

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

Although we were unable to formally elect Deanery Leaders for this

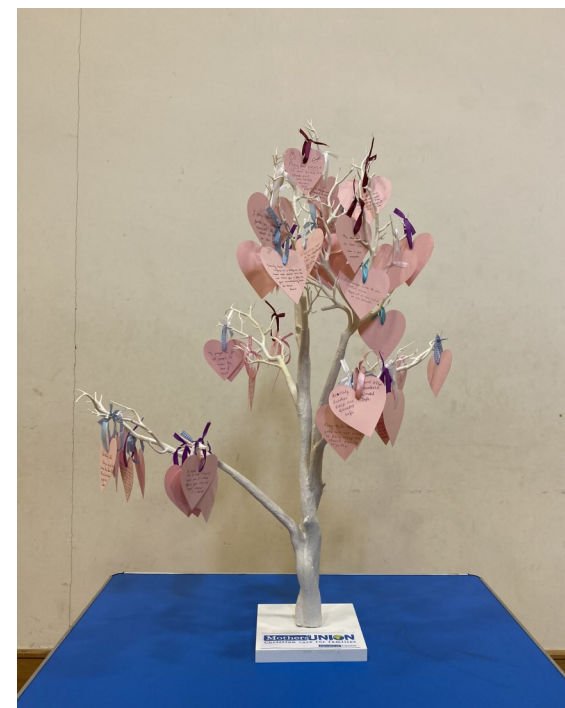
Triennium we are very grateful to those who have remained in post.

Chester Archdeaconry		Macclesfield Archdeaconry	
Birkenhead	Vacant	Bowdon	Joan Tanner*
Chester	Linda Schofield *	Chadkirk	Jenny Fairbanks*
Frodsham	Jo Ayliffe	Cheadle	Jill Fairhurst
Great Budworth	Derek Buckthorpe	Congleton	Grace Lowe
Malpas	Ann Welby	Knutsford	Sheila Rayner
Middlewich	Diana Bancroft	Macclesfield	Di Waller
Wallasey	Vacant	Mottram	Vacant
Wirral North	Vacant	Nantwich	Diane Turner*
Wirral South	Ann Elliott*	Stockport	Florence Barlow

(\* Deanery Contact)

**Mothers' UNION**  
Christian care for families

Diocese of Chester



**Transformation Now**

**Annual Review**

**2023**

Registered Charity No. 221214

## Diocesan Officers

The election process to appoint Diocesan Officers for this triennium was abandoned in 2021 due to the failure to hold a successful election following the re-election of the Diocesan President. Amendments to our constitution were passed by Diocesan Council to allow a Board of Trustees to be elected at our Diocesan Council meeting in November 2021.

Due to the closure of the Units by MSH in recent years no officers were elected this triennium. At their meeting in March 2022 the Board of Trustees agreed to the following Diocesan responsibilities for the General Trustees.

AFIA (Away from it All Holidays) - Rosemary Earp

Prison Ministry—Di Waller

HR—Derek Buckthorpe/Wendy Sykes

Speaker Training—Ann Peach

Safeguarding—Heather Pardoe

Following Mary Spracklings retirement in 2022 we no longer have any Enterprise Reps and it was agreed by Diocesan Council that branches would order directly from the MU enterprise website or via Alan Palmer who continues to help with enterprise on behalf of his late wife Barbara.

Alison Neale who was the website editor handed this role back to the Trustees following her move to Cheltenham Diocese

Judith Dewdney remains the editor of MU Matters magazine.

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 2023

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

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

DIOCESAN PRESIDENT  
Mrs Wendy Sykes

PAST PRESIDENT  
Mrs Viv Ley

## DIOCESAN CHAPLAIN

Vacant

## DIOCESAN SECRETARY and TREASURER

Mrs Dawn Colwell

## MOTHERS' UNION DIOCESE OF CHESTER

### TRUSTEES - 2022

Wendy Sykes—Diocesan President

Ann Peach

Diana Bancroft

Di Waller

Derek Buckthorpe

Gillian Edwards

Heather Pardoe

Rosemary Earp

At The Diocesan Council meeting on 20th November 2021 the members of the Diocesan Council agreed to four amendments to our constitution. Under these amendments elections were held at that meeting to appoint a Trustee Board. The amendments were made as a direct response to the Covid-19 pandemic and the failure to run a successful election for any of the remaining roles after Wendy had been elected as Diocesan President. Also in accordance with the agreed amendments all Trustees would hold the role of General Trustee for this triennium.

