

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



Transformation Now

Annual Review

2024

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 31st December 2024

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

Derek Buckthorpe

Ann Peach

Gillian Edwards

Diana Bancroft

Heather Pardoe

Di Waller

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

Tuesday and Thursday 10am—3.00 pm

MEMBERSHIP

Members 990

Branches 50

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 31ST DECEMBER 2024

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 2024. The total amount paid to trustees was £ 747.83 in total made up of:-

£241.88 for conference accommodation, travel and refreshments	
£ 355.95 MU enterprise, gifts and flowers	
£150.00 safeguarding training and support through thirty one eight	
 - 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 31/12/2024	£13,239.99
Tax and National Insurance	£ 610.93
Contribution to Nest Pension	£ 489.50
Expenses – mileage	<u>£ 54.65</u>
Total	£ 14,395.07
 - 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 2024

	2024	2023
Current assets		
Bank account	20,408	18,908
CBF general account	57,480	55,315
Petty cash	104	503
Enterprise stock	70	70
Deanery bank accounts	1,751	1,537
Branch bank accounts	16,919	17,457
Accounts receivable	-	-
Total current assets	96,735	93,792
Liabilities		
Agency Collections	4,936	7,919
Total liabilities	4,936	7,919
Net asset surplus/(deficit)	91,799	85,873
Represented by funds		
Unrestricted	42,051	46,514
Designated	23,846	27,313
Restricted	25,900	12,044
Total	91,799	85,873

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 2024 are included in this document.

TRUSTEES REPORT

FOR MOTHER'S UNION IN THE DIOCESE OF

CHESTER 2024

1. Objectives and Activities

In 2024, Mothers' Union in the Diocese of Chester continued its mission of demonstrating the Christian faith through practical action, promoting stable family life and the protection of children. Activities were driven by both diocesan-led initiatives and grassroots efforts within individual branches.



The AFIA (Away From It All) Holiday Scheme provided much-needed respite to nine families living with difficult circumstances. These families were given a four-night stay at Presthaven Sands, along with Tesco vouchers to help with food and necessities. The joy and gratitude expressed by both adults and children, many of whom had never had a holiday together as a family before, highlighted the deep personal impact of this initiative.

The Prison Ministry continued its support with the distribution of over 900 Christmas cards and chocolates to inmates at HMP Styal and Thorn Cross. Birthing bags, containing essentials for new mothers, were updated to reflect the needs identified through close consultation with prison staff. Mothers' Union also supported parenting courses within the prisons, providing tailored workbooks to promote family connections and development.



A new partnership with KidsBank Chester led to the overwhelmingly successful collection of baby items at our Diocesan Council meeting in November. Members from across the diocese collected and donated enough baby supplies to fill two vans, offering tangible help to families in crisis and showcasing the power of collective action.

SUMMARY OF ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted funds	Restricted funds	Total Funds	
			2024	2023
Incoming resources				
Incoming resources from generated funds	10,878	-	10,878	13,496
Voluntary income	14,496	-	14,496	17,563
Activities for generating funds	423	21,769	22,192	1,540
Investment income	2,165	-	2,165	2,530
Incoming resource from charitable activities	4,605		4,605	6,845
Other incoming resources	405	-	405	1,025
Total incoming resources	32,974	21,769	54,744	43,000
Resources Used				
Cost of generating funds		-		
Costs of generating voluntary income	11,202	-	11,202	15,192
Fundraising trading: costs of goods sold and other costs	6,044		6,044	3,251
Charitable activities	4,163	7,912	12,076	5,355
Governance costs	19,494	-	19,494	21,849
Total resources used	40,904	7,912	48,817	45,649
Net income/(expenditure) before transfer	(7,930)	13,856	5,926	(2,648)
Gross Transfers between Funds:				
In	944		944	1,066
Out	(944)		(944)	(1,066)
Total Funds Brought Forward	73,828	12,044	85,873	88,521
Total Funds Carried Forward	65,898	25,900	91,799	85,873

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 2024

Our consolidated accounts for 2024 were completed and presented to the Trustees in May 2025. I am very grateful to those branches and deaneries who sent in their completed finance forms by the deadline of 1st 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 for 2024 were 990 members in total. This was made up of 960 branch members and 30 diocesan members. Out of the 50 branches that remained open in 2025 only 48 of them were active. Inactive branches were contacted for an update on their membership and the Trustees continue to work with branches that are struggling to remain open.

