

Mothers' Union

England & Wales · Charity number 240531

Details

Other names THE MOTHERS' UNION

Status Registered

Legal form Other

Company number [RC000356](#)

Registered 1965-05-10

Register [View on the Charity Commission register](#)

Contact

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Activities

Objects: 1) TO UPHOLD CHRIST'S TEACHING ON THE NATURE OF MARRIAGE AND TO PROMOTE ITS WIDER UNDERSTANDING. 2) TO ENCOURAGE PARENTS TO BRING UP THEIR CHILDREN IN THE FAITH AND LIFE OF THE CHURCH. 3) TO MAINTAIN A WORLD-WIDE FELLOWSHIP OF CHRISTIANS UNITED IN PRAYER, WORSHIP AND SERVICE. 4) TO PROMOTE CONDITIONS IN SOCIETY FAVOURABLE TO STABLE FAMILY LIFE AND THE PROTECTION OF CHILDREN, AND 5) TO HELP THOSE WHOSE FAMILY LIFE HAS MET WITH ADVERSITY.

Activities: THE MOTHERS' UNION DELIVERS ITS CORE OBJECTIVES TO SUPPORT FAMILY LIFE THROUGH THE FOLLOWING ACTIVITIES:COMMUNITY ENGAGEMENT & DEVELOPEMENT,TRAINING AND CAPACITY BUILDING,PRAYER AND FELLOWSHIP,CAMPAIGNING,EMERGENCY RELIEF TO THOSE WHOSE FAMILY LIFE HAS MET WITH ADVERSITY,MEMBERSHIP RESOURCES - TO FACILITATE THE CHARITY'S WORK WITHIN COMMUNITIES WHERE THERE IS A MOTHERS' UNION PRESENCE.

Classification

- **How:** Makes Grants To Organisations, Provides Human Resources, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Defined Groups, The General Public/mankind

Geography

- Antigua And Barbuda
- Australia
- Burundi
- Canada
- Congo (Democratic Republic)
- Guyana
- Ireland
- Isle Of Man
- Kenya
- New Zealand
- Northern Ireland
- Rwanda
- Scotland
- South Africa
- South Sudan
- Sudan
- Tanzania
- Uganda
- United States
- Zimbabwe
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£3,121,538	£2,884,965	£4,176,664	27
2023-12-31	£3,033,296	£2,788,129	£3,875,834	25
2022-12-31	£2,483,225	£2,460,057	£3,561,271	23
2021-12-31	£2,605,367	£2,577,297	£3,766,351	27
2020-12-31	£3,325,273	£2,761,590	£3,380,836	39

Trustees

Name	Role	Appointed
Kathleen Snow	Chair	2019-01-01
Dorothy Siep		2025-01-01
Dr Deborah Lee		2025-01-01
Dr Lizabeth Frances Gailer		2025-01-01
Elizabeth June Butler		2025-01-01
Estelle Eyoh Epse Dibo Elango		2025-01-01
JULIA JAMIESON		2022-01-01
Joy Hla Gyaw		2025-01-01
Lowrie Washington-Jones		2025-01-01
Maria Van Staden		2025-01-01
Phylis Ephena Matthews		2025-08-01
Rev Kathleen Ann Wren		2025-01-01
Rev Mercy Wanjiru Mwaniki		2025-01-01

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Who we are

Mothers' Union is a women-led, international Christian movement dedicated to ending poverty, violence and social injustice in communities in the UK and around the globe.

Active for nearly 150 years, with over 4 million members in 84 countries, we work with people of all faiths and none, transforming lives, strengthening families and advocating for meaningful change.

Rooted in kindness, faith and compassionate action, we strive to create a better future where everyone has the opportunity and resources to thrive.

How we work

For nearly 150 years, Mothers' Union has supported communities throughout the world. At the core of all we do is our belief that faith and compassion can transform lives.

Whatever the need, no matter how big or small in their communities, Mothers' Union members are there to help and provide support and love, free of judgment. From producing hygiene kits to knitting warm hats to facilitating safe spaces to talk and parenting support groups, our work helps build stronger, more resilient communities worldwide.

Our three core pillars of transformation are:

- 1. Ending Violence – promoting peace and safety**
- 2. Ending Injustice – advancing gender justice**
- 3. Ending Poverty – fostering self-reliance and resilience.**

Our programmes include literacy and savings groups, parenting and resilience training, and gender-based violence/ domestic abuse awareness campaigns. Alongside these are countless small, everyday acts of service undertaken by our dedicated members. We are guided by the needs of local communities – listening first, then responding with practical, faith-led support.

Where appropriate, we also collaborate with other organisations and governments to extend our reach and impact.

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Worldwide President's Update

"Stronger Together"

It is both an honour and a privilege to have taken up the role of Worldwide President of Mothers' Union in January 2025. As a committed member for over 37 years, serving in roles including Provincial President for Canada, Regional Trainer on our global Parenting Programme, and most recently as Zonal Trustee for The Americas — I bring with me a deep appreciation for the life-changing work being carried out by our members around the world.

First, I would like to offer heartfelt thanks to my predecessor, Sheran Harper, and the outgoing Board for their faithful stewardship. Under their leadership, Mothers' Union navigated unprecedented global challenges and emerged with a renewed strategic direction, shaped by consultation with over 200,000 members. That strategy not only continues to guide our work but also serves as a firm foundation for ensuring that our resources are used wisely and impactfully.

This year's financial report reflects our ongoing commitment to transparency, accountability, and sustainability. Thanks to the generosity of our supporters and the prudent management of funds, we have been able to continue supporting a wide range of transformative projects across our global membership. From community resilience programmes and economic empowerment initiatives to literacy, parenting, and gender justice efforts, each project is underpinned by careful financial planning and a clear focus on measurable outcomes.

Among the many highlights in 2025 was the announcement that HRH The Duchess of Edinburgh has graciously accepted the role of Patron. Her Royal Highness' visit to the English for Women Project early in the year was a powerful endorsement of our work and mission. Projects like this, which provide practical, life-changing support to women and families, are made possible through strong partnerships and responsible financial management.

As we move into a new Triennium and approach our 150th anniversary in 2026, we do so with a renewed call: "Join us, Join in!" This is not only a call for participation but also an invitation to invest in a movement that is delivering tangible change for individuals, families, and communities across more than 80 countries.

The words on my heart as I begin this term are: "Stronger together." It is through our shared commitment, in time, talent, and resources, that Mothers' Union continues to be a force for good. I look forward to working alongside our members, supporters, and partners to ensure that every contribution we receive is used effectively and ethically, helping to transform lives and build stronger, more resilient communities across the world.

Kathleen Snow

Mothers' Union's Worldwide President

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Chief Executive Report

It is wonderful to reflect on all that our members have achieved in 2024. Inspired by their faith, they continue to reach out to individuals and families in need in their communities with compassion and dedication.

It is uplifting to know that, together, we have supported, directly or indirectly, over 2.7 million people around the world — including more than 240,000 through centrally-supported programmes.

This report highlights just a few inspiring examples, including:

- In Southern Africa and Ghana, 150 girls received reusable period pads, enabling them to stay in school.
- In Myanmar, members continued to run generosity courses despite the ongoing political crisis.

In the UK, members offered support in a range of ways— from knitting items for hospitals, to providing 'moving-on kits' for women leaving refuges, to organising much-needed breaks for families who otherwise could not get away. All around the globe, members are working faithfully to create a world where everyone can thrive.

An area of particular focus for us this year has been adult literacy. We campaigned at the UN and in the UK (in the lead-up to the general election) to highlight the importance of supporting women, especially women who missed out on schooling, to become literate as adults. Today, an estimated 480 million women worldwide still can't read or write. This matters deeply to us because our work over more than 20 years has shown that when women become literate, they are better able to feed their families and support their children attending school, breaking the cycle of poverty for future generations.

We have also seen that literacy opens doors beyond the home. For example, in Burundi, around 53% of all literacy participants have gone on to leadership roles. In 2024, we surveyed graduates from the Democratic Republic of Congo, South Sudan, and Burundi who moved into leadership in their churches and communities. They reported increased confidence and self-esteem, and their leadership contributed to more balanced and inclusive decision-making in their communities.

At the time of writing, we can confirm that we have been granted funding to offer more leadership training, specifically in the DRC, empowering even more women to step into positions of responsibility with confidence.