### MOTHERS' UNION DIOCESAN OFFICE

c/o 11 Forest Road Park, Oakmere, Northwich CW8 2DY

Tel: 07513127607

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

Tuesday and Thursday 10am—3.00 pm

### MEMBERSHIP

Members 1075

Branches 57

### 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 2023

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 eighteen months 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 Eight of the trustees have claimed and had their expenses met by Mothers' Union during the year ended 31st December 2023. The total amount paid to trustees was £ 317.92 to cover accommodation and refreshment 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 31/12/2023	£12,530.13
Tax and National Insurance	£ 615.21
Contribution to Nest Pension	£ 480.44
Expenses – mileage	<u>£ 117.60</u>
Total	£ 13,743.38

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 2023

	2023	2022
<b>Current assets</b>		
Bank account	18,796	12,728
CBF general account	55,315	62,785
Petty cash	503	421
Enterprise stock	70	1,011
Deanery bank accounts	1537	1497
Branch bank accounts	17,457	19,105
Accounts receivable	-	-
<b>Total current assets</b>	<b>93,680</b>	<b>97,550</b>
<b>Liabilities</b>		
Agency Collections	7,919	9,028
<b>Total liabilities</b>	<b>7,919</b>	<b>9,028</b>
<b>Net asset surplus/(deficit)</b>	<b>85,760</b>	<b>88,521</b>
<b>Represented by funds</b>		
Unrestricted	46,402	51,126
Designated	27,313	23,172
Restricted	12,044	14,222
<b>Total</b>	<b>85,760</b>	<b>88,521</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 2021, when the Diocesan President was re-elected for a further term of 3 year term and 7 General Trustees were elected to serve on the Board of Trustees for a 3 year term

Due to the changes made by Central Mothers' Union to the four units we previously modelled and the failure of our election process in 2021 there were no officers elected for this triennium.

The Trustees' Report and the Summary of Accounts for the year ending 31st December 2022 are included in this document.

# TRUSTEES REPORT

## FOR MOTHER'S UNION IN THE DIOCESE OF CHESTER 2023

At the end of 2022, I had a fall that resulted in a fractured leg which required surgery and a long period of rehabilitation at the same time my wonderful husband John began his cancer treatment. The start of 2023 was a difficult time for us both and meant that I was unable to carry out much of my role as Diocesan President. During this time, I was surrounded by the love and support of the Mothers' Union members both here in Chester Diocese and York Province and with the help of our Diocesan Secretary and my fellow Trustees the work of Mothers' Union continued.

Our focus during the first quarter of the year was as always membership renewals and we were delighted that so many members continued to support the work of Mothers' Union Chester by renewing their membership for another year. Although there was a slight decrease in numbers, we remained above 1000 members and 57 open branches. The Diocesan Council engaged in a vote to decide upon the future of our Diocesan events and the results of that vote were published in Spring of 2023. The decisions made were that we would continue to hold our two Diocesan Council meetings at St John's Hartford and that there was no need for an MUEnterprise stall at those meetings. Members were encouraged to continue to purchase items from MUEnterprise either via Alan Palmer or using the online shop. Whilst the Council decided to continue to hold an annual Diocesan service the Trustees agreed that this would only be possible once we had a Diocesan Chaplain in post and that no services would be planned until a new Chaplain had been appointed. We continue to work with the Bishops office in this matter and pray that a suitable chaplain will be appointed soon.



Members across the diocese took part in our three-day Wave of Prayer during May and we prayed for our members here in Chester and for the valuable work they do in their communities and Parishes to support family life.

Our members take an active role in the life and work of their church, and many branches provide prayer books and bibles to couples getting married and to families who bring their children to be baptised.

