

Diocesan members

*Members who may not have a local group nearby or who do not feel able to attend regular meetings choose Diocesan Membership. Please contact the Mothers' Union Diocesan Office for further details. Members meet occasionally in groups, and are kept in touch with Diocesan and Central affairs by post and email.*

### DEANERY LEADERS

#### CHESTER ARCHDEACONRY

Birkenhead	Mary Sprackling
Chester	
Frodsham	Pat Brian
GT Budworth	Derek Buckthorpe*
Malpas	Ruth Clarke
Middlewich	Joan Colwell
Wallasey	Diana Bancroft*
Wirral North	Marilyn Lloyd
Wirral South	Ann Elliott

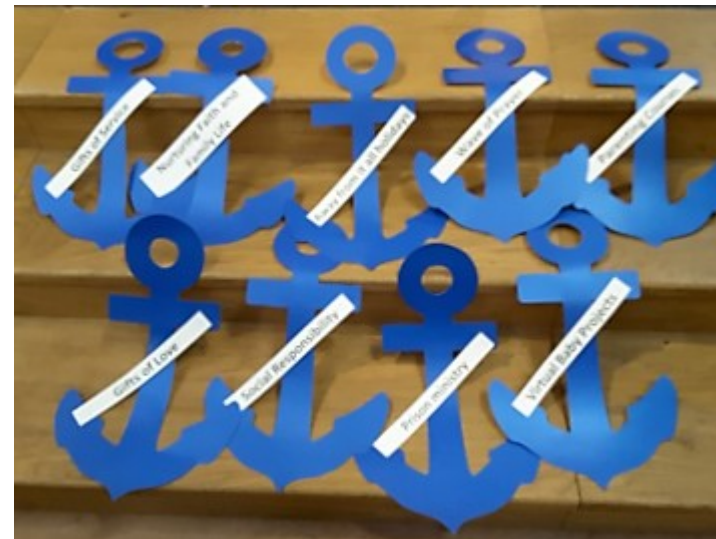
#### MACCLESFIELD ARCHDEACONRY

Bowdon	Joan Tanner*
Chadkirk	Eveline Hughes
Cheadle	Jill Fairhurst
Congleton	Grace Lowe*
Knutsford	Sheila Rayner*
Macclesfield	Di Waller
Mottram	Diocesan Office*
Nantwich	Diane Turner *
Stockport	Florence Barlow

(\* Deanery Contact)

**Mothers' UNION**  
Christian care for families

Diocese of Chester



**BUILDING HOPE AND CONFIDENCE**

**Annual Review**

**2020**

Registered Charity No. 221214

## Diocesan Officers

### ACTION & OUTREACH UNIT

Co-ordinator:	Joan Colwell
Wave of Prayer links	Ann Peach
AFIA Holidays:	Joan Colwell
Worldwide links	Heather Powling

### FAITH & POLICY UNIT

Co-ordinator:	Vacant
Social Policy:	Di Waller
Prayer Chain:	Vacant
Wave of Prayer Links:	Ann Peach

### Indoor Members:

*Housebound members are invited to join Indoor Members in consultation with their branch leader or by contacting the Mothers' Union Diocesan Office for further details.*

### FINANCE & CENTRAL SERVICES UNIT

Finance Trustee	Derek Buckthorpe
Secretary & Treasurer	Dawn Colwell
Safeguarding:	Anne Hall
Training :	Diana Bancroft

### FUNDRAISING & COMMUNICATION UNIT

Co-ordinator:	Gillian Edwards
Mothers' Union Enterprises:	
Mothers' Union Matters Editor:	Judith Dewdney
Website Editor:	Alison Neale

Independent examiner’s report to the Trustees of Mothers’ Union in Chester Diocese.

I report to the trustees on my examination of the accounts of the Mothers’ Union in Chester Diocese for the year ended 31<sup>st</sup> December 2020

Responsibilities and basis of report

As the charity trustees 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 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:

accounting records were not kept as required by section 130 of the Act; or

the accounts do not accord with those records; or

the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulation 2008 other than any requirement that the accounts give a ‘true and fair view which is not a matter considered as part of an independent examination.

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.

Lucy Brooks  
Member of the Association of Chartered Certified Accountants  
20 Henley Road  
Neston  
Cheshire  
CH64 0SG

MOTHERS’ UNION DIOCESE OF CHESTER

DESCRIPTION

Mothers' Union is a Christian mission organization working through grassroots membership to support families and communities around the world and was incorporated by Royal Charter in 1926.

VISION (the essence of our work)  
Our vision is of a world where God’s love is shown through loving respectful and flourishing relationships.

AIM & PURPOSE (what we want to achieve)  
To demonstrate the Christian faith in action by the transformation of communities worldwide through the nurture of family in its many forms.

MISSION (how we go about achieving our vision)

- Supporting and promoting marriage
- Encouraging parents in their role to develop the faith of their children
- Maintaining a worldwide fellowship of Christians united in prayer, worship and service
- Promoting conditions in society favorable to stable family life and the protection of children
- Helping those whose family life has met with adversity

PATRON  
THE LORD BISHOP OF CHESTER

PROVINCIAL PRESIDENT  
Mrs June Houghton

DIOCESAN PRESIDENT  
Mrs Wendy Sykes

PAST PRESIDENT  
Mrs Viv Ley

EX-OFFICIO VICE PRESIDENTS  
Mrs R Sinclair       Mrs S Bishop  
Mrs J Gilbertson