Organisationally, we continue to invest in transformation to ensure we can support our members and their communities as effectively as possible. A major achievement in 2024

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was the successful delivery of a new Customer Relationship Management System (CRM). This was developed in close collaboration with member representatives to ensure it meets their needs. It was delivered on time and within budget, and our next challenge is to ensure everyone can make the most of its capabilities.

We also continue to build a strong culture of safeguarding, with dedicated training in the UK and internationally, and a full-time safeguarding staff member now in post. (pg 17)

Financially, we delivered a small operational surplus in 2024. However, we remain resource-constrained in our ability to meet growing demand. We also note that, due to local country challenges, we were later in the year in starting some programmatic work than planned and aim to improve our processes and phasing for future years, considering this learning. This year saw the first phase of our new fundraising strategy, as well as consultations on the future of our building, Mary Sumner House. The Board has agreed, in principle, to support a sale of the building in due course, once market conditions are favourable.

We extend our heartfelt thanks to all our members, particularly in Britain and Ireland, for their tireless work and continued generosity. We also thank our partners, including Five Talents and Episcopal Relief and Development globally, Restored and Women's Aid in the UK

Bev Jullien
CEO

Mothers' Union

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Our worldwide impact in 2024

In 2024:

- MU supported over 2.7 million people, of which we directly supported over 481,391 people
- We estimate that this has led to over 2 million people being indirectly supported by our work
- Our Worldwide Parenting Programme had 75 groups run by 97 facilitators with 3570 participants
- Our members facilitated 1415 literacy circles and savings groups, amounting to 28,313 beneficiaries
- 1220 participants undertook community resilience from natural disasters in Madagascar
- 2174 adults and children were able to go on an AFIA holiday or away day
- In Britain and Ireland, we worked in 36 prisons, spanning 24 dioceses
- We awarded 195 bronze RISE UP awards, 16 silver and 8 gold. A total of 190 churches have supported this work in raising critical awareness and acting against domestic abuse, in every form

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Looking to the Future

In 2024, we continued to work towards the strategic plan prepared in 2019 at the in-person Worldwide Council in Kigali, attended by Provincial Presidents and board members from around the world.

In 2025, we will begin work on refreshing this plan to extend it to 2030. The aim is to have a revised plan ready for approval at the Worldwide Council in October 2026. Given that the 2019 plan was created following a consultation process with 200,000 members around the world, it is highly likely that the three key pillars of ending violence, ending poverty and ending injustice will remain, as will the four building blocks of transforming lives, nurturing membership, building firm foundations and accessing necessary resources.

What we have discovered is a need for a secondary level below these, with associated theories of change for transformation, to ensure we have specific milestones and measurables in place across all our activities. A planning, monitoring, evaluation and learning expert joined the team in early 2025 to support us in this journey.

We will refine our Programme Management process further and invite provinces that have not yet engaged with central funding to come forward with projects suitable for seed funding.

As agreed in Kigali, we are also on a journey supporting provincial Mothers' Unions .grow capacity and capability, so that they can undertake more structured community work, and increase their potential to attract funding and resources. We recognise that this will be a long-term journey, but we are very excited about this, as part of the vision of creating "an interdependent network of equals."

Preparing for the 150th Anniversary in 2026 will be an overarching piece of work, with the aims, as well as celebrating with members and friends, reaching out to new audiences, whether as members, supporters, volunteers or donors.

Whilst membership across the globe remains healthy, numbers in Britain and Ireland continue to decline. In 2025 and beyond, we will build on the work started in 2024 to reach out to new churches and networks, such as diaspora groups, to join us and join in, whilst also equipping our current membership with resources to reach out locally. We know that when people learn about MU work, they become very excited! A key milestone in 2025 will be a Leadership Conference in June, where leaders from Britain and Ireland will come together to share and learn from one another.

We will continue to strengthen our foundations by continuing our safeguarding awareness and training, and having safeguarding as a standard item on the board agenda, with a safeguarding trustee on our board; we will embed the CRM system and launch a new

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website by the end of 2025; we will ensure governance training is provided for the new Mothers' Union Trustee Board.

We will continue to seek to access resources needed through rolling out our fundraising strategy, which in 2025 will include face-to-face fundraising for the first time, trusts and major donors, and further strengthening our strategic partnerships.

As a volunteer-led movement, we recognise that our relationships- with God, with our communities, and with one another- are at the heart of who we are. We remain committed to nurturing these connections through faith-based resources, virtual engagement, and by preparing for an in-person global gathering in South Africa in October 2026.

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Ending violence: building stronger, safer communities

At Mothers' Union, we believe every person has the right to live in safety, free from violence, fear and harm. Across our global movement, we work tirelessly to end violence in all its forms – especially gender-based and domestic violence. We promote peace by fostering healthy relationships within families and communities, supporting survivors and challenging harmful cultural norms. From community education and advocacy to practical support and safe spaces, our members are at the heart of this mission. Empowered by faith and compassion, we walk alongside individuals and families, helping to build stronger, safer communities where dignity and respect prevail.

UK Prison work: Compassion in difficult times

For decades, Mothers' Union members across the UK have compassionately worked within UK prisons and prayerfully supported them from outside the prison walls. We work in around 36 prisons, supporting families affected by imprisonment. This work varies depending on the diocese and includes supporting the chaplaincy, offering hospitality in the visitor centres and, in some cases, providing a play area for children.

Some dioceses also run parenting groups and relationship courses for those in prison, including delivering the Being Dad course, supporting prisoners to write letters to family members and giving provisions, such as nappies, to women's prisons. We even have a branch of Mothers' Union in a prison.

We support the creative endeavours and wellbeing of prisoners by running craft workshops. At Christmas time, many MU branches will support the Angel Tree project (helping parents in prison provide gifts for their children at Christmas time), in partnership with Prison Fellowship. We also estimate that every year, members write approximately 10,000 Christmas cards to prisoners, ensuring they do not feel alone.

Mothers' Union continues to be one of the proud sponsors of Prisons Week, which has been running for over 40 years.

Challenging gender-based violence in the Democratic Republic of Congo and South Sudan

In the Democratic Republic of Congo, women in Kindu, Kamango, Butembo and Beni used their literacy and leadership skills gained from Mothers' Union programmes to stand for local elections, join school boards and lead citizens' committees. Many women became gender champions, trained to identify and prevent gender-based violence (GBV), while challenging menstruation taboos, early marriage and domestic violence. MU groups supported survivors in seeking justice, including successful mobilisations against property

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destruction and sexual violence, often working with churches and local authorities. Participatory Bible study, integrated into savings group meetings, was a key tool used to explore issues of equality, dignity and agency, empowering women both spiritually and socially.

In South Sudan, 33 women who began in literacy circles became community and church leaders in 2024. 144 facilitators and leaders were trained in safety and inclusion, and 48 now deliver GBV prevention and rights education through literacy sessions, reaching hundreds of people within their communities. Post-training, 65% of participants showed increased awareness of gender equality and shared decision-making.

We've been encouraged by male participation. In Juba, four gender dialogue groups included male allies and survivors, with participants sharing stories of personal change and renewed family relationships.

These locally led initiatives not only transform individual lives. They also shift harmful norms, enabling women to move from silence to leadership. In areas where GBV is normalised, MU empowers women and men to recognise, prevent and report abuse. As literacy and confidence grow, so does their influence in their homes, wider family, communities, and local politics.

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Ending injustice: speaking truth to power

Ending Injustice: speaking truth to power

Mothers' Union is committed to challenging the deep-rooted injustices that prevent individuals, particularly women and girls, from reaching their full potential. Our work focuses on promoting gender equality, advocating for human rights and addressing systemic inequalities that fuel discrimination and marginalisation. Our members stand at the forefront of change: campaigning for access to education, amplifying the voices of people who are not being heard and equipping communities to challenge harmful practices. Guided by faith and grounded in dignity, we strive to create a world where justice is not a privilege, but a right shared by all.

Gender equality to empower all women and girls

Mothers' Union empowers women to achieve gender equality through literacy and awareness of their rights, which leads to improved income, financial independence and confidence. In 2024, Mothers' Union contributed to the empowerment of women and girls and the prevention of gender-based violence (GBV) through education, leadership development, trauma recovery, and community and faith-based approaches to challenge and shift harmful gender norms. This included work on advocacy, gender dialogue, and building safe spaces in communities.

Preventing early marriage – Martha's story (Juba Diocese)

"I had my daughter and planned to educate her, but my husband wanted my daughter to marry, but she was too young for marriage. I talked to him about the dangers of early marriage, but he did not respond because of the culture surrounding us. I used the knowledge gained from the programme to fight for the rights of my daughter, and she is now at school but not married. I encourage all other women and men out there to join the program so that they will benefit in advocating for the rights of their children at home. I was blind before the program because I did not go to school, but the program has empowered me to send my children to school."