## SUMMARY OF ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023

	Unrestricted funds	Restricted funds	Total Funds	
			2023	2022
<b>Incoming resources</b>				
Incoming resources from generated funds	13,496	-	13,496	15,170
Voluntary income	17,563	-	17,563	9,320
Activities for generating funds		1,540	1,540	2,488
Investment income	2,530	-	2,530	815
Incoming resource from charitable activities	6,845		6,845	9,346
Other incoming resources	1,025	-	1,025	1,127
<b>Total incoming resources</b>	<b>41,460</b>	<b>1,540</b>	<b>43,000</b>	<b>38,267</b>
<b>Resources Used</b>				
Cost of generating funds		-		
Costs of generating voluntary income	15,192	-	15,192	16,063
Fundraising trading: costs of goods sold and other costs	3,251		3,251	2,864
Charitable activities	1,750	3,718	5,468	9,157
Governance costs	21,849	-	21,849	22,289
<b>Total resources used</b>	<b>42,043</b>	<b>3,718</b>	<b>45,762</b>	<b>50,375</b>
<b>Net income/(expenditure) before transfer</b>	<b>(582)</b>	<b>(2,178)</b>	<b>(2,761)</b>	<b>(12,107)</b>
<b>Gross Transfers between Funds:</b>				
<b>In</b>	1,066		1,066	
<b>Out</b>	(1,066)		(1,066)	
<b>Total Funds Brought Forward</b>	<b>74,299</b>	<b>14,222</b>	<b>88,521</b>	<b>100,629</b>
<b>Total Funds Carried Forward</b>	<b>73,716</b>	<b>12,044</b>	<b>85,760</b>	<b>88,521</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: 07513127607)



## Annual Review Report 2023

Our consolidated accounts for 2023 were completed and presented to the Trustees in May 2024. I am very grateful to those branches and deaneries who sent in their completed finance forms by the deadline of 1<sup>st</sup> March, unfortunately just under 40% of our branches missed this deadline. The delay in receiving information makes my job significantly harder when the timeframe for completing the accounts is already tight.

Membership renewals were impacted by the £10 increase that was agreed upon at Diocesan Council in November 2022, although we had absorbed the recent rises in subscription rates from central Mothers' Union, we were no longer in a position to continue to do this and the membership renewals were therefore increased for this year. Although our membership remained above 1000 members across the diocese we suffered a 15% loss in membership renewals from the previous year. Three branches closed at the end of 2022 with a further 5 branches closing during 2023.

The total amount of fundraising for the year was £13,344.17 split over the following funds – the central Mothers' Union funds we support received £150.00 for the Britain and Ireland fund; £1,310.18 for the Literacy fund; £4,239.70 for the four MSH appeals during the year; £945.38 for the Worldwide fund and £1,380.00 for the Relief fund. Our projects here in Chester were supported by the receipt of £1,540.00 for the AFIA (Away from it All holidays) Fund; £1,979.85 for our prison ministry and £1,799.06 for our Future projects and partnerships fund which currently supports our work providing Bags of Education.

Our Enterprise Sales Grant was £904.17 being 10% of our previous year's total sales – either goods purchased from our Enterprise team or online and we received £39.79 from Amazon Smile. The Amazon Smile scheme was closed by Amazon in 2023 and we will not receive any more income from this. Interest on our balances held with the Churches, Charities and Local Authorities fund amounted to £2,530.11.

Diocesan expenses were again kept on budget as approved by Trustees, with cost control except where not possible. Money held in designated funds that were no longer required was moved back into the general fund to help meet the budget. Trustees continue to monitor the budget and decline in income due to the decrease in membership renewals and make adjustments as necessary. The Diocesan Office closed in August 2023 to save money going forward and to reduce our Diocesan expenditure.

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

*Dawn*

Dawn Colwell, Diocesan Secretary and Treasurer

Branches also celebrated the coronation of King Charles III with tea parties and one branch held a poetry competition to mark the occasion. Our branches continue to welcome new members and celebrate the service given by awarding long service certificates.



Our Diocesan Council meetings were both well attended this year and I am very grateful to the branch officers who represent their members on the Diocesan Council as well as to the Board of Trustees who run these meetings so well.