ARCHDEACONRY PRESIDENTS  
Mrs Diana Bancroft—Chester  
Vacant —Macclesfield

DIOCESAN CHAPLAIN

Reverend Christine Broad

DIOCESAN SECRETARY

Mrs Dawn Colwell

**MOTHERS' UNION DIOCESE OF CHESTER**

**TRUSTEES - 2019**

Wendy Sykes

Diana Bancroft

Derek Buckthorpe

Gillian Edwards

Joan Colwell

Ann Peach

Anne Hall

Heather Powling

Di Waller

HONORARY TRUSTEE

Diocesan Chaplain Reverend Christine Broad

MOTHERS' UNION DIOCESAN OFFICE

4 Abbey Square, Chester CH1 2HU

Tel: 01244 400491

**E-mail: [mothersunionchester@outlook.com](mailto:mothersunionchester@outlook.com)**

Tuesday and Thursday 9.00am—5.00 pm

MEMBERSHIP

Members 1644

Branches 70

BANKERS

Natwest Bank, 33 Eastgate Street, Chester CH1 1LG

INDEPENDENT EXAMINER

Mrs Lucy Brooks FCCA

20 Henley Road, Neston, Cheshire CH64 0SG

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2020**

1. Basis of Accounting The financial statements have been prepared in accordance with 'Accounting and Reporting by Charities—Statement of Recommended Practice' (revised 2005) and the Charities Act on an accrual basis under the historical Cost convention.
2. Fixed Assets Office and Computer Equipment have been fully written off as in previous years.
3. Reserves Policy The Trustees have reviewed the reserves of the Society. This review considered the nature of the income and expenditure streams, the need to match variable income with our commitments and the nature of the reserves. In particular, the Trustees have considered the Society's role supporting the international Mothers' Union to which it is affiliated. The review concluded that unrestricted reserves should be maintained at a level equivalent to at least two years diocesan expenditure (diocesan expenditure being the total running costs of the diocesan office, all deaneries and branches). Unrestricted reserves in excess of this level will be reviewed regularly by the Trustees to enable decisions to be made as to how these reserves can be spent most effectively. Any reduction in excess unrestricted reserves will be undertaken on a gradual basis over the medium to long term.

4. Disclosure of Trustee and staff remuneration, related party and other transactions

4.1 None of the trustees have been paid any remuneration or received any other benefits from an employment with Mothers' Union or a related entity.

4.2 Two of the trustees have claimed and had their expenses met by Mothers' Union during the year ended 31<sup>st</sup> December 2020 The total amount paid to Trustees was £337.71 to cover accommodation and mileage costs

4.3 During the financial period there have been no related party transactions

4.4 Mothers' Union Chester Diocese employs one part time member of staff the total staff costs for the financial period are :-

Salary for year ended 31/12/2020	£10,135.80
Tax and National Insurance	£ 266.53
Contribution to Nest Pension	£ 331.62
Expenses – mileage	<u>£ 31.02</u>
Total	£ 10,764.97

4.5 There are no employees who received employee benefits (excluding employer pension costs) of more than £60,000

## CONSOLIDATED BALANCE SHEET AS AT 31st DECEMBER 2020

	2020	2019
<b>Current assets</b>		
Bank account	30,674	30,410
CBF general account	61,937	61,676
Petty cash	1	124
Enterprise stock	1,350	951
Deanery bank accounts	2,019	4,302
Branch bank accounts	20,458	20,291
Accounts receivable	-	-
<b>Total current assets</b>	<b>116,442</b>	<b>117,756</b>
<b>Liabilities</b>		
Accounts payable	1,107	-
<b>Total liabilities</b>	<b>1,107</b>	<b>-</b>
<b>Net asset surplus/(deficit)</b>	<b>115,335</b>	<b>117,756</b>
<b>Represented by funds</b>		
Unrestricted	65,686	72,645
Designated	32,830	29,922
Restricted	16,819	15,187
<b>Total</b>	<b>115,335</b>	<b>117,756</b>

## THE ORGANISATION



Mothers' Union in the Diocese of Chester is organised into eighteen Deaneries within the two Archdeaconries of Chester and Macclesfield. Each Deanery is divided into Branches, which coincide, in most instances, with church parishes. Branches generally hold meetings monthly and events are also held at Deanery and Diocesan level.

Mothers' Union in the Diocese of Chester is governed by a Trustee Board, which meets 4 times per year. There are two Council Meetings annually, which all members are eligible to attend. One is preceded by a General Meeting, as required by the Charity Commission, at which the Annual Review and Summary of Accounts are presented.

Elections for new officers, which are held triennially, took place in 2018, when a new President, Trustees, Deanery Leaders and other Officers were elected.

Within the Diocese of Chester, there are four working units, corresponding with the units at the Central Office of the worldwide Mothers' Union at Mary Sumner House in London. The units are outlined on the following pages and each unit reports to the Trustee Board and to Council. The Trustees' Report and the Summary of Accounts for the year ending 31<sup>st</sup> December 2019 are included in this document.

# TRUSTEES REPORT

## FOR MOTHER'S UNION IN THE DIOCESE OF

### CHESTER 2020

The theme of 'Building Hope and Confidence' I believe helped us cope with what turned out to be a difficult and challenging year.

Our Diocesan Festival service took place on February 29th and was led by our Diocesan Chaplain for Mothers' Union, the Revd. Christine Broad assisted by vicars from Norbury Parish church, Hazel Grove and St. Michael and all Angel church, Bramhall who offered prayers of Thanksgiving and Intercession. The address was given by the Dean of Chester, the Very Rev Tim Stratford.

During the service three new MU Chester Diocesan speakers were commissioned alongside the Diocesan Ambassador for the Children's Society in Chester Diocese. Anchors were brought forward each one representing aspects of our work in Chester Diocese, these were received by The Dean who prayed for continued support for our projects within the diocese.

The first Team meeting of the year was held at Church House, Daresbury. Little did we realise that this would be the last face to face meeting as in March we were unable to meet formally because of Covid 19 and restrictions on travel. The next three meetings were by Zoom where the work carried on, important issues were discussed and decisions made.

The advantage of this type of meeting was less travel but not the same as meeting together, instead using a screen to communicate.