Equality means access to good healthcare and wellbeing

In 2024, Mothers' Union promoted holistic health and wellbeing through community-led initiatives that addressed trauma, mental health, gender-based violence (GBV), menstrual hygiene and physical activity.

In Myanmar, trauma therapy-awareness courses supported psychological healing in conflict-affected communities through faith-based group dialogue. In South Sudan, trauma healing was embedded in literacy circles, leading to the creation of local peer support groups in Munuki, Sherikat and Juba.

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In Kenya, MU members in the Diocese of Butere trained over 70 church and community leaders in mental health awareness, helping to reduce stigma and strengthen support systems. In Uganda, MU partnered with Wabusana Health Centre (Luwero Diocese) to promote maternal and child health, with a focus on preventing mother-to-child transmission (PMTCT) of HIV.

To address period poverty, MU distributed reusable sanitary pads to over 150 girls in South Africa (Paarl Archdeaconry) and Ghana (Accra), enabling them to stay in school with confidence and dignity.

In Rwanda, sports and wellbeing activities were introduced into savings groups across multiple dioceses. Over 200 women in the Diocese of Gahini now participate in regular group exercise, building physical and emotional resilience.

Our approach to health is holistic, integrating physical, emotional and spiritual wellbeing. While we do not provide direct health services, we empower communities to take ownership of their health, offer support through referrals where needed and strengthen wellbeing through local leadership, prayer and practical tools.

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Ending poverty: breaking cycles of poverty and building a future where everyone can thrive

At Mothers' Union, we believe that poverty is not inevitable and that lasting change begins within communities. In 2024, our members supported over 2,700,000 people across 35 provinces through practical, locally led programmes focused on economic empowerment, education, and resilience.

Central to our strategy are two powerful, community-led self-help tools: Adult Literacy Circles and Savings Groups. These initiatives go beyond immediate relief – they equip individuals with the knowledge, confidence and resources needed to take control of their own futures. Literacy Circles provide not only education but also a space for connection, dialogue, and personal growth. Savings Groups foster financial resilience, enabling members, particularly women, to invest in small businesses, support their families and build long-term stability within their communities and for themselves. These outcomes are more than numbers – they represent lives transformed through opportunity, dignity, and hope. Rooted in faith and compassion, our work equips communities to break cycles of poverty and create a future where everyone can thrive.

Literacy Circles

MU's adult literacy circles enabled women and men to read, write and participate meaningfully in both domestic and public life. In South Sudan, 702 adults (574 women and 128 men) participated in 24 literacy circles, while in the Diocese of Gahini, Rwanda, 57 learners took part in structured adult literacy sessions using participatory learning methods.

Literacy learning often leads to vocational training and micro-enterprise development. In Rwanda, MU-supported savings group members started 81 new small businesses, including tailoring workshops, body oil production and soap-making initiatives. In the Democratic Republic of Congo, Burundi and the Solomon Islands, literacy was linked to agriculture, animal husbandry and small business planning, creating pathways to sustainable income generation.

MU also promoted literacy for parenting and role modelling, empowering previously illiterate mothers to help their children with schoolwork, monitor progress and interact confidently with teachers. These changes were transformative at the family and community level. Many literacy graduates go on to leadership roles in churches, schools and civic life. MU, with the help of an external consultant, undertook research tracking the pathways of illiterate women into leadership roles in Burundi, the Democratic Republic of Congo and South Sudan. The study interviewed over 100 literacy circle graduates across the three

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countries who are now active local leaders – a testament to the transformative power of education when it is rooted in local communities.

In Uganda, MU supported school feeding initiatives to help vulnerable children stay in school and thrive academically. In the Diocese of Mityana, MU members provided daily porridge, which significantly improved attention and attendance. Parents were more motivated to keep their children in school when meals were provided – often prepared by MU volunteers using local produce, supporting both education and local livelihoods.

Machozi's story

Before joining an MU literacy circle, Machozi, from Kamango Diocese, Democratic Republic of Congo, tried to send her daughter to school. However, when her daughter asked for help with her homework, Machozi couldn't help. She felt full of shame because she could not read. This shame was very painful for her, and she almost gave up sending her daughter to school. However, after joining an MU literacy circle, she can now proudly help her daughter with her reading and has the confidence to have meetings to communicate with the teacher. She has the confidence to fight against GBV and domestic violence in her community. She also wants to help encourage other women to start learning.

Savings Groups

In 2024, Mothers' Union supported over 415 active savings groups in Tanzania alone, engaging 9,347 members, of whom 86% are women. These groups held over £668,703 in savings and issued more than 6,600 active loans, empowering women to fund microenterprises, cope with emergencies and reduce reliance on exploitative money lenders.

In Rwanda, groups such as Abishyizehamwe and Duhinduke in the dioceses of Gahini and Butare collectively saved hundreds of thousands of Rwandan Francs and created at least 30 new businesses across 10 documented groups. This led to increased financial independence and stability. Income-generating and vocational training programmes helped women to achieve economic independence thanks to tailoring, vegetable production for sale, flower farms, sweater-knitting and animal breeding enterprises.

MU embedded budgeting, record-keeping and pricing strategies into its literacy and savings programmes. In Myanmar, MU delivered generosity courses and business orientation courses and established self-reliant savings institutions despite the ongoing political crisis. In Uganda (Diocese of Luwero), MU worked with FIDA Uganda to educate women on property and financial rights, building the legal foundation for economic empowerment.

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Agatha's Story

Agatha Richard once relied entirely on her husband's income. A 39-year-old mother of three from the Diocese of Mara, in Tanzania, Agatha joined the MU group in Pamoja. She took a loan of 600,000 Tsh (around 170 GBP) to start a small restaurant selling chips (Tanzanian food deep-fried potato slices, similar to French fries), tea, and beef soup. The most significant change in Agatha's life has been her newfound financial independence, which has allowed her to provide for her children's education. She now contributes towards their school lunch, pays the school guard fee and buys scholastic materials. Agatha's business is growing to the point where she's hired an assistant. Her story is a powerful testament to the impact of financial empowerment, showing other women in the community how self-sufficiency can lead to meaningful life changes.

Providing Sustainable Futures through Farming

In 2024/2025, Mothers' Union programmes in countries such as Uganda and South Africa strengthened food security, agricultural resilience and nutrition awareness. Our work helped improve household diets, reduce child malnutrition and promote sustainable, income-generating farming practices.

Programmes included home gardens, kitchen demonstrations and training in climate-resilient farming and nutrition. These initiatives, especially focused on women, equipped households with the tools to grow food, diversify diets and build more self-reliant communities.

In Uganda (Diocese of Luwero), women were trained in urban farming and vegetable cultivation, establishing household food sources and improving family nutrition. In the Diocese of North West Ankole, communities were educated on nutrition and better dietary practices.

In South Africa, MU established community food gardens in the Diocese of Zululand, addressing poverty and promoting self-employment. In Molopo Archdeaconry (Diocese of Kimberley & Kuruman), members run a weekly soup kitchen, serving 65 vulnerable people every Friday.

In Rwanda, MU-supported groups in the Diocese of Gahini harvested over 1,600 kg of green beans, boosting both nutrition and income. Women's groups in Karongi and Gasabo maintained shared vegetable plots, supporting food security amid droughts. In Mwogo and Birenga parishes, kitchen demonstration sessions empowered women to prepare balanced

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meals with local ingredients. In Birenga alone, 29 cases of child malnutrition were reversed in just three months.

Across these communities and others, Mothers' Union continues to create sustainable change – feeding families, empowering women, and lighting the way to food security and dignity.

Facilitator's Story

“Many children in Mwogo parish don't get enough food and are malnourished. To help, we've started a kitchen demonstration programme to teach moms how to make healthy meals with the food they have. Many women don't know what a healthy meal is and think it's just meat, fish, and eggs, which can be expensive. We're showing them that eating vegetables is important. Often overlooked, vegetables are crucial for their children's growth and their health. We've had sessions where we cook meals and feed the children. We hope that by the end of the programme, women will understand why balanced meals are important and will be able to make them for their families. Once everyone knows how to eat well, malnutrition won't be a problem anymore, and all the children will be healthy.” (Kitchen demo facilitator, Mwogo Parish, Diocese of Kigali, Rwanda)

Membership in Britain and Ireland

Reaching out to Diaspora Communities

2024 saw the launch of an engagement project to connect and engage diaspora communities across Britain & Ireland, encouraging their involvement in MU as part of a pilot project.