The total amount of fundraising for the year was £11,340 split over the following funds – the central Mothers' Union funds we support received £408 for the Britain and Ireland fund; £1,155 for the Literacy fund; £4,219 for the four MSH appeals during the year; £563 for the Worldwide fund and £561 for the Relief fund. Our projects here in Chester were supported by the receipt of £1,769 for the AFIA (Away from it All holidays) Fund; £1,765 for our prison ministry and £900 for our Future projects and partnerships fund which currently supports our work providing Bags of Education. The AFIA Fund was also the beneficiary of a £20,000 bequest from the estate of Brenda Evans a member at Norbury branch.

Our Enterprise Sales Grant was £757 being 10% of our previous year's total sales from within this Diocese. Interest on our balances held with the Churches, Charities and Local Authorities fund amounted to £2,165.

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.

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



Once again Mothers' Union ran the baby changing facilities at the Cheshire Show this year. Despite the threat of rain they managed to stay dry for the two-day event and welcomed over 300 families to the tent.



Branches continued to support their local communities by participating in the Wave of Prayer and Thy Kingdom Come initiatives, hosting events, and engaging in national campaigns such as the 16 Days of Activism Against Gender-Based Violence and the Rise Up Campaign.

In Congleton Deanery, members redirected funds from the discontinued Virtual Baby project to purchase £2,000 worth of sensory equipment for Ruby's SEND Centre, enhancing support for children with additional needs.



These activities demonstrate how the Diocese actively lives out its charitable objectives, making a real difference in family life, both spiritually and materially, while planning ahead for the 150th anniversary celebrations in 2026.

2. Achievements and Performance

The outcomes of 2024's activities have made a significant difference across the Diocese. Not only through our diocesan initiatives already outlined but also through the work of the members in each of our branches.

Branches of Mothers' Union across the Diocese have contributed to a wide range of activities in 2024, reflecting the diverse ways in which they serve their communities and uphold our shared values.

Faith

In the category of *Nurturing Faith*, members supported spiritual growth and connection by offering baptism gifts, sharing holding crosses, and distributing prayer resources within their parishes.

Love

Through *Offering Gifts of Love*, branches reached out with generosity and care by donating selection boxes to families in need, assembling seasonal care packages, and delivering essential items to local support centres.

Service

Under *Offering Service*, practical support was demonstrated by visiting housebound members, assisting at church and community events, and volunteering time to sustain parish life and outreach.

Craft

In *Crafting*, members used their skills to produce handmade baby blankets, knitted toys, and other comforting items which were donated to hospitals, prisons, and family support projects—tangible signs of compassion and creativity.

These varied acts of service taken from the MU Live reports illustrate the vibrancy and commitment of our branches, whose efforts continue to transform lives across the Diocese. Despite national membership declines, Chester Diocese retained a strong presence with 990 members and 48 active branches.

Branch participation in campaigns such as the Rise Up Against Domestic Abuse, and the awarding of Bronze certificates to local branches, exemplify the Diocese's wider impact. These public engagements help to raise awareness and contribute to societal change.

In closing the triennium, the Trustees express gratitude to the outgoing Diocesan President for her faithful leadership. The organisation enters its next chapter with renewed commitment, ready to grow in faith and service.

The Board of Trustees of Mothers' Union, Chester Diocese

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 Chester Diocese

End of Year Financial Statements

Year ending 31st December 2024

Charity No 221214

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from generated funds	10,878	—	—	10,878	13,496
Voluntary income	14,496	—	—	14,496	17,563
Activities for generating funds	423	21,769	—	22,192	1,540
Investment income	2,165	—	—	2,165	2,530
Incoming resources from charitable activities	4,605	—	—	4,605	6,845
Other incoming resources	405	—	—	405	1,025
Total income	32,974	21,769	—	54,744	43,000
Resources used					
Costs of generating funds	—	—	—	—	—
Costs of generating voluntary income	11,202	—	—	11,202	15,192
Fundraising trading: cost of goods sold and other costs	6,044	—	—	6,044	3,251
Charitable activities	4,163	7,912	—	12,076	5,355
Governance costs	19,494	—	—	19,494	21,849
Total expenditure	40,904	7,912	—	48,817	45,649
Gains / losses on investment assets	—	—	—	—	—
Net income / (expenditure) resources before transfer	(7,930)	13,856	—	5,926	(2,648)
Transfers					
Gross transfers between funds - in	994	—	—	994	1,066
Gross transfers between funds - out	(994)	—	—	(994)	(1,066)
Other recognised gains / losses					
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	(7,930)	13,856	—	5,926	(2,648)
Total funds brought forward	73,828	12,044	—	85,873	88,521
Total funds carried forward	65,898	25,900	—	91,799	85,873
Represented by					
Unrestricted					
General fund	42,051	—	—	42,051	46,514
Designated					
Branch Closure Moneys held for two years	2,472	—	—	2,472	2,066
Cheshire Show	592	—	—	592	169
Development Worker	—	—	—	—	—
Eaton Estate Charity Open Gardens	9,292	—	—	9,292	10,286
Fundraising and Communication	—	—	—	—	—
Future projects and partnerships	4,566	—	—	4,566	4,129
Juliet Hannam Memorial	682	—	—	682	799
MU Enterprises	1,995	—	—	1,995	4,567
Period Poverty Project	—	—	—	—	—
Prison Ministry	3,065	—	—	3,065	2,482
Wedding Fairs	—	—	—	—	—
Wirral Virtual Baby Fund	1,179	—	—	1,179	2,812
Restricted					
Britain & Ireland Fund	—	—	—	—	—
Educational Bursary	—	441	—	441	441
Holiday Fund	—	24,872	—	24,872	9,781
Literacy Fund	—	—	—	—	—
MU AIDS/HIV Fund	—	—	—	—	—
Overseas Fund	—	—	—	—	—