Throughout the following months many meetings and activities had to be cancelled as lockdown continued. Meetings such as Prayer Walks, pilgrimage to Lichfield, AGM and Diocesan Council at Hartford all had to be cancelled.

#### SUMMARY OF ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2018

	Unrestricted funds	Restricted funds	Total Funds	
			2020	2019
<b>Incoming resources</b>				
Incoming resources from generated funds	7,904	-	7,904	19,550
Voluntary income	18,539	-	18,539	21,218
Activities for generating funds	2,006	1,716	3,723	6,830
Investment income	261	-	261	460
Incoming resource from charitable activities	5,187		5,187	13,156
Other incoming resources	87	-	87	423
<b>Total incoming resources</b>	<b>33,987</b>	<b>1,716</b>	<b>35,704</b>	<b>61,638</b>
<b>Resources Used</b>				
Cost of generating funds		-		48
Costs of generating voluntary income	10,019	-	10,019	21,531
Fundraising trading: costs of goods sold and other costs	2,076		2,076	7,403
Charitable activities	3,566	85	3,651	14,259
Governance costs	22,378	-	22,378	23,749
<b>Total resources used</b>	<b>38,039</b>	<b>85</b>	<b>38,124</b>	<b>66,992</b>
<b>Net income/(expenditure) before transfer</b>	<b>(4,052)</b>	<b>1631</b>	<b>(2,420)</b>	<b>(5,353)</b>
<b>Gross Transfers between Funds:</b>				<b>2,161</b>
<b>In</b>				
<b>Out</b>				<b>(2,161)</b>
<b>Total Funds Brought Forward</b>	<b>102,568</b>	<b>15,187</b>	<b>117,756</b>	<b>123,109</b>
<b>Total Funds Carried Forward</b>	<b>98,516</b>	<b>16,819</b>	<b>115,335</b>	<b>117,756</b>

There are no Endowed Funds in this financial year

Note:- These Financial statements are abbreviated for purposes of the Annual Review. If anyone wishes to see a fully detailed copy then please contact the Mothers' Union Diocesan Office in Chester (Tel: 01244 400491)

## Annual Review Report 2020

In an extremely difficult year when most of our work came to a complete standstill we were still able to generously support the work of Mothers' Union both locally and centrally.. Our fundraising total for 2020 was £5,434

This figure includes £3,097 which was raised to support the Mothers' Union central funds supporting work overseas, relief work, literacy & financial education, projects in Britain & Ireland and Mary Sumner House appeals for Make a Mothers Day, Harvest and the Christmas appeal. Our Diocesan projects were also supported with £2,337 being raised for AFIA (away from it all holidays), and the Prison ministry. Members also supported the Emergency Appeal from Mary Sumner House during the lockdown by sending donations directly.

Our Enterprise Sales Grant was £902 being 10% of our previous year's total sales – either goods purchased from our Enterprise team or on-line. Both are again very useful towards Diocesan income. Interest on our balances held with the Churches, Charities and Local Authorities (CCLA) is still relatively low.

Diocesan Expenses were again kept on budget as approved by Trustees, with cost control except where not possible. We always promote email use, to reduce paper and post.

Due to the global pandemic and the fact that branches were not able to meet during 2020 individual members paid their subscriptions direct to the office. Subscriptions are still being collected and a number of members have decided to wait until branches reopen to renew. We currently have 1588 members in our diocese, 1280 are active and 308 have yet to renew their membership. Accurate membership figures will be published at the end of the year.

Thank you to everyone who contributed to the efficient running of the branches, deaneries and the Diocesan Office.

Dawn Colwell

Diocesan Secretary & Treasurer

The wave of prayer continued as members received the Service and took part in their own homes. Finally, the meeting in Belfast was cancelled and rescheduled to take place in 2021. Members were encouraged to take part virtually in supporting 16 days of Activism Against Gender Violence in prayer.

Sadly, owing to Covid 19 regulations the holidays booked for our AFIA had to be postponed in most cases, holidays will be offered again to those families next year. Two families were able to have their holiday and they both had a wonderful time and a much needed break. The Cheshire Show, where we have provided a space for baby changing and feeding for over 30 years was cancelled, It is hoped that we will be back there in 2021 with this much appreciated facility.

The 'Hug in a Rug' project which had asked each branch to knit a child's blanket for children in refugee camps went ahead with some modification due to the restrictions. Joan Colwell set up a collecting station at the Care UK Centre in Northwich on two dates in early summer. The aim of the project was to donate 70 blankets to Care UK, members exceeded this target massively by knitting a grand total of 275 blankets as well as hundreds of other knitted items. The staff at Care UK were overwhelmed by the generosity of our members.

We successfully continued to send MUM magazine to members which helped to keep everyone informed and connected to MU. Members kept in touch with each other in any way possible: Zoom, face time for those with computers, telephone for those without technology. Greetings cards were sent to members with special birthdays and anniversaries. Our indoor members continued to receive cards and letters.

Many branches and members responded to needs within their communities and engaged in practical activities such as sewing masks and items for the NHS.

We continued to support the two prisons at Styal and Thorne Cross in various ways; birthing bags were donated to Styal for prospective mums to take with them to hospital. Release bags were delivered to both Styal and Thorne Cross before Easter. At Christmas the usual cards and sweets were delivered to both prisons and were handed over to officers as no one was allowed in because of Covid 19.

We gave thanks for our continued links with Grahamstown (South Africa), Masasi (Tanzania), Afikpo (Nigeria), Wiawso (Ghana West) and Northern Argentina as we were brought together in support, love and prayers for each other.

On the retirement of Bishop Peter we wished him well after his long service. Shortly afterwards we received news of a new Bishop for the Diocese; the Revd. Mark Tanner who would take up his new appointment in the Autumn. Revd. Mark is married with two children and we were delighted when he agreed to be our new Patron of MU in Chester Diocese.

As the year drew to a close, we reflected on the work we had achieved despite Covid 19. We are a strong organisation based on faith, love, prayers and care for others as we care for ourselves.