These diaspora communities include those with roots in Africa, Asia, the Caribbean, Eastern Europe, and other regions, residing in Britain & Ireland. We started this project with the Ghanaian Community, with the support of Wilhelmina Graves, the National Vice President of Mothers' Union (MU) in the Province of Ghana.

This engagement marks the beginning of a pilot programme aimed at increasing MU membership among the diaspora communities in the UK. If successful, this model could potentially be expanded to other diaspora communities with strong ties to the Mothers' Union movement. Excitingly, in 2024, we obtained 22 leads with five new members successfully signing up, four as central members and one at the branch level.

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AFIA – Away from it All holidays

AFIA continues to be a much-loved scheme, primarily funded by our members, to give the opportunity of a break to those who may be experiencing stress or difficulties in their family life.

On average, we help 2,500 people to have a holiday or a break each year. Families can spend time together away from their stressful situations at home, engage in activities together and have fun. They often experience healing in their relationships by spending quality time together.

Safeguarding

Mothers' Union is committed to ensuring the wellbeing of all children, families and adults with whom we work. It's also imperative that we keep ourselves safe. We have a robust policy and procedure, which provides a framework and guidance to enable a safe and secure working environment. We want everyone to thrive and benefit from our programmes and activities.

We work with some of the most vulnerable children and adults in Britain, and we take our responsibility seriously. Therefore, in 2024, we moved from accessing support from an external expert to employing a Safeguarding Manager to oversee this essential aspect. Core Safeguarding training continued to be rolled out across the organisation to members and staff. We have also delivered tailored training for specific programmes in which Mothers' Union is engaged, including AFIA.

This approach to safeguarding is also applied to our work globally, where we partner with an external consultant and liaise closely with the Church in each country to develop and implement contextually appropriate policies and procedures in our work.

Responding to Local Need

Mothers' Union in the Diocese of Chelmsford identified a growing need in the local community: many women, particularly those from refugee and migrant backgrounds, were facing daily barriers due to limited English language skills. Isolation, lack of confidence, and challenges navigating everyday life were common experiences.

In response, they launched English for Women — a project designed to offer practical support in a safe, welcoming, and culturally sensitive environment. The initiative began with just three Afghan women attending the first session, led by MU member Heike Prentice, then an Ordinand at Chelmsford Cathedral. From these humble beginnings, the project has grown into a dynamic, community-embedded programme making a real and lasting difference.

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English for Women offers free, volunteer-led sessions where women with little or no English can improve their language skills at their own pace. The sessions are topic-based, allowing flexible attendance, and are held in a supportive, non-judgmental environment.

Importantly, the sessions also serve as a place for social connection, helping women to make friends, learn about British culture, and build confidence to participate more fully in community life. A play area is provided for pre-school children, ensuring the sessions are accessible to mothers and carers.

Recognising that language barriers also affect men in the community, MU Chelmsford recently launched English for All as a pilot project. This new strand of the programme welcomes both men and women and is supported by a team of male and female volunteers. It builds on the same principles of hospitality, inclusivity, and empowerment that define English for Women.

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Fundraising

Fundraising and Income in 2024

Unrestricted income continued to be a challenge in 2024, with membership numbers declining further, having an impact on funds raised from individuals. To address this, the fundraising team focused on diversifying income streams and building resilience beyond member contributions with a significant investment in new senior staff and individual giving activities.

Building on the momentum of the previous year, the £1.1m three-year grant secured in 2023 continued to provide vital support. In addition, significant foundations were laid in the area of partnership development. Regular fundraising activities with members, dioceses, and individuals also continued, supported by online campaigns, email, and direct mail.

Fundraising Investment Strategy

The £1m three-year investment strategy, approved in 2023, commenced implementation in 2024. Progress included:

- Strengthening existing fundraising streams: growth in our partnership and trust work
- Development of new fundraising products: A detailed strategy with clear ROI for individual giving was created, complemented by the recruitment of a senior individual giving staff resource

The start of a strong programme pipeline, which experienced delays in 2023, was brought back on track by Q4 of 2024.

Standards and Compliance

Mothers' Union continued not to engage third parties to fundraise on its behalf. We remain registered with the Fundraising Regulator and committed to the Fundraising Code of Practice. Procurement and monitoring systems remain robust, ensuring compliance with the Regulator's standards and with our own values and policies.

Staff continued to receive support and training on data protection responsibilities, ensuring the safeguarding of personal information across all fundraising activity.

Safeguarding practices were further embedded in 2024, with monitoring of giving patterns sustained and strengthened. Communications to members identified as vulnerable continue to be suppressed where needed, protecting those most at risk.

CRM Project

The CRM project, launched in October 2023, remained a major focus throughout 2024.

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Complaints and Suppressions

In 2024, Mothers' Union received 0 fundraising complaints and handled 11 suppression requests through the Fundraising Preference Service (FPS).

Campaigning

Empower Her Literacy Campaign

On International Literacy Day (8 September), Mothers' Union launched the Empower Her Literacy campaign to raise awareness of the critical issue of female illiteracy, which affects 480 million women worldwide. This initiative calls on global leaders, including the UK government, to prioritise women's education alongside girls' education in their international strategies.

While the UK government's International Women and Girls Strategy emphasised girls' education, it overlooked the needs of adult women who missed out on vital schooling because of financial constraints, conflict or societal barriers. Mothers' Union is campaigning for women's education to be placed firmly on the global agenda, ensuring that no woman is left behind, regardless of age.

Through this campaign, Mothers' Union called on global leaders to prioritise women's education as a key development issue. Supporters were invited to sign the campaign at www.mothersunion.org/empowerher, adding their voices to a growing movement demanding change.

New campaign materials, including a video and promotional assets, were distributed to MU members through our magazine *Connected*, alongside posters and resources to support local engagement. To strengthen our advocacy, Mothers' Union joined Bond, the UK's network for international development organisations. This positioned MU within a wider policy community, allowing us to adapt our strategy accordingly and lobby senior politicians ahead of the UK general election.

Throughout the year, we continued to strengthen our global policy framework around women's literacy, developing our communications messaging and building the evidence base to support long-term advocacy.

Women's literacy breaks the cycle of poverty, reduces child mortality, and empowers women to become leaders in their communities. Mothers' Union remains committed to advocating for women's education as a powerful tool for social change.

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“If you cannot read and write, you are forgotten. MU has given women a key—the key to open their minds, to organise themselves, to participate in everything, to lead others. It has brought women from darkness to light.” The Bishop of the Diocese of Matana, Burundi

International Women's Day, every day

At Mothers' Union, International Women's Day is more than a date – it reflects our ongoing, year-round commitment to empowering women. As a global, women-led movement, we champion positive change in homes, churches and communities worldwide.

Since 1876, we've supported women to drive meaningful change. As shown in this report, our literacy programme has transformed women's lives. Beyond reading and writing, participants can now afford health insurance, women report increased income, and over 90% of participants have reported improved self-esteem.

In Britain and Ireland, we run RISE UP, our campaign against domestic abuse. From protest marches in York to cathedral exhibitions like *The Souls of Our Shoes*, members stand in solidarity with survivors, raising awareness and inspiring action (see below for more information).

Across the globe, we also continue vital grassroots work, from menstrual health support in refugee camps to microfinance in Rwanda and hospital visits in rural communities.

Together, we work daily toward a world where gender equality is realised, women's rights are protected, and no woman or child is left behind.

RISE UP

2024 saw the second year of our RISE UP Against Domestic Abuse – our campaign to raise awareness about domestic abuse across churches and communities in Britain and Ireland. The letters of RISE UP stand for Respond, Inform, Support, Empower, Unite and Pray.

In 2024, we provided additional resources to support members taking part in the campaign. We have bronze, silver and gold awards for branches and churches that are involved and complete various actions, as we work together to raise critical awareness and take action against domestic abuse, in every form.

In February 2024, we held a fringe event at the Church of England General Synod to engage with all levels of leadership on this key issue and to show how we can unite to raise

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awareness and reduce incidents of domestic abuse in our communities. Mothers' Union then Worldwide President, Sheran Harper, welcomed guests and explained why this initiative is so essential.

The goal of the campaign is that Mothers' Union members and churches work together to be a part of the change.

