

CARLISLE DIOCESE MOTHERS' UNION  
REPORT AND CONSOLIDATED ACCOUNTS  
FOR THE YEAR ENDED  
31ST DECEMBER 2024

Registered Charity No. 1078251

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CARLISLE DIOCESE MOTHERS' UNION  
Registered Charity No 1078251  
Report of the Trustees for the year ended 31st December 2024

The Trustees are pleased to submit their report and accounts for the year ended 31st December 2024.

The registered address of the charity is now that of the Diocesan Treasurer : Mrs Julie Barrett,  
29 Meadow Close, Lazonby, Penrith. CA10 1BF.

The Board of Trustees who served during the year ended 31st December 2024 were :

Diocesan President.

Deb Lee

Vice Presidents.

Carole Gardner

Helen Belton.

Deanery/ Archdeaconry Leads.

Ann Wodeman

Barbara Simpson (co-opted)

Kay Shepherd

The Board was elected from 1st January 2022 for a 3 year term.

The Diocesan President , Vice Presidents and Deanery Leads are appointed by members of the Diocesan Council by simple majority.

Bankers.

Cumberland Building Society, Carlisle CA3 0JF

CARLISLE DIOCESE MOTHERS' UNION  
Registered Charity No 1078251  
Report of the Trustees for the year ended 31st December 2024

The purpose of the Mothers' Union is to be especially concerned with all that strengthens marriage and Christian family life.

The aim of the Charity is the advancement of the Christian religion in the sphere of marriage and family life.

In order to carry out this aim the objects of the Mothers' Union are:

- To uphold Christ's teaching on the nature of marriage and to promote its wider understanding.
- To encourage parents to bring up their children in the faith and life of the Church.
- To maintain a world-wide fellowship of Christians united in prayer, worship and service.
- To promote conditions in society favourable to stable family life and the protection of children.
- To help those whose family life has met with adversity.

Membership is open to all who have been baptised in the name of the Holy Trinity and who declare their support for the aims and objects of the Mothers' Union.

#### Responsibilities of the Trustees

They shall debate, consider and determine all matters of policy and strategy to be effected on behalf of Carlisle Diocese Mothers' Union.

They shall manage and supervise the finances of the charity and and review & evaluate it's work.

They shall receive, consider and respond to all resolutions received from the Diocesan Council.

Procedures are in place for the regular training of Trustees to ensure good practice and awareness of their responsibilities. Training is also given to Deanery and Branch officers at regular intervals.

#### Reserves Policy

The Trustees have reviewed the Unrestricted Reserves of the charity. This review has considered the nature of the income and expenditure streams and the need to match variable income with fixed expenditure commitments. The review has concluded that to allow the charity to be managed efficiently reserves should be kept at a level which equates to approximately 12 months of charitable expenditure.

#### Organisation

Carlisle Diocese Mothers' Union is autonomous and is one of the federated Mothers' Union Charities in the British Isles. As such it operates in conjunction with the central charity of the Mothers' Union based at Mary Sumner House, 24 Tufton Street, London. SW1P 3RB.

#### Review of the Year.

In 2024 there were 39 branches and 776 members of the Carlisle Diocese Mothers' Union.

Some members not belonging to a particular branch are Diocesan Members. The organisation, whether at Diocesan, Deanery or Branch level, aims to reach out to those in need of all ages. Communities of interest, together with Diocesan Services, all help to facilitate the work. In addition to assisting with major projects

organised by the Action and Outreach Team many branches have their own "mini projects". All the work is underpinned by prayer. Carlisle Diocese is linked with 3 dioceses overseas - Diocese of Zululand, Diocese of Stavanger and Diocese of Northern Argentina - as well as various Christian mission agencies. The Carlisle Diocese Mothers Union also has links with Boga in DR Congo, Tanga in Tanzania, Ogoni in Nigeria, Manicaland in Zimbabwe and Melbourne in Australia.

To enable all members to be informed, a newsletter is produced and distributed 3 times a year. During 2024 the Trustees met 4 times and the Council met twice - all meetings were face to face. There was also a face to face Sharing Day held in May 2024 .

#### Ongoing Projects :

Away from it All (AFIA) : During 2024 CDMU continued its collaboration with Time to Change and hired a caravan at Seacote Holiday Park, St Bees. The caravan was offered to families & those needing a break who were unable to afford a holiday. This venture has been well supported and the intention is to continue this in 2025.

Hospital Work : Providing garments for stillborn and premature babies; the provision of "Crosses in a Pocket" placed in the chapels to comfort those in trouble. The MUFFIN project provides toiletries for people admitted unexpectedly into hospital, refuges and hostels.

#### Links with Schools.

During the year CDMU provided "welcome bags" for parents/ carers of new school starters. Some members were also involved in the "Open the Book" project which aims to bring the Bible stories alive for children, as well as in other Christian activities.