We looked forward to 2021 with hope that we could overcome this pandemic and return to normal. *Shout loudly again about the work of Mother's Union*, encourage new members to join in the valuable work that we do at home and abroad.

I look forward to meeting you all again with hope and confidence in 2021.

Wendy Sykes  
Diocesan President Chester



## MOTHERS' UNION FUNDS

### OVERSEAS FUND

Supporting 300 Community Development Co-ordinators working at grassroots across different cultures in 83 countries. They enable long term development of all kinds: economic, relational and personal in order to strengthen family life. They train local people to teach skills and build support networks in their communities – thus enabling people to help themselves.

### LITERACY FUND

Mothers' Union is committed to doing all it can to reduce illiteracy. £59 will fund one person to attend a literacy circle and savings group in Burundi helping them to learn lifesaving literacy and financial skills.



### RELIEF FUND

One of the aims of Mothers' Union is 'to help those whose family life has met with adversity'. The Mothers' Union Relief Fund is founded upon this principle. It enables grassroots Mothers' Union members to be a source of hope in their local communities when emergencies strike, wherever they find themselves in the world.

When an emergency situation suddenly destabilises family life – either natural disaster or man-made conflict – local Mothers' Union groups can receive a grant from the Relief Fund which helps them provide support to meet the most urgent needs facing communities. Grants are sent quickly to equip the local Mothers' Union to respond as fast as possible to meet these needs, using local resources. By equipping our members to respond right at the heart of the affected region, we are often one of the first agencies to deliver effective relief.

### BRITAIN AND IRELAND FUND

Provides funds for the work of Mothers' Union in Britain and Ireland. It includes Parenting programmes, Loving for Life - training facilitators to help with Marriage preparation and follow up, supporting Dioceses with Development Workers, Prison work and other special projects.

### AWAY FROM IT ALL HOLIDAYS

Enabling families recovering from a time of stress, bereavement or family breakdown to have a holiday to rebuild relationships.

Referrals are received from clergy, doctors, social workers and refugees



**Mothers' Union in Chester Diocese**

**End of Year Financial Statements**

**Year ending 2020**

**Charity Number: 221214**

## Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Incoming resources</b>					
Incoming resources from generated funds	7,904	—	—	7,904	19,550
Voluntary income	18,539	—	—	18,539	21,218
Activities for generating funds	2,006	1,716	—	3,723	6,830
Investment income	261	—	—	261	460
Incoming resources from charitable activities	5,187	—	—	5,187	13,156
Other incoming resources	87	—	—	87	423
<b>Total income</b>	<b>33,987</b>	<b>1,716</b>	<b>—</b>	<b>35,704</b>	<b>61,638</b>
<b>Resources used</b>					
Costs of generating funds	—	—	—	—	48
Costs of generating voluntary income	10,019	—	—	10,019	21,531
Fundraising trading: cost of goods sold and other costs	2,076	—	—	2,076	7,403
Charitable activities	3,566	85	—	3,651	14,259
Governance costs	22,378	—	—	22,378	23,749
<b>Total expenditure</b>	<b>38,039</b>	<b>85</b>	<b>—</b>	<b>38,124</b>	<b>66,992</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>(4,052)</b>	<b>1,631</b>	<b>—</b>	<b>(2,420)</b>	<b>(5,353)</b>
<b>Transfers</b>					
Gross transfers between funds - in	—	—	—	—	2,161
Gross transfers between funds - out	—	—	—	—	(2,161)
<b>Other recognised gains / losses</b>					
Gains / losses on investment assets	—	—	—	—	—
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
<b>Net movement in funds</b>	<b>(4,052)</b>	<b>1,631</b>	<b>—</b>	<b>(2,420)</b>	<b>(5,353)</b>
<b>Total funds brought forward</b>	<b>102,568</b>	<b>15,187</b>	<b>—</b>	<b>117,756</b>	<b>123,109</b>
<b>Total funds carried forward</b>	<b>98,516</b>	<b>16,819</b>	<b>—</b>	<b>115,335</b>	<b>117,756</b>
<b>Represented by</b>					
<b>Unrestricted</b>					
General fund	65,686	—	—	65,686	72,645
<b>Designated</b>					
Branch Closure Moneys held for two years	1,260	—	—	1,260	1,172
Cheshire Show	496	—	—	496	496
Development Worker	—	—	—	—	—
Eaton Estate Charity Open Gardens	14,786	—	—	14,786	15,460
Fundraising and Communication	314	—	—	314	314
Juliet Hannam Memorial	1,799	—	—	1,799	1,799
MU Enterprises	6,397	—	—	6,397	3,850
Period Poverty Project	886	—	—	886	955
Prison Ministry	3,049	—	—	3,049	3,830
Wedding Fairs	267	—	—	267	267
Wirral Virtual Baby Fund	3,572	—	—	3,572	1,775
<b>Restricted</b>					
Britain & Ireland Fund	—	—	—	—	—
Educational Bursary	—	441	—	441	441
Holiday Fund	—	14,556	—	14,556	12,924
Literacy Fund	—	—	—	—	—
MU AIDS/HIV Fund	—	—	—	—	—
Overseas Fund	—	—	—	—	—
Parenting Fund	—	1,821	—	1,821	1,821