A Bold Response to a Hidden Crisis

Mothers' Union in the Diocese of Liverpool held a remarkable and creative event that combined compassion, awareness, and community action – all in support of the RISE UP campaign

The event, affectionally nicknamed 'Knicker Night', responded to an urgent request from Wigan Women's Aid for new underwear for women arriving at refuges with no personal belongings. In just one evening, attendees donated 238 pairs of knickers and 17 handbags filled with toiletries, with ongoing donations of clothing, bedding, and essentials continuing from MU members and churches.

The event welcomed 26 MU members and 11 guests, with two new members joining as a result. It featured prayers for survivors, a domestic abuse awareness quiz, and guest speakers, including the CEO of DIAS Domestic Abuse Centre and local councillor Jenny Bullen.

This event is a powerful example of MU's grassroots response to complex issues – blending prayer, practical support, and public awareness to make a lasting impact in the community.

UNCSW

Global delegates from Mothers' Union, including CEO Canon Bev Jullien, attended the UN Commission on the Status of Women (UN CSW) in March in New York, where we worked closely with the Anglican Communion delegation. Our advocacy focus was on adults in female literacy programmes, as being rooted in local communities, and able to facilitate change at the grassroots level (and the importance of engagement with faith-based organisations). Our delegates also built relationships with key UK civil servants. Mathilde Nkwirikiye, former Provincial President of Burundi and Sarah Pidgeon, Provincial President of New Zealand/Aotearoa, were speakers at side events.

In 2024, we also submitted our quadrennial report, which showed everything MU had been involved in influencing over the last 4 years, to retain our consultative status at the UN – something that continues to give us a great sense of pride.

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16 Days of Activism

From 25 November to 10 December 2024, Mothers' Union once again took part in the global 16 Days of Activism campaign, joining over 6,000 organisations across 185 countries to call for an end to gender-based violence.

The 2024 Global Day of Action on Saturday 30 November, focused attention on the urgent need to bring abuse—often hidden behind closed doors—into the open. MU members responded with compassion and action, delivering grassroots support across Britain and Ireland.

Highlights included:

- Supplying toiletries and essentials to local refuges
- Hosting awareness workshops in schools and prisons
- Offering 'Away From It All' holidays to help survivors' families heal
- Partnering with churches and domestic abuse services to promote community education

Mothers' Union's involvement in the 2024 campaign demonstrates the strength of faith-led activism, offering hope, support, and real change in the face of one of the world's most persistent human rights challenges.

Governance

Mothers' Union is governed by a Royal Charter originally dated 15 June 1926 and subsequently amended by Supplemental Charters, most recently in April 2018. The last revision was part of the modernisation programme of Mothers' Union, to be consistent with current best governance practice, and to reflect the global nature of the Charity.

The financial statements have been prepared in accordance with the accounting policies set out on pages 41 to 43 and comply with the Charity's Royal Charter, the Charities Act 2011 and the Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102) (Effective 1 January 2019).

The Board comprises the Worldwide President and 11 Zonal Trustees, 5 from Britain and Ireland and six from regions around the world. Additionally, the board can be strengthened by up to 4 specialist appointees to fill gaps in knowledge or experience amongst the elected Board.

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The Trustee Board met during 2024 every second month via video conferencing and in person in the UK in November 2024. These meetings were used to agree strategy and oversee areas of activity for the Charity, including investment, reserves and risk management. The Board works on Triennial Cycles, with the period covered by these accounts falling into the triennium that commenced in January 2022. A new triennium began in January 2025.

The Zonal Trustees and Worldwide President are elected from within the membership to their position for an initial term of three years and may stand for re-election for a second term. Appointed Trustees serve an initial term of 3 years, which may be renewed for a further 3 years. The Board of Trustees is accountable to a representative body of the membership, the Worldwide Council, which meets at least once a Triennium. This comprises the serving Trustee Board members, a representative of past Worldwide Presidents and all of the Provincial Presidents from across the world. It exists to review the performance of the global movement and the central charity, and play an advisory or decision-making role on matters of long-term importance for the movement.

The Board of Trustees has established several subcommittees through which it discharges a number of its primary responsibilities. It can co-opt individuals from outside the Board where necessary to complement the skills of Board members. Prominent amongst these subcommittees is an Audit & Risk Committee. This comprises at least one Trustee together with at least 3 appointed members based on experience, with the Chief Executive and the Director of Finance and Services also in attendance. It meets quarterly and supports the Board to fulfil its duties relating to financial reporting, internal controls, the audit process, management of risk, and compliance with the legal requirements that govern the Charity.

Decisions on grant-making are undertaken with the support of the Development Committee, which includes trustees and 2 appointed external experts, following guidelines set by the Trustees. In addition, a Remuneration Committee and a Safeguarding Committee are in place.

All Trustees receive an induction programme, including external speakers at the start of each Triennium, covering their roles and responsibilities. A skills audit was conducted to ensure the range of skills was fully understood and to enable additional skills to be brought in if and as required. Update training sessions are delivered as necessary throughout the triennium. The day-to-day work of Mothers' Union is delegated to the Chief Executive and staff of approximately 25.

In November 2024, the Board reviewed, with the support of an external consultant, its governance arrangements and found them to comply with the Governance Code and best practice elsewhere in the charity sector.

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Organisational Structure

MU has a wholly owned trading company, MU Enterprises Limited (MUe). MUe exists to handle the non-primary purpose trading operations of the group. It is governed by a board of at least 3 directors that includes the CEO of the Charity, and it reports quarterly to the main Board of the Charity.

Staffing and Remuneration

The Trustees consider that the Board of Trustees and the Senior Management Team comprise the key management personnel of the Charity in charge of directing and controlling, running and operating the Charity on a day-to-day basis.

All Trustees give of their time freely and receive no remuneration in the year. Details of Trustees' expenses and related party transactions are disclosed in notes 8 to the accounts.

The Trustees and Senior Management Team declare any conflict(s) of interest by signing the conflict-of-interest declaration register.

The pay of the Senior Management Team and other staff is reviewed regularly by the Remuneration Committee, who benchmark pay scales against pay levels in other similar charities within London, and to make recommendations concerning the pay of the CEO and other senior staff. The general remuneration benchmark is the mid-point of the range paid for similar roles in similar charities.

Public Benefit

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Commission in determining the activities undertaken by the Charity.

Risk Management

The Trustees have a risk management strategy which identifies the major risks to which the charity is exposed and the possible impact of these risks. Established systems are in place through the regular review of the risk register and management reports to review both the risks facing the charity and the effectiveness of the controls. All significant deviations from the activities planned and budgeted are subject to approval from the Audit and Risk Committee.

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Other measures that are in place and regularly reviewed and updated include environmental risk management, health and safety procedures and staff policies.

The following table shows the other principal residual areas of risk faced by the Charity and the measures that have been put in place to manage these risks.

Category of Risk and Description	Steps taken to mitigate residual risk
<p>Compliance Risk</p> <p>Risk of compliance breach arising from failure of training, policies, procedures or oversight. Key risk areas include safeguarding and the GDPR.</p>	<ul style="list-style-type: none"> • A suite of policies and procedures is in place to help address risks arising from MU activities, staff and members. • Regular review of compliance by relevant Board sub-committees • An ongoing review of Safeguarding within the movement, overseen by a Board Committee
<p>Sustainability of Income</p> <p>The charity is predominantly funded by subscriptions, donations and other contributions from the UK membership, which is ageing and in decline.</p>	<ul style="list-style-type: none"> • A new active Fundraising Strategy, adopted in 2023 is now being implemented in 2024-2026, to develop income both inside and outside traditional membership sources • We continue to work with affiliate provinces worldwide to increase contributions towards the needs of the central Charity • Options for maximising income generated by Mary Sumner House remain under active consideration. Planning permission held for potential expansion.
<p>HR Risks</p> <p>The charity has a small staff team, meaning risks arising from staff departures and absences are particularly pronounced.</p>	<ul style="list-style-type: none"> • In-house HR function • Extended notice periods for senior staff • Regular benchmarking of pay and benefits
<p>Competition</p> <p>Many charities are competing for the same sources of income</p>	<ul style="list-style-type: none"> • A new fundraising strategy was adopted in 2023, leveraging updated key messaging, which in turn is being rolled out in 2024-26. • Ensuring project design is optimised to maximise opportunities to access grant funding. • Where appropriate, we will partner rather than compete with others to ensure best use of our collective resources
<p>Cash flow Risk</p> <p>Ongoing activities, a number of new strategic projects and high levels of inflation continue to place pressure on cashflow</p>	<ul style="list-style-type: none"> • Detailed consideration of cashflow requirements when setting annual budgets including identification of anticipated pinch points • Creation of a cashflow strategy to address anticipated cashflow pinch points ahead of time and Regular review of cashflow as part of management reporting
<p>Investment Risk</p> <p>Risk of significant declines in investment values/ income</p>	<ul style="list-style-type: none"> • Ongoing monitoring of the investment market and portfolio performance. • Selling investments to cater for short-term cash flow needs only when the investment values are favourable and when there are no realistic alternatives.