Parenting Fund	—	587	—	587	1,821
Relief Fund	—	—	—	—	—

Balance sheet

Class and code	Description	This year	Last year
Fixed assets			
3001	Equipment	—	—
	Total Fixed assets	—	—
Current assets			
3101	Bk current 00806617	20,408	18,908
3103	CBF General a/c	57,480	55,315
3104	Bk sp current 00847143	—	—
3110	Petty Cash	104	503
3111	Enterprise Stock	70	70
3113	Deanery Bank Account	1,751	1,537
3114	Branch Bank Accounts	16,919	17,457
Z05	Accounts Receivable	—	—
	Total Current assets	96,735	93,792
Liabilities			
6699	Agency collections	4,936	7,919
Z04	Accounts Payable	—	—
	Total Liabilities	4,936	7,919
	Net Asset surplus(deficit)	91,799	85,873
Reserves			
	Excess / (deficit) to date	5,926	(2,648)
Z01	Starting balances	85,873	88,521
	Total Reserves	91,799	85,873
	Represented by funds		
	Unrestricted	42,051	46,514
	Designated	23,846	27,313
	Restricted	25,900	12,044
	Endowment	—	—
	Total	91,799	85,873

Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
Fixed assets - Tangible assets						
Equipment -	4,221	(4,221)	—	—	—	—
Totals	4,221	(4,221)	—	—	—	—
Current assets - Cash at bank and in hand						
Bk current 00806617 -	(30,736)	20,849	30,294	—	20,408	18,908
CBF General a/c -	56,480	500	500	—	57,480	55,315
Petty Cash -	503	(440)	42	—	104	503
Deanery Bank Account -	1,751	—	—	—	1,751	1,537
Branch Bank Accounts -	16,919	—	—	—	16,919	17,457
Totals	44,918	20,909	30,837	—	96,664	93,722
Current assets - Debtors						
Accounts Receivable -	174	(174)	—	—	—	—
Totals	174	(174)	—	—	—	—

Current assets - Stocks and work in progress							
Enterprise Stock -	(1,414)	1,484	—	—	70	70	
Totals	(1,414)	1,484	—	—	70	70	
Liabilities - Agency accounts							
Agency collections -	—	—	4,936	—	4,936	7,919	
Totals	—	—	4,936	—	4,936	7,919	
Liabilities - Creditors: Amounts falling due in one year							
Accounts Payable -	5,648	(5,648)	—	—	—	—	
Totals	5,648	(5,648)	—	—	—	—	
Grand total	42,251	23,646	25,900	—	91,799	85,873	

Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Journals	Closing
AFIA - Holiday Fund							
Restricted	9,781	21,769	6,678	—	—	—	24,872
Sub-total for AFIA	9,781	21,769	6,678	—	—	—	24,872
AIDSfund - MU AIDS/HIV Fund							
Restricted	—	—	—	—	—	—	—
Sub-total for AIDSfund	—	—	—	—	—	—	—
BClosure - Branch Closure Money							
Designated	2,066	405	—	—	—	—	2,472
Sub-total for BClosure	2,066	405	—	—	—	—	2,472
Britandlrl - Britain & Ireland Fu							
Restricted	—	—	—	—	—	—	—
Sub-total for Britandlrl	—	—	—	—	—	—	—
ChesShow - Cheshire Show							
Designated	169	423	—	—	—	—	592
Sub-total for ChesShow	169	423	—	—	—	—	592
Devworker - Development Worker							
Designated	—	—	—	—	—	—	—
Sub-total for Devworker	—	—	—	—	—	—	—
Eaton - Eaton Estate Charity							
Designated	10,286	—	—	(994)	—	—	9,292
Sub-total for Eaton	10,286	—	—	(994)	—	—	9,292
Educurs - Educational Bursary							
Restricted	441	—	—	—	—	—	441
Sub-total for Educurs	441	—	—	—	—	—	441
Enterprise - MU Enterprises							
Designated	4,567	1,182	3,754	—	—	—	1,995
Sub-total for Enterprise	4,567	1,182	3,754	—	—	—	1,995
FunComm - Fundraising and Comm							
Designated	—	—	—	—	—	—	—
Sub-total for FunComm	—	—	—	—	—	—	—
FuturePP - Future projects and							
Designated	4,129	900	463	—	—	—	4,566
Sub-total for FuturePP	4,129	900	463	—	—	—	4,566
General - General fund							
Unrestricted	46,514	28,297	33,755	994	—	—	42,051
Sub-total for General	46,514	28,297	33,755	994	—	—	42,051
JMemorial - Juliet Hannam Memori							
Designated	799	—	116	—	—	—	682
Sub-total for JMemorial	799	—	116	—	—	—	682

Literacy - Literacy Fund							
Restricted	—	—	—	—	—	—	—
Sub-total for Literacy	—	—	—	—	—	—	—
Overseas - Overseas Fund							
Restricted	—	—	—	—	—	—	—
Sub-total for Overseas	—	—	—	—	—	—	—
Parenting - Parenting Fund							
Restricted	1,821	—	1,234	—	—	—	587
Sub-total for Parenting	1,821	—	1,234	—	—	—	587
PerPov - Period Poverty Proje							
Designated	—	—	—	—	—	—	—
Sub-total for PerPov	—	—	—	—	—	—	—
Prison - Prison Ministry							
Designated	2,482	1,765	1,181	—	—	—	3,065
Sub-total for Prison	2,482	1,765	1,181	—	—	—	3,065
Relief - Relief Fund							
Restricted	—	—	—	—	—	—	—
Sub-total for Relief	—	—	—	—	—	—	—
Virtual - Wirral Virtual Baby							
Designated	2,812	—	1,633	—	—	—	1,179
Sub-total for Virtual	2,812	—	1,633	—	—	—	1,179
Weddings - Wedding Fairs							
Designated	—	—	—	—	—	—	—
Sub-total for Weddings	—	—	—	—	—	—	—
Grand total	85,873	54,744	48,817	—	—	—	91,799

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	10,524	—	—	—	10,524	13,198
1512 - Deanery extra income	353	—	—	—	353	297
Total	10,878	—	—	—	10,878	13,496

Incoming resources from generated funds - Voluntary income

1010 - Subs Branch Members	12,682	—	—	—	12,682	15,541
1011 - Subs Diocesan members	306	—	—	—	306	540
1012 - MSH Subscriptions	—	—	—	—	—	—
1013 - Collections	557	—	—	—	557	32
1014 - Special Collections	—	—	—	—	—	—
1015 - Gift Aid Tax Rebates	—	—	—	—	—	—
1020 - Donations & Legacies	951	—	—	—	951	1,449
1021 - Donations to IM	—	—	—	—	—	—
1025 - Virtual Gift Income	—	—	—	—	—	—
1500 - B collections at meetings	—	—	—	—	—	—
1500 - Collctns at Meetings	—	—	—	—	—	—
1505 - B & D Miscellaneous	—	—	—	—	—	—
1510 - Deanery Subscriptions	—	—	—	—	—	—
Total	14,496	—	—	—	14,496	17,563

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	—	—	21,769	—	21,769	1,540
1103 - Cheshire Show	—	423	—	—	423	—
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	—	423	21,769	—	22,192	1,540