Our theme for the summer meeting was 'A Heart for Giving' and we shared fellowship and ideas on how as members we can serve our communities and our diocese. We held our AGM in November and the theme for the Diocesan Council was 'A Year of MU' looking at themes throughout the year that we can use to fulfill our aims and objectives.



Three Diocesan Projects are continuing to run here in Chester Diocese, and they were all well supported by our members this year. Our 'Away From It All Holiday scheme' provided holidays for six families at Presthaven Sands in North Wales. The Prison Ministry project provided 10 birthing bags to Styal Baby Unit as well as Easter gifts for the babies currently in the unit. At our November Diocesan Council meeting Christmas Cards were signed ready to be distributed to the inmates at both Styal and Thorn Cross

prisons. As well as the cards small Christmas gifts were donated to each prison. We work closely with both chaplaincy teams to provide the items they need. The partnership with Door to Hope continued this year with 46 Bags of Education purchased and filled with educational supplies by our members.

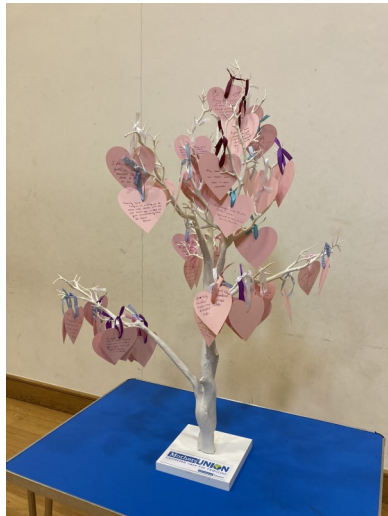
At the end of August 2023, we moved out of our office at 4 Abbey Square, Chester, and our secretary now works from home as she had done during the COVID-19 pandemic. The decision to close our office was agreed upon at the Diocesan Council in November 2022 as the expense of running the office was no longer justified. By giving up the office we have made an annual saving of just under £6,000. We remain grateful to the Cathedral Estate for providing us with office space in Abbey Square up until 2018 and for then renting No 4 to us at a preferential rate.

During the final quarter of 2023, my beloved John lost his battle with cancer, and I was once again surrounded by the prayers, love and support of my MU family. As well as it being a tremendously difficult year for me personally, across the diocese our branches and members were struggling to remain motivated and there was a general feeling of apathy regarding Mothers' Union and our future. The Diocesan Council agreed to hold a vote on whether Mothers' Union in Chester should continue as a charity following the end of our triennium in 2024. At the time of writing this report, I am delighted to say that the vote to continue was carried and we head into the coming year with renewed enthusiasm to carry on the much-needed work of Mothers' Union within the Diocese of Chester.

We pray that the coming year will see a transformation in Mothers' Union.

*Wendy*

On behalf of the Board of Trustees.