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	<ul style="list-style-type: none"> • Stated intention to move towards budgeting for surpluses of sufficient size to readily absorb foreseeable fluctuations in investment income
<p>Disaster Risk Fire/flooding/pandemic/terrorist attack risk</p>	<ul style="list-style-type: none"> • Insurance cover and the disaster recovery plan help to manage these risks • Ongoing moves towards cloud-based IT infrastructure • Foreseeable building maintenance needs are being built into the future usage plans for the building

Financial Review

Financial Summary

Delays to material levels of planned expenditure, and careful financial management saw 2024 deliver an operational surplus before gains on investments of £236,753 (2023: £245,167), despite shortfalls versus budget in several income categories. This surplus arose on restricted funds, with unrestricted funds showing an overall deficit in the period of £104k (2023: £142k surplus), which was broadly in line with original budgets.

This stable operational outcome was delivered at the same time as major strategic investments in IT infrastructure took place and represents a pleasing outcome in a challenging financial environment. The group is well placed to meet the challenges and opportunities of the upcoming periods.

Financial Performance

Income

2024 saw the continuation of a highly challenging period for income generation in the charity sector, and Mothers' Union was not immune to this.

Total income increased to £3,121,538 (2023: £ 3,033,296). This is a continuation of recent growth trends but is still below pre-COVID norms and was less than budgeted.

Income from Britain and Ireland member-linked sources overall fell slightly short of budgeted expectations, but reflecting on struggles elsewhere in the UK charity sector, and the ongoing decline in member numbers within Britain and Ireland, the end outcomes are considered reasonable.

Growth was seen in income from key non-member sources, including grant income £618k (2023: £551k), and further improvements are anticipated in the coming years, which will be key to ensuring long-run sustainability.

Income from Trading Activities fell short of budgeted expectations. Retail income fell slightly to £406k (2023: £422k), but given the decline in Britain and Ireland members, this is again considered a reasonable outcome. Income from conference and meeting room hire of £128k (2023: £145k) significantly disappointed, although underlying booking numbers are showing ongoing signs of improvement. The decline versus 2023 was driven by a block booking in that period, which, unexpectedly, did not repeat. Significant growth in income levels from the meeting rooms is anticipated in 2025 and 2026.

Income from investments broadly met expectations and was consistent with the prior period at £313k (2023: £315k).

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Expenditure and Losses

Total expenditure in the period reached £2,884,965 (2023: £2,788,129). This continues an upward trend in recent periods but remains below historic pre-COVID norms.

Expenditure levels came in below budgeted expectations, primarily reflecting challenges in delivering operational plans in line with planned timetables. Significant organic staff cost savings were achieved during the period, in part to help match income levels, but otherwise spending plans remained largely unaffected, particularly those judged to be of future strategic importance.

Expenditure on Charitable activities increased to £2,342,224 (2023: £2,263,415), driven by increased staffing and project expenditure.

Staff costs remain the largest area of expenditure of the group and in the period totalled £1,214,477 (2023: £1,127,943). The 2024 budget originally provided for a higher increase in this period, arising from strategic investments in growing capacity, but recruitment difficulties and positions being held vacant to assist with cost management saw the total expenditure incurred come in below budget.

Ongoing progress is being made with settling provident fund awards; however, due to complications in obtaining the necessary supporting paperwork from beneficiaries, these efforts remain behind schedule. Significantly enhanced levels of expenditure against this fund can be expected over the next 2 years.

As noted last year, thanks to the realignment of our cost base and operational plans over the pandemic period, Mothers' Union remains generally well-positioned to operate sustainably over the mid-term, even in the face of a challenging and uncertain climate for income generation and cost inflation. However, as we prepare for the celebration of our 150th anniversary in 2026, short term expenditure pressures can be expected to arise.

Gains and losses

Net Investment and forex movements totalled gains of £64k (2023: £69k). This was built on the operational surplus, resulting in a total surplus for the year of £301k (2023: £314k).

Financial Position

The operational, investment and Capex outcomes for the year have seen improvements in net assets but a decline in free reserves. Both remained at comfortable levels at the year's end.

The group remains debt-free, and no new facilities were required during the year.

Most balance sheet accounts showed positions broadly consistent with the prior year and historic norms. The only material exceptions to this were: Tangible Fixed Assets £779,059 (2023: £542,682) with the growth being driven by investments in the new CRM; Cash at Bank and in Hand £957,763 (2023: £1,441,874) where the decline was driven by investments in fixed assets and a reduction in creditor balances; Trade Creditors £58k (2023: £124k); and Deferred Income £362k (2023: £724k).

On a consolidated basis, total assets exceeded total liabilities at 31 December 2024 by £4,176,664 (2023: £3,875,834). The Net Current Assets position had remained broadly static, totalling £603,486 (2023: £604,855).

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The Charity continues to benefit from detailed financial planning and oversight, a supportive and committed membership, the availability of investment assets that can be realised at relatively short notice as an option of last resort, and a good degree of control over the timing of grant expenditure. The Trustees therefore remain of the belief that cashflow risk remains manageable in the short term. The residual risks in this area will continue to be addressed in the mid-term by plans for surpluses on future operational budgets.

The balance on unrestricted funds at the year-end was £1,971,529 (2023: £2,077,382). The balance of Restricted Funds was £2,205,135 (2023: £1,798,452).

The trading subsidiary MU Enterprises Limited is covenanted to transfer all profits to Mothers' Union by way of a donation, meaning its net assets only amount to £12 (2023: £12). MU Enterprises Limited is expected to continue trading profitably going forward; however, the Board of Trustees of Mothers' Union have reaffirmed their intention to provide ongoing financial support to MUE on an as-required basis, in recognition of the low net asset position the trading subsidiary is required to maintain.

The trustees are thankful for the stable financial platform that has been achieved in recent years and remain committed to driving forward our transformation plans to ensure the movement can remain sustainable in the long term. This approach will likely see a small weakening of our financial position in 2025 and 2026 as we invest for the future, but this anticipated outcome will be with a view towards achieving genuine long-term sustainability.

Capital Expenditure

Total Capital expenditure during the year was £324,564 (2023: £27,382). This consisted predominantly of work on the development of the CRM solution, IT equipment renewal and building improvements.

Future Financial Plans

The Trustees continue to acknowledge the importance of diversifying income streams to strengthen the financial sustainability of the charity, particularly with a view to enabling it to cope with anticipated future demographic challenges within the B&I membership. They also remain acutely aware of the need to maintain and grow financial reserves, which had recovered back into the acceptable range after a decade in which they had consistently been lower than ideal. The necessity of this has been amply demonstrated by the economic shocks suffered in recent years.

The Trustees had previously committed to running budgets with break-even or surplus positions shown on the general unrestricted fund, with effect until free reserve levels had recovered to the desired level. They remain committed to this path in the long term but believe it will be appropriate to run at a deficit over the 2025-26 window to deliver the new fundraising strategy, which is intended to secure enhanced and sustainable income level increases over the back half of the decade. The trustees also believe that the upcoming 150th anniversary of the founding of Mothers' Union presents an enormous opportunity to build awareness of the movement, and believe investing in profile-raising events and initiatives

A number of significant strategic projects remain underway to help address these risks.

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The new fundraising strategy, agreed in early 2023, also forms a key plank of the movement's response to these sustainability challenges.

Options for the future of the movement's headquarters, Mary Sumner House, remain under active consideration. Planning approval was formally granted in 2021 for a major redevelopment aimed at securing the long-term value of the asset and maximising the financial contribution it could make towards supporting charitable activities. This planning approval has now been secured in perpetuity, but commercial property market conditions mean the project has not been progressed beyond this at this time. Opportunities for disposal of the building also remain under consideration. The Board are aiming to make decisions concerning the most appropriate course of action during 2026.

Financial Control Environment

The Board approves an annual budget before the commencement of each financial year. This budget is subsequently monitored and scrutinised by staff and Trustees as a comparison of the monthly and quarterly management accounts.

All expenditure must be authorised by a budget holder prior to it going forward for payment. Budget and sub-budget holders are identified at the time the budget is approved. Single transaction authority limits within total allocated budgets are determined by Job role.

