



THE CATHOLIC MISSIONARY UNION OF ENGLAND AND WALES

FINANCIAL STATEMENTS AND

TRUSTEES REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

THE CATHOLIC MISSIONARY UNION OF ENGLAND AND WALES

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FOR THE YEAR ENDED 31 DECEMBER 2025

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THE CATHOLIC MISSIONARY UNION OF ENGLAND AND WALES

LEGAL AND ADMINISTRATIVE INFORMATION

FOR THE YEAR ENDED 31 DECEMBER 2025

Registered charity name: The Catholic Missionary Union of England and Wales

Trustees: Rev P T Duffy (Chair)
Sister M S Ogwuike
Mr R J Owens

Charity registration number: 1211239

Registered office address: 1st Floor
The Tapestry
68-76 Kempston Street
Liverpool
L3 8HL

Charity website: <http://www.cmu.org.uk/>

Independent examiner: Lifestyles Accountancy Limited
39 Kirklees Road
Southport
PR8 4RB

Bankers: Virgin Money UK
Jubilee House
Gosforth
Newcastle Upon Tyne
NE3 4PL

THE CATHOLIC MISSIONARY UNION OF ENGLAND AND WALES

TRUSTEES' ANNUAL REPORT (incorporating the directors' report)

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees submit their annual report and financial statements for the year ended 31 December 2025. The financial statements follow the requirements of the revised Charities Statement of Recommended Practice (FRS 102) (second edition - October 2019) – Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Catholic Missionary Union of England and Wales (CMU) succeeded the National Missionary Council of England and Wales (1972-1998) in October 1998. On 14 August 2000 it became a private limited company incorporated under the Companies Act 1985 and a registered charity on 24 October 2000. On 3 December 2024 the charity established as a CIO and transferred its assets and trade on 1 January 2025.

Recruitment and appointment of trustees

The board reviews its balance of skills periodically and seeks to appoint new trustees when skills gaps are identified. New trustees are drawn from the member committees of the CMU, having first been nominated by the respective committee. Consequently, the training has been an ongoing process of committee meetings (a minimum of two per year) and the annual general meeting.

Trustee induction and training

The current board of trustees provide any new trustee with an overview of the timetable of board meetings, copies of the recent minutes of meetings, the recent reports and financial statements and explains their general and specific responsibilities.

Organisation

The trustees administer the charity. A secretary is hired by the trustees to look after the day to day administrative functions. Policies and strategies are determined by the trustees who hold formal meetings a minimum of twice a year. The trustees do not receive any remuneration beyond what is disclosed in the financial statements.

Risk management

The trustees are aware of their responsibility to identify and review all risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against each identified risk. The trustees have considered those risks to which the charity is exposed and established systems and procedures to manage them. The trustees consider the principal risks to be related to an inability to provide the necessary continuity of funding to enable the member missionary societies to sponsor their works. CMU is totally reliant upon members to run and administer the activities of the group. If there was a reduction in the number of members to an unacceptable level, then there would have to be a contraction, consolidation or closure of a section. In the worst case scenario, the complete closure of CMU.

THE CATHOLIC MISSIONARY UNION OF ENGLAND AND WALES

TRUSTEES' ANNUAL REPORT (incorporating the directors' report) (continued)

FOR THE YEAR ENDED 31 DECEMBER 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT (continued)

Related parties

During each trustee meeting a register of interests is taken to ensure that all possible related parties are known. Throughout the year there were no known related party transactions that took place beyond the payment of secretarial services to one of the trustees which is disclosed in note 5 of the financial statements.

OBJECTIVES AND ACTIVITIES

Objects of the charity

The CMU is the forum where all missionary activity and interests come together. The objects of the Catholic Missionary Union as described in the Memorandum of Association are:

1. the promotion of the awareness in the Roman Catholic Church of England and Wales and in society at large of the Roman Catholic Church's role and activity in missionary work worldwide and the practical implications that this has for local Catholic churches and society;
2. the co-operation and sharing with local Catholic churches in their activities of inter faith dialogue and in their pastoral concern for minorities; and
3. acting as a bridge between the local Roman Catholic churches in England and Wales and local Roman Catholic churches around the world for their pastoral and theological development.

The CMU aims to:

1. provide a proper and official representative with constituted authorities, both church and civil and also the media; and
2. be a recognised voice of the missionary societies and associated bodies vis-à-vis the Bishops' Conference of England and Wales.