#### Advocacy.

During 2024 links have been strengthened with several refuges and hospices providing "bags of care" and "Gifts of love".

Prison Work - Sadly, since the Visitors and Children's Support group of Haverigg Prison folded in November 2022, MU members have no longer been able to volunteer in the Play Area. Efforts were still made to retain a contact with the prison through the provision of Christmas cards

The Trustees have considered the requirements of the Charity Commission regarding public benefit and are satisfied that the activities of Carlisle Diocese Mothers' Union meet these requirements.

## **Independent examiner's report to the trustees of Carlisle Diocese Mothers' Union**

I report to the trustees on my examination of the accounts of Carlisle Diocese Mothers' Union (the Charity) for the year ended 31 December 2024.

### **Responsibilities and basis of report**

As the trustees of the Charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act;  
or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



**Name:** Mr William Douthwaite

**Address:** Tidal Views, Heversham. Milnthorpe. LA7 7EW

**Date:** .....10/07/2025.....

# Carlisle Diocesan Mothers' Union

## Consolidated Statement of Financial Activities for the year to 31st December 2024

<b>INCOME</b>	2024		2023	
	£	£	£	£
<b>Voluntary Income.</b>				
Subscriptions and Levies	20,373		18,294	
Donations & Legacy	3,617		2,111	
Gift Aid recovered	4,933		-	
Christmas Appeal donations	1,039		-	
Special Events inc Summer of Hope	8,918		7,925	
Income from Meetings	<u>3,722</u>	42,602	<u>3,710</u>	32,040
<b>Income from Trading Activities</b>				
Turnover grant from MSH		778		742
<b>Other Income</b>				
Investment Income		1,318		999
<b>TOTAL INCOME</b>		<b><u>£44,698</u></b>		<b><u>£33,781</u></b>
<b>EXPENDITURE</b>				
<b>Payments to Central Mothers' Union</b>				
Membership Subscriptions	17,801		16,400	
Donations to Mary Sumner House	754		30	
Overseas Fund	869		1,590	
Christmas Appeal	3,500		-	
Summer of Hope/ Make a Mothers Day	<u>74</u>		<u>294</u>	
		22,998		18,314
<b>Administration &amp; Training</b>				
Conference & Training Days	240		164	
Meeting Costs	2,720		2,493	
Insurance	450		450	
Office Holder Expenses	5,103		4,313	
Speakers Fees & Expenses	<u>1,519</u>	10,032	<u>1,285</u>	8,705
<b>Other Expenses</b>				
Communication & Printing	3,429		2,908	
Project Support	4,217		6,266	
DBS Membership & Checks	215		145	
Branch & Deanery Admin Exps	<u>4,290</u>	12,151	<u>2,127</u>	11,447
<b>TOTAL EXPENDITURE</b>		<b><u>£45,181</u></b>		<b><u>£38,466</u></b>
<b>NET INCOME/ (EXPENDITURE)</b>		<b>-£483</b>		<b>-£4,685</b>
<b>General Funds B/fwd</b>		<b>£52,959</b>		<b>£57,644</b>
<b>General Funds C/fwd</b>		<b>£52,476</b>		<b>£52,959</b>

**Carlisle Diocesan Mothers' Union**  
**Consolidated Balance Sheet as at 31st December 2024**

	<u>2024</u>		<u>2023</u>	
<b>General Fund</b>	£	£	£	£
CBF Deposit Account		22,047		22,047
Cash at Bank - Diocesan Account	19,216		18,736	
Cash at Bank - Branches	10,781		11,147	
Cash at Bank - Deaneries	<u>432</u>	30,429	<u>1,029</u>	30,912
<b>TOTAL FUNDS (as per I&amp;E)</b>		<b><u>£52,476</u></b>		<b><u>£52,959</u></b>
<b>Restricted Fund (One to Five Activities)</b>				
Opening Balance		15,764		15,180
Less: 1 to 5 Grants and Expenses		-1,770		-200
Add : Investment Income		631		369
Share valuation increase/ (decrease)		111		415
Closing Balance		<b><u>£14,736</u></b>		<b><u>£15,764</u></b>
Represented by:				
CBF Deposit Account		12,526		11,895
CBF Investment Fund		4,942		4,831
Diocesan Current Account		-2,732		-962
		<b><u>£14,736</u></b>		<b><u>£15,764</u></b>
<b>AFIA (Away from it All) Fund</b>				
Opening Balance Adjustment (Lloyds Bank)		5,412		3,699
Donations and Legacies (incl Caravan)		3,780		4,361
Caravan Expenditure		-2,414		-2,198
Holiday Grant		-40		-450
Closing Balance		<b><u>£6,738</u></b>		<b><u>£5,412</u></b>
Represented by:				
Lloyds Current a/c		6451.12		5,456
Diocesan Current Account		287		-44
		<b><u>£6,738</u></b>		<b><u>£5,412</u></b>