Policies and controls are in place to cover all aspects of financial processing. Detailed controls over funds and cheques are also in place. Multiple signatories are required to instigate any payments.

The adequacy of the control environment is periodically assessed by both the Board and the Audit and Risk Committee. The internal controls environment has recently been reconstructed as part of the implementation of the new Finance Package and a restructure within the finance team.

Investment Policy

The Trustees have full discretion to invest funds not immediately needed as they see appropriate. Every effort is made to ensure that the funds are invested to maximise returns without placing funds at undue risk or compromising ethical integrity. Therefore, to safeguard the assets of the Charity, the Trustees have adopted a low-risk policy and have invested solely in diversified Britain and Ireland-based funds, splitting the portfolio of investments equally between the M&G Group Charifund and the various CBF Church of England Funds managed by CCLA.

The Trustees are happy with the performance of the charity's investment portfolio over a challenging period, and have reaffirmed that the management of Mothers' Union's investments and the current asset allocation strategy are appropriate.

Reserves and Fund Accounting

MU's reserves are a mix of unrestricted funds and restricted funds

The Trustees have calculated free reserves (those reserves available for general purposes) at 31 December 2024 as follows:

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Total Funds at 31/12/24	£ 4,176,664
Less total restricted funds	£ (2,205,135)
Less total designated funds	£ (517,723)
Less unrestricted tangible fixed assets	£ (779,059)
Free Reserves at 31/12/24	£ 674,747

The Trustees have set a target level for free reserves of between £700,000 and £1,700,000, which represents approximately 6 to 9 months of unrestricted expenditure of the Charity based on long-run expenditure levels on the fund. Free reserves are presently £674,747, which is slightly below the lower end of the range the Trustees believe is appropriate.

The Trustees intend to manage the financial affairs and planning of the charity so that reserves are at the upper end of the desired range by the end of the decade, to ensure the financial stability of the movement. However, it is understood that in the immediate term, free reserve levels may need to decline slightly as the charity deals with the impacts of inflation and ongoing disruption to income generation.

The reserves policy for Restricted Funds is for sufficient assets to be held to meet the obligations of each fund, and this was again the case as at 31 December 2024.

During 2021, the Trustees confirmed plans to close and spend out the Provident fund over an accelerated timeframe. The intention is for all valid claims to be paid out in full by the end of 2026.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the Annual Report and the financial statement in accordance with applicable law and regulations.

Charity law in England and Wales requires the Trustees to prepare financial statements for each financial year. Under the law, the Trustees have elected to prepare the financial statements in accordance with United Kingdom Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the charity and group and of the surplus or deficit for that period. In preparing those financial statements, the Trustees are required to:

select suitable accounting policies and then apply them consistently;

observe the methods and principles of the Charities SORP;

make judgements and estimates that are reasonable and prudent;

follow applicable accounting standards, and

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Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and group and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Provision of information to auditors

So far as each of the Trustees at the time the report is approved is aware:

there is no relevant audit information of which the auditors are unaware and,

they have taken all the steps they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Approved by the Trustees on 30 October 2025 and signed on their behalf by:

Kathleen Snow

Worldwide President and Trustee

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Independent auditor's report to the trustees of Mothers' Union

Opinion

We have audited the financial statements of Mothers' Union ('the parent charity') for the year ended 31 December 2024 which comprise the consolidated statement of financial activities, the group and parent charity balance sheets, the consolidated statement of cash flows and the notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- Give a true and fair view of the state of the group and parent charity's affairs as at 31 December 2024 and of the group's incoming resources and application of resources, for the year then ended
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- Have been prepared in accordance with the requirements of the Charities Act 2011

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on Mothers' Union's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Independent auditor's report to the trustees of Mothers' Union

Other Information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report the fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- The information given in the trustees' annual report is inconsistent in any material respect with the financial statements
- Sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- We have not received all the information and explanations we require for our audit

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group and the parent charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or the parent charity or to cease operations, or have no realistic alternative but to do so.

Independent auditor's report to the trustees of Mothers' Union

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud are set out below.

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, and the audit and risk committee, which included obtaining and reviewing supporting documentation, concerning the group's policies and procedures relating to:
 - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
 - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the group operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the group from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.

Independent auditor's report to the trustees of Mothers' Union

- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the parent charity's trustees as a body, in accordance with section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the parent charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the parent charity and the parent charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Noelia Serrano

Date 31 October 2025

Sayer Vincent LLP, Statutory Auditor

110 Golden Lane, LONDON, EC1Y 0TG

Sayer Vincent LLP is eligible to act as auditor in terms of section 1212 of the Companies Act 2006

The Mothers' Union

Consolidated statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 December 2024

		2024			2023		
	Note	Unrestricted £	Restricted £	Total £	Unrestricted £	Restricted £	Total £
Income from:							
Subscriptions, Donations & Legacies	2	1,518,161	754,801	2,272,962	1,611,945	522,349	2,134,294
Other trading activities							
Trading income – MU Enterprises	12	535,616	–	535,616	566,859	–	566,859
Sale of Publications and other income		–	–	–	16,229	–	16,229
Investments	3	289,724	23,236	312,960	291,984	23,930	315,914
Total income		2,343,501	778,037	3,121,538	2,487,017	546,279	3,033,296
Expenditure on:							
Raising funds							
Trading expenditure – MU Enterprises	12	444,412	–	444,412	409,540	–	409,540
Fundraising		96,757	1,572	98,329	115,174	–	115,174
Charitable activities	4	1,957,607	384,617	2,342,224	1,854,058	409,357	2,263,415
Total expenditure		2,498,776	386,189	2,884,965	2,378,772	409,357	2,788,129
Net income before net gains on investments		(155,275)	391,848	236,573	108,245	136,922	245,167
Net gains on investments	11	50,987	14,835	65,822	40,468	35,166	75,635
Net (losses) on foreign exchange		(1,565)	–	(1,565)	(6,238)	–	(6,238)
Net income for the year	5	(105,853)	406,683	300,830	142,475	172,088	314,563
Reconciliation of funds:							
Total funds brought forward		2,077,382	1,798,452	3,875,834	1,934,907	1,626,364	3,561,271
Total funds carried forward		1,971,529	2,205,135	4,176,664	2,077,382	1,798,452	3,875,834

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 21a to the financial statements.

The Mothers' Union

Balance sheets

As at 31 December 2024

	Note	The group 2024 £	2023 £	The charity 2024 £	2023 £
Fixed assets:					
Tangible assets	10	779,059	542,682	779,059	542,682
Investments:					
Subsidiary undertaking	12	-	-	12	12
Other investments	11	2,794,119	2,728,297	2,794,119	2,728,297
		3,573,178	3,270,979	3,573,190	3,270,991
Current assets:					
Stocks	15	30,786	28,052	2,550	2,550
Debtors	16	293,408	253,041	354,119	444,275
Short term deposits		5,218	5,218	5,218	5,218
Cash at bank and in hand		957,763	1,441,874	865,748	1,231,661
		1,287,175	1,728,185	1,227,635	1,683,704
Liabilities:					
Creditors: amounts falling due within one year	17	(683,690)	(1,123,330)	(624,161)	(1,078,861)
Net current assets		603,486	604,855	603,474	604,843
Total net assets		4,176,664	3,875,834	4,176,664	3,875,834
Funds:	21a				
Restricted income funds		2,205,135	1,798,452	2,205,135	1,798,452
Unrestricted income funds:					
Designated funds		517,723	427,327	517,723	427,327
General funds		1,453,806	1,650,055	1,453,806	1,650,055
Total unrestricted funds		1,971,529	2,077,382	1,971,529	2,077,382
Total funds		4,176,664	3,875,834	4,176,664	3,875,834

The financial statements and notes were approved and authorised for issue by the Board of Trustees on 30 October 2025 and signed on its behalf by

Kathleen Snow
Worldwide President and Trustee

The Mothers' Union

Consolidated statement of cash flows

For the year ended 31 December 2024

	Note	2024 £	£	2023 £	£
Cash flows from operating activities					
Net income for the reporting period (as per the statement of financial activities)		300,830		314,563	
Depreciation charges		88,187		81,705	
(Gains) on investments		(65,822)		(75,635)	
Dividends, interest and rent from investments		(312,960)		(315,914)	
(Increase) in stocks		(2,734)		(1,124)	
(Increase) in debtors		(40,367)		(43,205)	
(Increase) / Decrease in creditors		(439,641)		751,027	
Net cash (used in) / provided by operating activities		(472,507)		711,417	
Cash flows from investing activities:					
Dividends, interest and rents from investments		312,960		315,914	
Purchase of fixed assets		(324,564)		(27,382)	
Net cash (used in) / provided by investing activities		(11,604)		288,532	
Change in cash and cash equivalents in the year		(484,111)		999,949	
Cash and cash equivalents at the beginning of the year		1,447,092		447,143	
Cash and cash equivalents at the end of the year		962,981		1,447,092	
Analysis of cash and cash equivalents and of net debt					
		At 1 January 2024 £	Cash flows £	At 1 December 2024 £	
Cash at bank and in hand		1,441,874	(484,111)	957,763	
Short term deposits		5,218	-	5,218	
Total cash and cash equivalents		1,447,092	(484,111)	962,981	

1 Accounting policies

a) Statutory information

Mothers' Union is a charity registered in England and Wales (registration number: 240531) and is also a Royal Charter company limited by guarantee (registration number RC000256).