Incoming resources from generated funds - Investment income

1075 - Interest	2,165	—	—	—	2,165	2,530
Total	2,165	—	—	—	2,165	2,530

Incoming resources from charitable activities

1016 - MU Enterprise Grant	757	—	—	—	757	904
1040 - Sales Families First	—	—	—	—	—	—
1044 - Sales cards & badges office	—	47	—	—	47	35
1046 - Sales Handbks & Constitutns	—	—	—	—	—	16
1047 - Sales Dioc Annual Reports	—	—	—	—	—	—
1048 - Enterprise Sales	—	1,134	—	—	1,134	2,110
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	—	1,765	—	—	1,765	1,979
1416 - Sally Spencer AFIA Fund	—	—	—	—	—	—
1418 - Period Poverty Project	—	—	—	—	—	—
1420 - Pilgrimage to Lichfield 2020	—	—	—	—	—	—
1425 - Future Projects and Partnerships	—	900	—	—	900	1,799
1503 - B & D Outings	—	—	—	—	—	—
1503 - B Outings	—	—	—	—	—	—
1508 - B & D Postbox Income	—	—	—	—	—	—
Total	757	3,848	—	—	4,605	6,845
Other incoming resources						
1045 - Sales Lead & Treas handbooks	—	—	—	—	—	—
1216 - Bank charges and payroll refunds	—	—	—	—	—	12
1409 - Branch closures money held for two years	—	405	—	—	405	1,013
Total	—	405	—	—	405	1,025
INCOME TOTAL	28,297	4,676	21,769	—	54,744	43,000

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
2300 - Fundraising and Communications Unit Expe	—	—	—	—	—	—
2304 - Other Marketing Expenditure	—	—	—	—	—	—
2305 - Concert Expenditure	—	—	—	—	—	—
2502 - B & D Cost of Fund Raising	—	—	—	—	—	—
2511 - Branches Expenditure	11,062	—	—	—	11,062	14,847
2512 - Deanery Expenditure	139	—	—	—	139	257
Total	11,202	—	—	—	11,202	15,192

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	—	3,754	—	—	3,754	992
2049 - Cost of Service Books	—	—	—	—	—	—
2050 - Cost of cards & Cals	—	—	—	—	—	—
2208 - Cost of Handbks & Ann Report	—	—	—	—	—	—
2301 - Cost of MU Matters	2,289	—	—	—	2,289	2,258
2508 - B & D Postbox Expenditure	—	—	—	—	—	—
Total	2,289	3,754	—	—	6,044	3,251

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	—	116	—	—	116	—
2010 - Subs to MSH	13	—	—	—	13	46
2011 - Special Collections	545	—	—	—	545	—
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)	—	—	6,678	—	6,678	3,718
2104 - Costs Wirral Virtual babies	—	1,633	—	—	1,633	—
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	—	—	1,234	—	1,234	—
2215 - WWP & PP Visits	210	—	—	—	210	—
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	—	1,181	—	—	1,181	1,361
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	—	463	—	—	463	230
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	768	3,395	7,912	—	12,076	5,355

Governance costs

2046 - Costs of Diocesan Handbooks	—	—	—	—	—	—
2047 - Costs of annual review	216	—	—	—	216	—
2200 - Dioc Presidents Expenses	567	—	—	—	567	80
2201 - Trustees & Officers Expend	180	—	—	—	180	237
2202 - Secretary's Salary & Expense	14,395	—	—	—	14,395	13,743
2203 - Office rent & rates nt	—	—	—	—	—	4,370
2204 - Insurance	449	—	—	—	449	598
2205 - Office/computer equipment	309	—	—	—	309	269

2206 - Printing & Stationary	659	—	—	—	659	382
2207 - Postage telephone & Internet	1,705	—	—	—	1,705	567
2209 - Room Hire for meet/Council	256	—	—	—	256	280
2212 - Cost of Training	—	—	—	—	—	—
2216 - Bank and payroll charges	548	—	—	—	548	587
2217 - Miscellaneous expenses	—	—	—	—	—	—
2218 - F&CS Expenses	—	—	—	—	—	32
2219 - DM & MUC expenses	—	—	—	—	—	—
2412 - Cathedral and Church Hire for Diocesan S	—	—	—	—	—	—
2419 - Office, Kitchen and Cleaning supplies fo	—	—	—	—	—	389
2430 - Office Utilities	207	—	—	—	207	310
2504 - B & D Administration	—	—	—	—	—	—
2505 - B & D Miscellaneous	—	—	—	—	—	—
2506 - B & D Officers Expenses	—	—	—	—	—	—
2509 - B & D Flowers & Gifts	—	—	—	—	—	—
Total	19,494	—	—	—	19,494	21,849
EXPENDITURE TOTAL	33,755	7,149	7,912	—	48,817	45,649
GRAND TOTAL	(5,457)	(2,473)	13,856	—	5,926	(2,648)

Signed..... *Dianna Waller*

Dated..... *17th November 2025*

Mrs Di Waller
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 31st December 2024

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..... 18/11/25.....

Lucy Brooks

Member of the Association of Chartered Certified Accountants

20 Henley Road

Neston

Cheshire

CH64 0SG