## 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 31<sup>st</sup> December 2023**

**Charity No 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	13,496	—	—	13,496	15,170
Voluntary income	17,563	—	—	17,563	9,320
Activities for generating funds	—	1,540	—	1,540	2,488
Investment income	2,530	—	—	2,530	815
Incoming resources from charitable activities	6,845	—	—	6,845	9,346
Other incoming resources	1,025	—	—	1,025	1,127
<b>Total income</b>	<b>41,460</b>	<b>1,540</b>	<b>—</b>	<b>43,000</b>	<b>38,267</b>
<b>Resources used</b>					
Costs of generating funds	—	—	—	—	—
Costs of generating voluntary income	15,192	—	—	15,192	16,063
Fundraising trading: cost of goods sold and other costs	3,251	—	—	3,251	2,864
Charitable activities	1,750	3,718	—	5,468	9,157
Governance costs	21,849	—	—	21,849	22,289
<b>Total expenditure</b>	<b>42,043</b>	<b>3,718</b>	<b>—</b>	<b>45,762</b>	<b>50,375</b>
Gains / losses on investment assets	—	—	—	—	—
<b>Net income / (expenditure) resources before transfer</b>	<b>(582)</b>	<b>(2,178)</b>	<b>—</b>	<b>(2,761)</b>	<b>(12,107)</b>
<b>Transfers</b>					
Gross transfers between funds - in	1,066	—	—	1,066	—
Gross transfers between funds - out	(1,066)	—	—	(1,066)	—
<b>Other recognised gains / losses</b>					
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
<b>Net movement in funds</b>	<b>(582)</b>	<b>(2,178)</b>	<b>—</b>	<b>(2,761)</b>	<b>(12,107)</b>
<b>Total funds brought forward</b>	<b>74,299</b>	<b>14,222</b>	<b>—</b>	<b>88,521</b>	<b>100,629</b>
<b>Total funds carried forward</b>	<b>73,716</b>	<b>12,044</b>	<b>—</b>	<b>85,760</b>	<b>88,521</b>
<b>Represented by</b>					
<b>Unrestricted</b>					
General fund	46,402	—	—	46,402	51,126
<b>Designated</b>					
Branch Closure Moneys held for two years	2,066	—	—	2,066	2,087
Cheshire Show	169	—	—	169	256
Development Worker	—	—	—	—	—
Eaton Estate Charity Open Gardens	10,286	—	—	10,286	10,286
Fundraising and Communication	—	—	—	—	14
Future projects and partnerships	4,129	—	—	4,129	2,560
Juliet Hannam Memorial	799	—	—	799	799
MU Enterprises	4,567	—	—	4,567	2,473
Period Poverty Project	—	—	—	—	0
Prison Ministry	2,482	—	—	2,482	1,863
Wedding Fairs	—	—	—	—	17
Wirral Virtual Baby Fund	2,812	—	—	2,812	2,812
<b>Restricted</b>					
Britain & Ireland Fund	—	—	—	—	—
Educational Bursary	—	441	—	441	441
Holiday Fund	—	9,781	—	9,781	11,959
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	18,796	12,728
3103	CBF General a/c	55,315	62,785
3104	Bk sp current 00847143	—	—
3110	Petty Cash	503	421
3111	Enterprise Stock	70	1,011
3113	Deanery Bank Account	1,537	1,497
3114	Branch Bank Accounts	17,457	19,105
Z05	Accounts Receivable	—	—
	<b>Total Current assets</b>	<b>93,680</b>	<b>97,550</b>
<b>Liabilities</b>			
6699	Agency collections	7,919	9,028
Z04	Accounts Payable	—	—
	<b>Total Liabilities</b>	<b>7,919</b>	<b>9,028</b>
	<b>Net Asset surplus(deficit)</b>	<b>85,760</b>	<b>88,521</b>
<b>Reserves</b>			
	Excess / (deficit) to date	(2,761)	(12,107)
Z01	Starting balances	88,521	100,629
	<b>Total Reserves</b>	<b>85,760</b>	<b>88,521</b>
	<b>Represented by funds</b>		
	Unrestricted	46,402	51,126
	Designated	27,313	23,172
	Restricted	12,044	14,222
	Endowment	—	—
	<b>Total</b>	<b>85,760</b>	<b>88,521</b>

## Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
<b>Fixed assets - Tangible assets</b>						
Equipment -	3,227	(3,227)	—	—	—	—
<b>Totals</b>	<b>3,227</b>	<b>(3,227)</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Current assets - Cash at bank and in hand</b>						
Bk current 00806617 -	(23,948)	23,322	19,421	—	18,796	12,728
CBF General a/c -	54,315	500	500	—	55,315	62,785
Petty Cash -	901	(440)	42	—	503	421
Deanery Bank Account -	1,537	—	—	—	1,537	1,497
Branch Bank Accounts -	17,457	—	—	—	17,457	19,105
<b>Totals</b>	<b>50,263</b>	<b>23,382</b>	<b>19,964</b>	<b>—</b>	<b>93,609</b>	<b>96,538</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>

**Current assets - Stocks and work in progress**

Enterprise Stock -	(1,414)	1,484	—	—	70	1,011
<b>Totals</b>	<b>(1,414)</b>	<b>1,484</b>	<b>—</b>	<b>—</b>	<b>70</b>	<b>1,011</b>

**Liabilities - Agency accounts**

Agency collections -	—	—	7,919	—	7,919	9,028
<b>Totals</b>	<b>—</b>	<b>—</b>	<b>7,919</b>	<b>—</b>	<b>7,919</b>	<b>9,028</b>