ACHIEVEMENTS AND PERFORMANCE

Review and summary of the year

During the year, the trustees have met twice to oversee the financial situation and organise meetings of the various groups. They planned and organised the Annual General Meeting and represented the CMU on various organisations. The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the trust and to enable them to ensure that the financial statements comply with the Charity Commission's SORP 2016.

THE CATHOLIC MISSIONARY UNION OF ENGLAND AND WALES

TRUSTEES' ANNUAL REPORT (incorporating the directors' report) (continued)

FOR THE YEAR ENDED 31 DECEMBER 2025

FINANCIAL REVIEW

Review and summary of the year

The results for the year and state of the charity's affairs at 31 December 2025 are set out in the financial statements on pages 7 to 12 showing income of £22,452 (2024 - £17,251) and expenditure of £17,614 (2024 - £17,966).

The charity recorded a surplus of £4,838 (2024 - £715 deficit) for the year bringing the total funds to a surplus of £14,983 (2024 - £10,145).

Principal funding sources

The principal funding source continues to be the income received from members subscriptions.

Reserves policy

The general reserve represents the free funds of the charity which are not designated for particular purposes. It is the policy of the trustees to maintain reserves at an adequate level, being at least 12 months' expenditure which calculates to be in the region of £17,000. The trustees continue to monitor the level of free reserves and believe that the charity will be able to fulfil its objectives in the short to medium term. The designated fund has been set up to assist in the event of the charity's equipment having to be replaced.

At the year end there was a total of £14,983 available in general reserves. The trustees are content that this is sufficient but are very mindful of the likelihood of future deficits whilst the activities and support of the charity are further promoted to encourage greater financial support from its member churches.

PLANS FOR FUTURE PERIODS

The charity plans to continue its operations for the foreseeable future but to also pro-actively seek opportunity to start various new branches of operation that will aim to bolster the fulfilment of the charity's objectives.

PUBLIC BENEFIT

The objects of the charity are to act as a forum for the missionary members to promote their aims and objectives within the wider context of the ministry of the Roman Catholic Church of England & Wales. When planning the activities of the charity, the trustees have considered the Charity Commission's guidance on public benefit and in particular the specific guidance on charities for the advancement of religion.

THE CATHOLIC MISSIONARY UNION OF ENGLAND AND WALES

TRUSTEES' ANNUAL REPORT (incorporating the directors' report) (continued)

FOR THE YEAR ENDED 31 DECEMBER 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the period and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

- a. select suitable accounting policies and apply them consistently;
- b. make judgements and estimates that are reasonable and prudent;
- c. state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- d. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which 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 Charities Act 2011. 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.

APPROVAL

This report was approved by the board of trustees on 21 October 2026 and signed on its behalf by:

.....
Mr R J Owens - trustee

THE CATHOLIC MISSIONARY UNION OF ENGLAND AND WALES

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF THE CATHOLIC MISSIONARY UNION OF ENGLAND AND WALES

FOR THE YEAR ENDED 31 DECEMBER 2025

I report to the trustees on my examination of the financial statements of the Catholic Missionary Union of England and Wales ('the charity') for the year ended 31 December 2025, which are set out on pages 7 to 12.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- (i) examine the accounts under section 145 of the Charities Act,
- (ii) to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- (iii) to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- a) which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met; or
- b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Daniel Styles FCA (Independent examiner)

for and on behalf of Lifestyles Accountancy Limited
39 Kirklees Road, Southport, PR8 4RB

Dated:2026

THE CATHOLIC MISSIONARY UNION OF ENGLAND AND WALES

STATEMENT OF FINANCIAL ACTIVITIES (including income and expenditure account)

FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
INCOME FROM:					
Member subscriptions	2.1	22,452	-	22,452	17,098
Investment income	2.2	-	-	-	153
Total income:		<u>22,452</u>	<u>-</u>	<u>22,452</u>	<u>17,251</u>
EXPENDITURE ON:					
Charitable activities	3.1	17,418	-	17,418	17,300
Support costs	3.2	96	-	96	158
Governance costs	3.3	100	-	100	508
Total expenditure:		<u>17,614</u>	<u>-</u>	<u>17,614</u>	<u>17,966</u>
NET INCOME / (EXPENDITURE):		<u>4,838</u>	<u>-</u>	<u>4,838</u>	<u>(715)</u>
Total funds brought forward		10,145	-	10,145	10,860
Total funds carried forward		<u>14,983</u>	<u>-</u>	<u>14,983</u>	<u>10,145</u>

The notes on pages 9 - 12 form part of these financial statements.