Relief Fund

— — — — —

## Balance sheet

Class and code	Description	This year	Last year
<b>Fixed assets</b>			
3001	Equipment	—	—
	<b>Total Fixed assets</b>	<b>—</b>	<b>—</b>
<b>Current assets</b>			
3101	Bk current 00806617	30,674	30,410
3103	CBF General a/c	61,937	61,676
3104	Bk sp current 00847143	—	—
3110	Petty Cash	1	124
3111	Enterprise Stock	1,350	951
3113	Deanery Bank Account	2,019	4,302
3114	Branch Bank Accounts	20,458	20,291
Z05	Accounts Receivable	—	—
	<b>Total Current assets</b>	<b>116,442</b>	<b>117,756</b>
<b>Liabilities</b>			
6699	Agency collections	1,107	—
Z04	Accounts Payable	—	—
	<b>Total Liabilities</b>	<b>1,107</b>	<b>—</b>
	<b>Net Asset surplus(deficit)</b>	<b>115,335</b>	<b>117,756</b>
<b>Reserves</b>			
	Excess / (deficit) to date	(2,420)	(5,353)
Z01	Starting balances	117,756	123,109
	<b>Total Reserves</b>	<b>115,335</b>	<b>117,756</b>
	<b>Represented by funds</b>		
	Unrestricted	65,686	72,645
	Designated	32,830	29,922
	Restricted	16,819	15,187
	Endowment	—	—
	<b>Total</b>	<b>115,335</b>	<b>117,756</b>

## Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
<b>Fixed assets - Tangible assets</b>						
Equipment -	2,161	(2,161)	—	—	—	—
<b>Totals</b>	<b>2,161</b>	<b>(2,161)</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Current assets - Cash at bank and in hand</b>						
Bk current 00806617 -	(14,668)	27,958	17,383	—	30,674	30,410
CBF General a/c -	60,937	500	500	—	61,937	61,676
Petty Cash -	584	(625)	42	—	1	124
Deanery Bank Account -	2,019	—	—	—	2,019	4,302
Branch Bank Accounts -	20,458	—	—	—	20,458	20,291
<b>Totals</b>	<b>69,333</b>	<b>27,832</b>	<b>17,926</b>	<b>—</b>	<b>115,091</b>	<b>116,804</b>
<b>Current assets - Debtors</b>						
Accounts Receivable -	174	(174)	—	—	—	—
<b>Totals</b>	<b>174</b>	<b>(174)</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Current assets - Stocks and work in progress</b>						

Enterprise Stock -		(133)	1,484	—	—	1,350	951
<b>Totals</b>		<b>(133)</b>	<b>1,484</b>	<b>—</b>	<b>—</b>	<b>1,350</b>	<b>951</b>
<b>Liabilities - Agency accounts</b>							
Agency collections -		—	—	1,107	—	1,107	—
<b>Totals</b>		<b>—</b>	<b>—</b>	<b>1,107</b>	<b>—</b>	<b>1,107</b>	<b>—</b>
<b>Liabilities - Creditors: Amounts falling due in one year</b>							
Accounts Payable -		5,648	(5,648)	—	—	—	—
<b>Totals</b>		<b>5,648</b>	<b>(5,648)</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Grand total</b>		<b>65,886</b>	<b>32,630</b>	<b>16,819</b>	<b>—</b>	<b>115,335</b>	<b>117,756</b>

## Fund movement by type

		Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
<b>AFIA - Holiday Fund</b>							
Restricted		12,924	1,716	85	—	—	14,556
<b>Sub-total for AFIA</b>		<b>12,924</b>	<b>1,716</b>	<b>85</b>	<b>—</b>	<b>—</b>	<b>14,556</b>
<b>AIDSfund - MU AIDS/HIV Fund</b>							
Restricted		—	—	—	—	—	—
<b>Sub-total for AIDSfund</b>		<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>BClosure - Branch Closure Money</b>							
Designated		1,172	87	—	—	—	1,260
<b>Sub-total for BClosure</b>		<b>1,172</b>	<b>87</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>1,260</b>
<b>Britandlrl - Britain &amp; Ireland Fu</b>							
Restricted		—	—	—	—	—	—
<b>Sub-total for Britandlrl</b>		<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>ChesShow - Cheshire Show</b>							
Designated		496	—	—	—	—	496
<b>Sub-total for ChesShow</b>		<b>496</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>496</b>
<b>Devworker - Development Worker</b>							
Designated		—	—	—	—	—	—
<b>Sub-total for Devworker</b>		<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Eaton - Eaton Estate Charity</b>							
Designated		15,460	—	673	—	—	14,786
<b>Sub-total for Eaton</b>		<b>15,460</b>	<b>—</b>	<b>673</b>	<b>—</b>	<b>—</b>	<b>14,786</b>
<b>Educurs - Educational Bursary</b>							
Restricted		441	—	—	—	—	441
<b>Sub-total for Educurs</b>		<b>441</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>441</b>
<b>Enterprise - MU Enterprises</b>							
Designated		3,850	2,677	129	—	—	6,397
<b>Sub-total for Enterprise</b>		<b>3,850</b>	<b>2,677</b>	<b>129</b>	<b>—</b>	<b>—</b>	<b>6,397</b>
<b>FunComm - Fundraising and Comm</b>							
Designated		314	—	—	—	—	314
<b>Sub-total for FunComm</b>		<b>314</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>314</b>
<b>General - General fund</b>							
Unrestricted		72,645	28,594	35,554	—	—	65,686
<b>Sub-total for General</b>		<b>72,645</b>	<b>28,594</b>	<b>35,554</b>	<b>—</b>	<b>—</b>	<b>65,686</b>
<b>JMemorial - Juliet Hannam Memori</b>							
Designated		1,799	—	—	—	—	1,799
<b>Sub-total for JMemorial</b>		<b>1,799</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>1,799</b>
<b>Literacy - Literacy Fund</b>							
Restricted		—	—	—	—	—	—
<b>Sub-total for Literacy</b>		<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Overseas - Overseas Fund</b>							