**Liabilities - Creditors: Amounts falling due in one year**

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>46,602</b>	<b>27,113</b>	<b>12,044</b>	<b>—</b>	<b>85,760</b>	<b>88,521</b>
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**Fund movement by type**

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Journals	Closing
<b>AFIA - Holiday Fund</b>							
Restricted	11,959	1,540	3,718	—	—	—	9,781
<b>Sub-total for AFIA</b>	<b>11,959</b>	<b>1,540</b>	<b>3,718</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>9,781</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>—</b>
<b>BClosure - Branch Closure Money</b>							
Designated	2,087	1,013	—	(1,034)	—	—	2,066
<b>Sub-total for BClosure</b>	<b>2,087</b>	<b>1,013</b>	<b>—</b>	<b>(1,034)</b>	<b>—</b>	<b>—</b>	<b>2,066</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>—</b>
<b>ChesShow - Cheshire Show</b>							
Designated	256	—	87	—	—	—	169
<b>Sub-total for ChesShow</b>	<b>256</b>	<b>—</b>	<b>87</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>169</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>—</b>
<b>Eaton - Eaton Estate Charity</b>							
Designated	10,286	—	—	—	—	—	10,286
<b>Sub-total for Eaton</b>	<b>10,286</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>10,286</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>—</b>	<b>441</b>
<b>Enterprise - MU Enterprises</b>							
Designated	2,473	2,146	52	—	—	—	4,567
<b>Sub-total for Enterprise</b>	<b>2,473</b>	<b>2,146</b>	<b>52</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>4,567</b>
<b>FunComm - Fundraising and Comm</b>							
Designated	14	—	—	(14)	—	—	—
<b>Sub-total for FunComm</b>	<b>14</b>	<b>—</b>	<b>—</b>	<b>(14)</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>FuturePP - Future projects and</b>							
Designated	2,560	1,799	230	—	—	—	4,129
<b>Sub-total for FuturePP</b>	<b>2,560</b>	<b>1,799</b>	<b>230</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>4,129</b>
<b>General - General fund</b>							
Unrestricted	51,126	34,522	40,312	1,066	—	—	46,402
<b>Sub-total for General</b>	<b>51,126</b>	<b>34,522</b>	<b>40,312</b>	<b>1,066</b>	<b>—</b>	<b>—</b>	<b>46,402</b>
<b>JMemorial - Juliet Hannam Memori</b>							
Designated	799	—	—	—	—	—	799
<b>Sub-total for JMemorial</b>	<b>799</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>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>—</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>—</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>—</b>	<b>1,821</b>
<b>PerPov - Period Poverty Proje</b>							
Designated	0	—	—	0	—	—	—
<b>Sub-total for PerPov</b>	<b>0</b>	<b>—</b>	<b>—</b>	<b>0</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Prison - Prison Ministry</b>							
Designated	1,863	1,979	1,361	—	—	—	2,482
<b>Sub-total for Prison</b>	<b>1,863</b>	<b>1,979</b>	<b>1,361</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>2,482</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>—</b>
<b>Virtual - Wirral Virtual Baby</b>							
Designated	2,812	—	—	—	—	—	2,812
<b>Sub-total for Virtual</b>	<b>2,812</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>2,812</b>
<b>Weddings - Wedding Fairs</b>							
Designated	17	—	—	(17)	—	—	—
<b>Sub-total for Weddings</b>	<b>17</b>	<b>—</b>	<b>—</b>	<b>(17)</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Grand total</b>	<b>88,521</b>	<b>43,000</b>	<b>45,762</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>85,760</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	13,198	—	—	—	13,198	14,884
1512 - Deanery extra income	297	—	—	—	297	286
<b>Total</b>	<b>13,496</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>13,496</b>	<b>15,170</b>

