts, bringing valuable experience, insight, and a heart for military people and their families. Their commitment to serving those who serve our nation aligns closely with the mission of Christian Military Fellowship, and we are excited to have them join the Board of Directors.

We look forward to the wisdom, leadership, and perspective they will bring as CMF continues to win military people to Christ, disciple them in their faith, and equip them to reach others.

Please join us in thanking Pam for her faithful service and welcoming our newest Board members.

Thank You to Our Members and Supporters

To our donors, prayer partners, volunteers, ministry leaders, churches, and friends—thank you. Your faithful support enables CMF to continue sharing the hope of Jesus Christ with military members and their families around the world.

Through your generosity, prayers, and service, lives are being touched through Bible studies, discipleship, prayer ministries, recovery programs, and military spouse support. We are grateful for your partnership and look forward to all God will accomplish in the year ahead.

Financial Review

Christian Military Fellowship remains committed to faithful stewardship of the resources entrusted to us. During Fiscal Year 2025, CMF received approximately \$301,000 in support, revenue, and investment income, enabling the ministry to continue serving military members and their families through discipleship, prayer, fellowship, training, and outreach initiatives.

Total ministry and operating expenses for the year were approximately \$333,000. Of those expenses, the majority directly supported program ministries and services that further CMF's mission of winning military people to

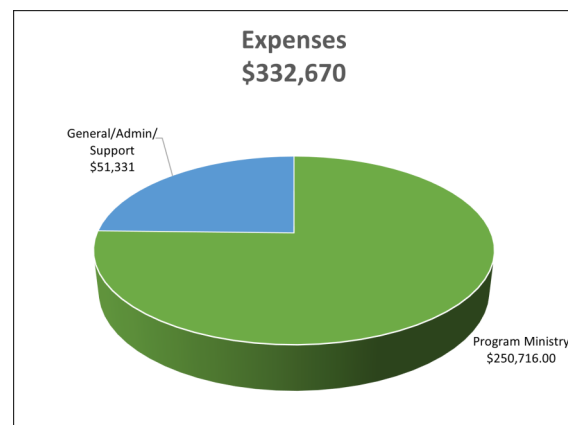
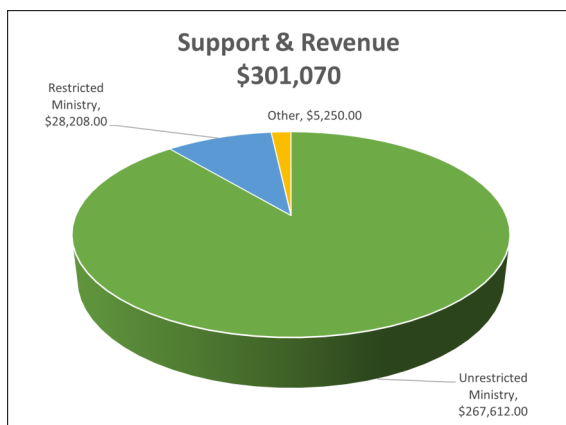
Christ, discipling them in their faith, and equipping them to reach others.

CMF ended the year in a strong financial position, with total net assets of approximately \$617,000 and more than \$553,000 in cash and cash equivalents available to support ongoing ministry operations. These resources provide stability for the ministry and help ensure that CMF can continue serving military members and their families for years to come.

We are grateful for the faithful generosity of individuals, churches, foundations, and ministry partners whose sup-

port makes this work possible. Through your partnership, CMF continues to provide spiritual encouragement, discipleship, and community to military members and their families around the world.

As part of our commitment to transparency and accountability, Christian Military Fellowship undergoes an independent financial audit each year. The 2025 audit confirmed the organization's continued commitment to sound financial management and responsible stewardship of the resources entrusted to us by our donors, members, and ministry partners.



Christian Military Fellowship remains committed to responsible stewardship of the resources entrusted to us. During Fiscal Year 2025, fundraising expenses represented approximately 9% of total ministry expenses. Through the faithful service of volunteers, ministry leaders, and supporters, CMF continues to maximize the impact of each dollar invested in reaching and serving military members and their families with the hope of Jesus Christ.

We are grateful for the trust placed in this ministry by our donors, members, and prayer partners. Their faithful support enables CMF to continue providing discipleship, encouragement, fellowship, and spiritual resources to military communities around the world while maintaining a strong commitment to accountability and transparency.

A printed and mailed version of the Christian Report is available for those who do not have the ability to receive it via email.