Restricted		—	—	—	—	—	—
<b>Sub-total for Overseas</b>		<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Parenting - Parenting Fund</b>							
Restricted		1,821	—	—	—	—	1,821
<b>Sub-total for Parenting</b>		<b>1,821</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>1,821</b>
<b>PerPov - Period Poverty Proje</b>							
Designated		955	—	69	—	—	886
<b>Sub-total for PerPov</b>		<b>955</b>	<b>—</b>	<b>69</b>	<b>—</b>	<b>—</b>	<b>886</b>
<b>Prison - Prison Ministry</b>							
Designated		3,830	621	1,402	—	—	3,049
<b>Sub-total for Prison</b>		<b>3,830</b>	<b>621</b>	<b>1,402</b>	<b>—</b>	<b>—</b>	<b>3,049</b>
<b>Relief - Relief Fund</b>							
Restricted		—	—	—	—	—	—
<b>Sub-total for Relief</b>		<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Virtual - Wirral Virtual Baby</b>							
Designated		1,775	2,006	209	—	—	3,572
<b>Sub-total for Virtual</b>		<b>1,775</b>	<b>2,006</b>	<b>209</b>	<b>—</b>	<b>—</b>	<b>3,572</b>
<b>Weddings - Wedding Fairs</b>							
Designated		267	—	—	—	—	267
<b>Sub-total for Weddings</b>		<b>267</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>267</b>
<b>Grand total</b>		<b>117,756</b>	<b>35,704</b>	<b>38,124</b>	<b>—</b>	<b>—</b>	<b>115,335</b>

## Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year

## INCOME AND ENDOWMENTS

### Incoming resources from generated funds

1450 - CBF Fund	—	—	—	—	—	—
1511 - Branches extra income	6,642	—	—	—	6,642	18,737
1512 - Deanery extra income	1,261	—	—	—	1,261	812
<b>Total</b>	<b>7,904</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>7,904</b>	<b>19,550</b>

### Incoming resources from generated funds - Voluntary income

1010 - Subs Branch Members	16,545	—	—	—	16,545	18,529
1011 - Subs Diocesan members	768	—	—	—	768	1,299
1012 - MSH Subscriptions	—	—	—	—	—	—
1013 - Collections	896	—	—	—	896	1,072
1014 - Special Collections	—	—	—	—	—	—
1015 - Gift Aid Tax Rebates	—	—	—	—	—	—
1020 - Donations & Legacies	329	—	—	—	329	318
1021 - Donations to IM	—	—	—	—	—	—
1025 - Virtual Gift Income	—	—	—	—	—	—
1500 - B collections at meetings	—	—	—	—	—	—
1500 - Collectns at Meetings	—	—	—	—	—	—
1505 - B & D Miscellaneous	—	—	—	—	—	—
1510 - Deanery Subscriptions	—	—	—	—	—	—
<b>Total</b>	<b>18,539</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>18,539</b>	<b>21,218</b>

### Incoming resources from generated funds - Activities for generating funds

1001 - Britain and Ireland Fund	—	—	—	—	—	—
1002 - MSH Fabric Fund	—	—	—	—	—	—

1003 - Relief Fund	—	—	—	—	—	—
1004 - Overseas Fund	—	—	—	—	—	—
1005 - Literacy Fund	—	—	—	—	—	—
1007 - Wheels Appeal	—	—	—	—	—	—
1009 - Juliet Memorial Fund	—	—	—	—	—	—
1017 - Big Summer Appeal	—	—	—	—	—	—
1022 - Sponsored Walk	—	—	—	—	—	—
1023 - Central Fund Raising	—	—	—	—	—	—
1024 - Quizes	—	—	—	—	—	—
1041 - Africa Day	—	—	—	—	—	—
1100 - Action & Outreach Unit	—	—	—	—	—	—
1101 - AFIA Holiday Fund	—	—	1,716	—	1,716	6,090
1103 - Cheshire Show	—	—	—	—	—	250
1104 - Wirral Virtual Babies	—	2,006	—	—	2,006	490
1105 - MU Soup	—	—	—	—	—	—
1106 - Soup Kitchens in S Africa	—	—	—	—	—	—
1107 - Affiliate Support Groups	—	—	—	—	—	—
1305 - Theatre Ticket Sales	—	—	—	—	—	—
1306 - Concert Sponsorship & adverts	—	—	—	—	—	—
1410 - Chester Marathon	—	—	—	—	—	—
1411 - Eaton Hall Event 2016	—	—	—	—	—	—
1413 - Eaton Estate Charity Open Gardens Event	—	—	—	—	—	—
1417 - Ticket Sales for Saltmine production Cho	—	—	—	—	—	—
1502 - B & D Fund raising	—	—	—	—	—	—
<b>Total</b>	<b>—</b>	<b>2,006</b>	<b>1,716</b>	<b>—</b>	<b>3,723</b>	<b>6,830</b>

#### Incoming resources from generated funds - Investment income

1075 - Interest	261	—	—	—	261	460
<b>Total</b>	<b>261</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>261</b>	<b>460</b>

#### Incoming resources from charitable activities

1016 - MU Enterprise Grant	902	—	—	—	902	999
1040 - Sales Families First	—	—	—	—	—	—
1044 - Sales cards & badges office	—	39	—	—	39	161
1046 - Sales Handbks & Constitutns	12	—	—	—	12	229
1047 - Sales Dioc Annual Reports	—	—	—	—	—	—
1048 - Enterprise Sales	—	2,637	—	—	2,637	5,025
1049 - Sale of Service Books	—	—	—	—	—	—
1200 - Finance & Central Svc Unit	—	—	—	—	—	—
1207 - Postage	—	—	—	—	—	—
1210 - AGM tickets	—	—	—	—	—	—
1211 - AGM accomm/refreshments	—	—	—	—	—	73
1212 - Contib to Training	—	—	—	—	—	—
1213 - Contrib to Parenting	—	—	—	—	—	—
1214 - Contrib from MSH for travel	—	—	—	—	—	—
1300 - Fundraising and Communications Unit	—	—	—	—	—	—
1301 - Income for MUM	—	—	—	—	—	—
1302 - Wedding Fairs	—	—	—	—	—	—
1400 - Faith & Policy Unit	—	—	—	—	—	—
1401 - Pilgrimage to Winchester 2011	—	—	—	—	—	—
1402 - Wydale Hall Pilgrimage	—	—	—	—	—	—
1403 - Retreat	—	—	—	—	—	621
1404 - Pilgrimage to Rydale Hall 2015	—	—	—	—	—	—
1407 - Pilgrimage to Cardiff 2017	—	—	—	—	—	—
1408 - General Hospitality	—	—	—	—	—	—
1415 - Prison Ministry	—	621	—	—	621	2,743
1416 - Sally Spencer AFIA Fund	—	—	—	—	—	1,236
1418 - Period Poverty Project	—	—	—	—	—	1,117