### Incoming resources from generated funds - Voluntary income

1010 - Subs Branch Members	15,541	—	—	—	15,541	6,347
1011 - Subs Diocesan members	540	—	—	—	540	288
1012 - MSH Subscriptions	—	—	—	—	—	—
1013 - Collections	32	—	—	—	32	420
1014 - Special Collections	—	—	—	—	—	—
1015 - Gift Aid Tax Rebates	—	—	—	—	—	—
1020 - Donations & Legacies	1,449	—	—	—	1,449	2,264
1021 - Donations to IM	—	—	—	—	—	—
1025 - Virtual Gift Income	—	—	—	—	—	—
1500 - B collections at meetings	—	—	—	—	—	—
1500 - Collctns at Meetings	—	—	—	—	—	—
1505 - B & D Miscellaneous	—	—	—	—	—	—
1510 - Deanery Subscriptions	—	—	—	—	—	—
<b>Total</b>	<b>17,563</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>17,563</b>	<b>9,320</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	—	—	1,540	—	1,540	2,488
1103 - Cheshire Show	—	—	—	—	—	—
1104 - Wirral Virtual Babies	—	—	—	—	—	—
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	—	—	—	—	—	—
Total	—	—	1,540	—	1,540	2,488

### Incoming resources from generated funds - Investment income

1075 - Interest	2,530	—	—	—	2,530	815
Total	2,530	—	—	—	2,530	815

### Incoming resources from charitable activities

1016 - MU Enterprise Grant	904	—	—	—	904	723
1040 - Sales Families First	—	—	—	—	—	—
1044 - Sales cards & badges office	—	35	—	—	35	49
1046 - Sales Handbks & Constitutns	16	—	—	—	16	224
1047 - Sales Dioc Annual Reports	—	—	—	—	—	1
1048 - Enterprise Sales	—	2,110	—	—	2,110	2,159
1049 - Sale of Service Books	—	—	—	—	—	—
1200 - Finance & Central Svc Unit	—	—	—	—	—	—
1207 - Postage	—	—	—	—	—	—
1210 - AGM tickets	—	—	—	—	—	—
1211 - AGM accomm/refreshments	—	—	—	—	—	—
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	—	—	—	—	—	—
1404 - Pilgrimage to Rydale Hall	—	—	—	—	—	—
2015	—	—	—	—	—	—



1407 - Pilgrimage to Cardiff 2017	—	—	—	—	—	—
1408 - General Hospitality	—	—	—	—	—	—
1415 - Prison Ministry	—	1,979	—	—	1,979	2,538
1416 - Sally Spencer AFIA Fund	—	—	—	—	—	—
1418 - Period Poverty Project	—	—	—	—	—	—
1420 - Pilgrimage to Lichfield 2020	—	—	—	—	—	—
1425 - Future Projects and Partnerships	—	1,799	—	—	1,799	3,650
1503 - B & D Outings	—	—	—	—	—	—
1503 - B Outings	—	—	—	—	—	—
1508 - B & D Postbox Income	—	—	—	—	—	—
Total	920	5,925	—	—	6,845	9,346
<b>Other incoming resources</b>						
1045 - Sales Lead & Treas handbooks	—	—	—	—	—	—
1216 - Bank charges and payroll refunds	12	—	—	—	12	75
1409 - Branch closures money held for two years	—	1,013	—	—	1,013	1,052
Total	12	1,013	—	—	1,025	1,127
<b>INCOME TOTAL</b>	<b>34,522</b>	<b>6,938</b>	<b>1,540</b>	<b>—</b>	<b>43,000</b>	<b>38,267</b>

## EXPENDITURE

### Costs of generating funds

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

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

2100 - Cost of Fundraising	—	—	—	—	—	—
2103 - Cost of Cheshire Show	—	87	—	—	87	—
2300 - Fundraising and Communications Unit Expe	—	—	—	—	—	—
2304 - Other Marketing Expenditure	—	—	—	—	—	—
2305 - Concert Expenditure	—	—	—	—	—	—
2502 - B & D Cost of Fund Raising	—	—	—	—	—	—
2511 - Branches Expenditure	14,847	—	—	—	14,847	15,286
2512 - Deanery Expenditure	257	—	—	—	257	776
Total	15,104	87	—	—	15,192	16,063