THE CATHOLIC MISSIONARY UNION OF ENGLAND AND WALES

Charity registration number: 1211239

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Note	2025 £	2024 £
Current assets			
Cash at bank and in hand		15,083	10,245
		<u>15,083</u>	<u>10,245</u>
Current liabilities			
Accruals		100	100
		<u>100</u>	<u>100</u>
Net current assets		<u>14,983</u>	<u>10,145</u>
Reserves			
Designated funds		6,000	6,000
Unrestricted funds	6 & 7	8,983	4,145
Total funds		<u>14,983</u>	<u>10,145</u>

These financial statements were approved by the board of trustees and authorised for issue on 21 October 2026, and are signed on behalf of the board by:

.....
Mr R J Owens - trustee

The notes on pages 9 - 12 form part of these financial statements.

THE CATHOLIC MISSIONARY UNION OF ENGLAND AND WALES

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 ACCOUNTING POLICIES

1.1 Charity information

The Catholic Missionary Union of England and Wales is a charitable incorporated organisation and the registered office address is 1st Floor, The Tapestry, 68-76 Kempston Street, Liverpool, L3 8HL.

1.2 Accounting convention

The financial statements have been prepared in accordance with "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)" (as amended for accounting periods commencing from 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

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

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

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.3 Going concern

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

1.4 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

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

Designated funds are those unrestricted funds set aside by the trustees for specific purposes.

THE CATHOLIC MISSIONARY UNION OF ENGLAND AND WALES

NOTES TO THE FINANCIAL STATEMENTS (continued)

FOR THE YEAR ENDED 31 DECEMBER 2025

1 ACCOUNTING POLICIES (continued)

1.5 Incoming resources

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

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

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

1.6 Cash or cash equivalents

Cash and cash equivalents include cash in hand and deposits held at call with banks.

2 INCOME

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
2.1 Member subscriptions				
Member subscriptions	22,452	-	22,452	17,098
	<u>22,452</u>	<u>-</u>	<u>22,452</u>	<u>17,098</u>
2.2 Investment income				
Bank interest received	-	-	-	153
	<u>-</u>	<u>-</u>	<u>-</u>	<u>153</u>
Total income	<u>22,452</u>	<u>-</u>	<u>22,452</u>	<u>17,251</u>

THE CATHOLIC MISSIONARY UNION OF ENGLAND AND WALES

NOTES TO THE FINANCIAL STATEMENTS (continued)

FOR THE YEAR ENDED 31 DECEMBER 2025

3 EXPENDITURE

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
3.1 Charitable activities				
Secretariat services	16,800	-	16,800	16,800
Speakers costs	-	-	-	500
Room hire	359	-	359	-
Expenses	259	-	259	-
	<u>17,418</u>	<u>-</u>	<u>17,418</u>	<u>17,300</u>
3.2 Support costs				
Computer and website costs	96	-	96	96
Bank charges	-	-	-	62
	<u>96</u>	<u>-</u>	<u>96</u>	<u>158</u>
3.3 Governance costs				
Independent examination	100	-	100	508
	<u>100</u>	<u>-</u>	<u>100</u>	<u>508</u>
Total expenditure	<u>17,614</u>	<u>-</u>	<u>17,614</u>	<u>17,966</u>

4 EMPLOYEES

There were no employed staff during the year (2024 - none).

5 TRUSTEES AND RELATED PARTIES

During the year trustees travel and other expenses totalling £259 (2024 - £0) were repaid to the trustees. Also, secretariat services were provided to the charity throughout the year at a cost of £16,800 (2024 - £16,800) by one of the trustees but this was not in connection with his role as charity trustee.

THE CATHOLIC MISSIONARY UNION OF ENGLAND AND WALES

NOTES TO THE FINANCIAL STATEMENTS (continued)

FOR THE YEAR ENDED 31 DECEMBER 2025

6 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Restricted 2025 £	Unrestricted 2025 £	Total 2025 £	<i>Total 2024 £</i>
Current assets	-	15,083	15,083	10,245
Current liabilities	-	(100)	(100)	(100)
	-	14,983	14,983	10,145

7 UNRESTRICTED FUNDS

	Balance at 31 Dec 2024 £	Total Income £	Total Expenditure £	<i>Balance at 31 Dec 2025 £</i>
General fund	4,145	22,452	(17,614)	8,983
Designated funds	6,000	-	-	6,000
	10,145	22,452	(17,614)	14,983

The designated fund above represents funds set to one side by the trustees to cover the potential future cost of replacing equipment.