1420 - Pilgrimage to Lichfield 2020	975	—	—	—	975	950
1503 - B & D Outings	—	—	—	—	—	—
1503 - B Outings	—	—	—	—	—	—
1508 - B & D Postbox Income	—	—	—	—	—	—
Total	1,889	3,298	—	—	5,187	13,156
<b>Other incoming resources</b>						
1045 - Sales Lead & Treas handbooks	—	—	—	—	—	—
1216 - Bank charges and payroll refunds	—	—	—	—	—	—
1409 - Branch closures money held for two years	—	87	—	—	87	423
Total	—	87	—	—	87	423
<b>INCOME TOTAL</b>	<b>28,594</b>	<b>5,392</b>	<b>1,716</b>	<b>—</b>	<b>35,704</b>	<b>61,638</b>

## EXPENDITURE

### Costs of generating funds

2408 - Costs of general hospitality	—	—	—	—	—	48
2411 - Cost of Eaton Hall Event 2016	—	—	—	—	—	—
2417 - Costs of Saltmine Production of Chosen	—	—	—	—	—	—
2450 - Funds to CBF Deposit account	—	—	—	—	—	—
Total	—	—	—	—	—	48

### Costs of generating funds - Costs of generating voluntary income

2100 - Cost of Fundraising	—	—	—	—	—	—
2103 - Cost of Cheshire Show	—	—	—	—	—	196
2300 - Fundraising and Communications Unit Expe	—	—	—	—	—	187
2304 - Other Marketing Expenditure	—	—	—	—	—	—
2305 - Concert Expenditure	—	—	—	—	—	—
2502 - B & D Cost of Fund Raising	—	—	—	—	—	—
2511 - Branches Expenditure	6,475	—	—	—	6,475	20,802
2512 - Deanery Expenditure	3,543	—	—	—	3,543	345
Total	10,019	—	—	—	10,019	21,531

### Costs of generating funds - Fundraising trading: cost of goods sold and other costs

2040 - Cost of Families First	—	—	—	—	—	—
2044 - Cost of cards & badges	—	—	—	—	—	—
2048 - Enterprise Costs	—	129	—	—	129	5,122
2049 - Cost of Service Books	—	—	—	—	—	—
2050 - Cost of cards & Cals	—	—	—	—	—	—
2208 - Cost of Handbks & Ann Report	—	—	—	—	—	—
2301 - Cost of MU Matters	1,946	—	—	—	1,946	2,280
2508 - B & D Postbox Expenditure	—	—	—	—	—	—
Total	1,946	129	—	—	2,076	7,403

### Charitable activities

2001 - Britain Ireland Fund	—	—	—	—	—	—
2002 - Big Summer Appeal	—	—	—	—	—	—
2003 - Relief Fund	—	—	—	—	—	—
2004 - Overseas Exp Fund	—	—	—	—	—	—

2005 - Literacy Fund	—	—	—	—	—	—
2007 - Wheels appeal to MSH	—	—	—	—	—	—
2009 - Juliet Memorial expenses	—	—	—	—	—	37
2010 - Subs to MSH	—	—	—	—	—	—
2011 - Special Collections	—	—	—	—	—	—
2012 - Grants	—	—	—	—	—	—
2023 - Central Fundraising Grants	—	—	—	—	—	—
2024 - Quiz expenses	—	—	—	—	—	—
2025 - Virtual Gift Expenses	—	—	—	—	—	—
2041 - Cost of Family Fun Day	—	—	—	—	—	—
2101 - Cost of AFIA (Holiday Fund)	—	—	85	—	85	9,746
2104 - Costs Wirral Virtual babies	—	209	—	—	209	164
2105 - Other Action & Outreach exp	11	—	—	—	11	26
2106 - Payments to South Africa	—	—	—	—	—	—
2107 - Affiliate Support Groups expenses	—	—	—	—	—	—
2210 - AGM tickets	—	—	—	—	—	—
2211 - AGM accommodation/refreshments	—	—	—	—	—	—
2213 - Parenting Costs	—	—	—	—	—	—
2215 - WWP & PP Visits	—	—	—	—	—	—
2302 - Wedding Fair exp	—	—	—	—	—	—
2400 - Faith & Policy Exp	—	—	—	—	—	—
2401 - Pilgrimage to Winchester	—	—	—	—	—	—
2402 - Wydale Hall Pilgrimage Exp	—	—	—	—	—	—
2403 - Retreat	—	—	—	—	—	644
2404 - Rydal Hall Expenses	—	—	—	—	—	—
2405 - IM expenses	—	—	—	—	—	—
2406 - Worldwide Links Expenses	—	—	—	—	—	—
2407 - Costs of Pilgrimage to Cardiff 2017	—	—	—	—	—	—
2413 - Expenses for Eaton Estate Open Gardens 2	—	673	—	—	673	2,143
2415 - Costs of prison ministry	—	1,402	—	—	1,402	445
2416 - Sally Spencer AFIA Fund Expenses	—	—	—	—	—	174
2418 - Costs of Period Poverty Project	—	69	—	—	69	251
2420 - Costs of Pilgrimage to Lichfield 2020	1,200	—	—	—	1,200	625
2500 - B & D Speakers Expenses	—	—	—	—	—	—
2500 - B & D Speakers expenses	—	—	—	—	—	—
2501 - B & D Donations & Grants	—	—	—	—	—	—
2503 - B & D Outings	—	—	—	—	—	—
2507 - Refreshments non fund raising	—	—	—	—	—	—
Total	1,211	2,355	85	—	3,651	14,259