### 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	940	52	—	—	992	—
2049 - Cost of Service Books	—	—	—	—	—	—
2050 - Cost of cards & Cals	—	—	—	—	—	—
2208 - Cost of Handbks & Ann Report	—	—	—	—	—	—
2301 - Cost of MU Matters	2,258	—	—	—	2,258	2,864
2508 - B & D Postbox Expenditure	—	—	—	—	—	—
Total	3,199	52	—	—	3,251	2,864

### 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	—	—	—	—	—	—
2010 - Subs to MSH	46	—	—	—	46	—
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)	—	—	3,718	—	3,718	5,435
2104 - Costs Wirral Virtual babies	—	—	—	—	—	39
2105 - Other Action & Outreach exp	—	—	—	—	—	—
2106 - Payments to South Africa	—	—	—	—	—	—
2107 - Affiliate Support Groups expenses	—	—	—	—	—	—
2210 - AGM tickets	—	—	—	—	—	—
2211 - AGM accommodation/refreshments	—	—	—	—	—	—
2213 - Parenting Costs	—	—	—	—	—	—
2215 - WWP & PP Visits	112	—	—	—	112	131
2302 - Wedding Fair exp	—	—	—	—	—	—
2400 - Faith & Policy Exp	—	—	—	—	—	—
2401 - Pilgrimage to Winchester	—	—	—	—	—	—
2402 - Wydale Hall Pilgrimage Exp	—	—	—	—	—	—
2403 - Retreat	—	—	—	—	—	—
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	—	—	—	—	—	—
2415 - Costs of prison ministry	—	1,361	—	—	1,361	2,461
2416 - Sally Spencer AFIA Fund Expenses	—	—	—	—	—	—
2418 - Costs of Period Poverty Project	—	—	—	—	—	—
2420 - Costs of Pilgrimage to Lichfield 2020	—	—	—	—	—	—
2425 - Costs of Future Projects and Partnership	—	230	—	—	230	1,090
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	158	1,591	3,718	—	5,468	9,157

### Governance costs

2046 - Costs of Diocesan Handbooks	—	—	—	—	—	349
2047 - Costs of annual review	—	—	—	—	—	261
2200 - Dioc Presidents Expenses	80	—	—	—	80	90
2201 - Trustees & Officers Expend	237	—	—	—	237	285
2202 - Secretary's Salary & Expense	13,743	—	—	—	13,743	12,113
2203 - Office rent & rates nt	4,370	—	—	—	4,370	4,999
2204 - Insurance	598	—	—	—	598	597
2205 - Office/computer equipment	269	—	—	—	269	589

2206 - Printing & Stationary	382	—	—	—	382	646
2207 - Postage telephone & Internet	567	—	—	—	567	851
2209 - Room Hire for meet/Council	280	—	—	—	280	371
2212 - Cost of Training	—	—	—	—	—	—
2216 - Bank and payroll charges	587	—	—	—	587	662
2217 - Miscellaneous expenses	—	—	—	—	—	5
2218 - F&CS Expenses	32	—	—	—	32	—
2219 - DM & MUC expenses	—	—	—	—	—	—
2412 - Cathedral and Church Hire for Diocesan S	—	—	—	—	—	185
2419 - Office, Kitchen and Cleaning supplies fo	389	—	—	—	389	—
2430 - Office Utilities	310	—	—	—	310	278
2504 - B & D Administration	—	—	—	—	—	—
2505 - B & D Miscellaneous	—	—	—	—	—	—
2506 - B & D Officers Expenses	—	—	—	—	—	—
2509 - B & D Flowers & Gifts	—	—	—	—	—	—
Total	21,849	—	—	—	21,849	22,289
<b>EXPENDITURE TOTAL</b>	<b>39,732</b>	<b>1,731</b>	<b>3,718</b>	<b>—</b>	<b>45,182</b>	<b>50,375</b>
<b>GRAND TOTAL</b>	<b>(6,127)</b>	<b>5,207</b>	<b>(2,178)</b>	<b>—</b>	<b>(3,098)</b>	<b>(12,107)</b>

Signature... *Wendy m Sykes* .....

Mrs Wendy Sykes

Diocesan President

Mothers' Union in Chester Diocese

Date... *16.5.24* .....