### Governance costs

2046 - Costs of Diocesan Handbooks	—	—	—	—	—	174
2047 - Costs of annual review	250	—	—	—	250	219
2200 - Dioc Presidents Expenses	—	—	—	—	—	1,392
2201 - Trustees & Officers Expend	337	—	—	—	337	682
2202 - Secretary's Salary & Expense	10,764	—	—	—	10,764	10,078
2203 - Office rent & rates nt	4,999	—	—	—	4,999	4,999
2204 - Insurance	566	—	—	—	566	146
2205 - Office/computer equipment	329	—	—	—	329	475
2206 - Printing & Stationary	815	—	—	—	815	809
2207 - Postage telephone & Internet	1,801	—	—	—	1,801	1,417
2209 - Room Hire for meet/Council	—	—	—	—	—	760
2212 - Cost of Training	—	—	—	—	—	107
2216 - Bank and payroll charges	648	—	—	—	648	727
2217 - Miscellaneous expenses	—	—	—	—	—	—
2218 - F&CS Expenses	32	—	—	—	32	31
2219 - DM & MUC expenses	—	—	—	—	—	—
2412 - Cathedral and Church Hire for	1,395	—	—	—	1,395	1,075

Diocesan S						
2419 - Office, Kitchen and Cleaning supplies fo	—	—	—	—	—	62
2430 - Office Utilities	437	—	—	—	437	590
2504 - B & D Administration	—	—	—	—	—	—
2505 - B & D Miscellaneous	—	—	—	—	—	—
2506 - B & D Officers Expenses	—	—	—	—	—	—
2509 - B & D Flowers & Gifts	—	—	—	—	—	—
Total	22,378	—	—	—	22,378	23,749
<b>EXPENDITURE TOTAL</b>	<b>35,554</b>	<b>2,485</b>	<b>85</b>	<b>—</b>	<b>38,124</b>	<b>66,992</b>
<b>GRAND TOTAL</b>	<b>(6,959)</b>	<b>2,907</b>	<b>1,631</b>	<b>—</b>	<b>(2,420)</b>	<b>(5,353)</b>

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2020

1. Basis of Accounting The financial statements have been prepared in accordance with 'Accounting and Reporting by Charities – Statement of Recommended Practice' (revised 2005) and the Charities Act on an accrual basis under the historical cost convention.
2. Fixed Assets Office and Computer Equipment have been fully written off as in previous years.
3. Reserves Policy The Trustees have reviewed the reserves of the Society. This review considered the nature of the income and expenditure streams, the need to match variable income with our commitments and the nature of the reserves. In particular, the Trustees have considered the Society's role supporting the international Mothers' Union to which it is affiliated. The review concluded that unrestricted reserves should be maintained at a level equivalent to at least two years diocesan expenditure (Diocesan expenditure being the total running costs of the diocesan office, all deaneries and branches). Unrestricted reserves in excess of this level will be reviewed regularly by the Trustees to enable decisions to be made as to how these reserves can be spent most effectively. Any reduction in excess unrestricted reserves will be undertaken on a gradual basis over the medium to long term.
4. Disclosure of Trustee and staff remuneration, related party and other transactions
  - 4.1 None of the trustees have been paid any remuneration or received any other benefits from an employment with Mothers' Union or a related entity.
  - 4.2 Two of the trustees have claimed and had their expenses met by Mothers' Union during the year ended 31<sup>st</sup> December 2019. The total amount paid to Trustees was £337.71 to cover accommodation and mileage costs
  - 4.3 During the financial period there have been no related party transactions
  - 4.4 Mothers' Union Chester Diocese employs one part time member of staff the total staff costs for the financial period are :-
 

Salary for year ended 31/12/2020	£ 10,135.80
Tax and National Insurance	£ 266.53
Contribution to Nest Pension	£ 331.62
Expenses – mileage	<u>£ 31.02</u>
Total	£ 10,764.97
  - 4.5 There are no employees who received employee benefits (excluding employer pension costs) of more than £60,000

### Independent examiner's report to the Trustees of Mothers' Union in Chester Diocese.

I report to the trustees on my examination of the accounts of the Mothers' Union in Chester Diocese for the year ended 31<sup>st</sup> December 2020

**Responsibilities and basis of report**

As the charity trustees 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 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:

accounting records were not kept as required by section 130 of the Act; or  
the accounts do not accord with those records; or  
the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulation 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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.

Signed..... *Lucy Brooks* 23/9/21 .....

Lucy Brooks  
Member of the Association of Chartered Certified Accountants  
20 Henley Road  
Neston  
Cheshire  
CH64 0SG

Signed on behalf of the Board of Trustees

..... *Wendy Sykes* ..... *Sept 2021* .....  
Mrs Wendy Sykes  
Diocesan President  
Mothers' Union, Chester Diocese

:

## Independent examiner's report to the Trustees of Mothers' Union in Chester Diocese.

I report to the trustees on my examination of the accounts of the Mothers' Union in Chester Diocese for the year ended 31<sup>st</sup> December 2020

### Responsibilities and basis of report

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I report in respect of my examination of the 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.

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the accounts do not accord with those records; or

the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulation 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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.

Signed..... *L. Brooks* 23/9/21 .....

Lucy Brooks  
Member of the Association of Chartered Certified Accountants  
20 Henley Road  
Neston  
Cheshire  
CH64 0SG

Signed on behalf of the Board of Trustees

..... *Wendy Sykes* ..... *Sept 2021* .....  
Mrs Wendy Sykes  
Diocesan President  
Mothers' Union, Chester Diocese