The charity's registered office address is 24 Tufton Street, London, SW1P 3RB.

b) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) – (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

These financial statements consolidate the results of the charity and its wholly-owned subsidiary M.U. Enterprises Limited on a line by line basis. Transactions and balances between the charity and its subsidiary have been eliminated from the consolidated financial statements. Balances between the two entities are disclosed in the notes of the charity's balance sheet. A separate statement of financial activities, or income and expenditure account, for the charity itself is not presented because the charity has taken advantage of the exemptions afforded by section 408 of the Companies Act 2006. A summary of the result for the year is disclosed in the notes to the accounts.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

c) Critical accounting judgements and key sources of estimation uncertainty

The preparation of financial statements requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the charity's accounting policies. In the application of the accounting policies, Trustees are required to make judgement, estimates, and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affected current and future periods.

The discount rate of the future deficit recovery payments towards the charity's defined benefit pension scheme, which is recognised as a liability in the accounts, is a key source of estimation uncertainty. Further details can be found in note 19. In the view of the Trustees, no other assumptions concerning the future or estimation uncertainty affecting assets or liabilities at the balance sheet date are likely to result in a material adjustment to their carrying amounts in the next financial year.

d) Public benefit entity

The charity meets the definition of a public benefit entity under FRS 102.

e) Going concern

The trustees have reviewed the charity's financial position, reserves levels and future plans and consider that despite the tough operational circumstances, there are no foreseeable material uncertainties about the Charity's ability to continue as a going concern.

1 Accounting policies (continued)

f) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Subscriptions:

Diocesan subscriptions to the General Fund are dealt with on an accrual basis. Receipts from dioceses for subscriptions for *Families First* magazine for the following year have been treated as deferred income in the accounts of the trading subsidiary. All other subscriptions are dealt with within the accounts of the period in which they are received.

Donations and legacies:

Donations and gifts are included in full in the Statement of Financial Activities when there is entitlement, probability of receipt and the amount of income receivable can be measured reliably.

Grants received:

Grants are recognised in full in the Statement of Financial Activities in the year in which the charity has entitlement to the income, the amount of income receivable can be measured reliably and there is probability of receipt.

Government Grants:

Government grants are accounted under the accruals model as permitted by FRS 102. Grants of a revenue nature are recognised in the Statement of Financial Activities in the same period as the related expenditure.

Income from Investments and Short-Term Deposits:

Income from investments and short-term deposits includes taxation recoverable in respect of that income.

g) Fund accounting

Mothers' Union has various types of funds which require separate disclosure. These are as follows:

Restricted funds:

These funds receive income, which are earmarked by the donor for specific purposes, where these purposes are within the overall aims of the organisation. These funds may be income only (where the capital must be retained) or income and capital (where the income derived therein may be fully utilised). Details of restricted funds managed by the Charity are set out in note 21.

Unrestricted funds:

Income received into the general unrestricted fund is expendable at the discretion of the Trustees in the furtherance of the objectives of the Charity. Funds may be held in reserve in this fund to meet general expenditure and working capital needs.

Designated funds:

Designated funds are unrestricted funds that have been set aside to support particular workstreams or projects. They differ from restricted funds as no formal legal restriction exists. Designated funds can be created to support specific foreseeable operational expenditure needs; to separate funds donated for particular projects where a formal restriction has not been created; or to support planned capital expenditure projects.

h) Expenditure

Expenditure is accounted for an accruals basis and include attributable VAT, which cannot be recovered.

Expenditure is allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned based on the direct costs of each activity. Governance costs include the cost of governance arrangements which relate to the general running of the Charity, including strategic planning for its future developments, external audit, any legal advice for the Trustees, and all costs of complying with constitutional and statutory requirements, such as the costs of the Trustees' meetings and of preparing the statutory accounts and satisfying public accountability.

i) Grants payable

Grants are normally charged in the period in which they are paid. In the case of the annual grants from the General Fund made to dioceses in Britain and Ireland for general purposes, these are charged in the year for which they are approved.

1 Accounting policies (continued)

j) Tangible fixed assets

In accordance with the Statement of Recommended Practice on Accounting and Reporting by Charities, the freehold property in Westminster, the only property used by the charity on a continuing basis, is stated at cost in the balance sheet.

Assets with a value in excess of £500 or with a useful life over 5 years have been capitalised. Assets that have no further useful life or those that have been scrapped have been written off at cost less accumulated depreciation.

For the property, no depreciation is charged on the original building on the basis that the estimated remaining useful life of the property exceeds 50 years and the property has a high residual value, particularly due to the high value of land in Westminster. This is subject to an annual impairment review. Improvement to property and other tangible fixed assets are depreciated over their expected useful lives on the straight-line basis as follows:

●	Property improvement	4% after the first year
●	Office furniture and equipment	20%
●	Computer equipment, Software and Peripherals	10%–20%

Depreciation is not charged until the asset has been brought into use.

k) Investments

Investments are stated in the balance sheet at their gross market value as at the balance sheet date without provision for potential costs relating to the disposal of these. All movements in value arising from investment changes or revaluation are shown in the Consolidated Statement of Financial Activities.

Investments in subsidiaries

Investments in subsidiaries are at cost.

l) Stocks

Stocks are stated at the lower of cost and net realisable value. Specific provision is made for obsolete and slow-moving stock on an item by item basis. Stock of publications for resale held by the charity has been shown at cost.

m) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

n) Short term deposits

Bank deposits, which are not repayable on demand without penalty, are treated as short-term investments.

o) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

p) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

q) Financial instruments

The charity only has both basic and non-basic financial assets and financial liabilities. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. Non-basic financial instruments are measured at fair value with any gain or loss going to the statement of financial activities. Full details are given in the financial instruments note.

r) Pension Costs

Mothers' Union participates in the Pension Builder (Defined Contribution) and Defined Benefits Scheme (closed to new entrants), both of which are part of the Church Workers Pension Fund. As the charity is unable to identify its share of the underlying assets and liabilities in the scheme on a consistent and reasonable basis, it takes a multi-employer exemption under FRS102 and so accounts for the scheme as if it were a defined contribution scheme. Pension costs are accounted for on the basis of contributions payable for the year.

2 Income from subscriptions, donations & legacies

	Unrestricted £	Restricted £	2024 Total £	Unrestricted £	Restricted £	2023 Total £
Membership subscriptions & donations	1,035,705	40,781	1,076,486	1,116,978	3,977	1,120,955
Other donations and legacies	482,456	95,950	578,406	414,275	47,591	461,866
Grants	–	618,070	618,070	80,692	470,781	551,473
	1,518,161	754,801	2,272,962	1,611,945	522,349	2,134,294

3 Income from investments

	Unrestricted £	Restricted £	2024 Total £	Unrestricted £	Restricted £	2023 Total £
Rental income	174,031	–	174,031	180,568	–	180,568
Investment trusts	101,331	23,236	124,567	96,574	23,930	120,504
Short-term deposits	14,362	–	14,362	14,842	–	14,842
	289,724	23,236	312,960	291,984	23,930	315,914

The Mothers' Union

Notes to the financial statements

For the year ended 31 December 2024

4 Expenditure

a) Analysis of charitable activities

	Grants 2024 £	Direct costs 2024 £	Support costs 2024 £	Total 2024 £
Transforming Lives	260,263	310,265	136,326	706,854
Nurturing Membership	–	348,669	162,207	510,876
Accessing Necessary Resources	9,345	286,282	154,436	450,063
Building Firm Foundations	21,186	324,179	329,066	674,431
	290,794	1,269,395	782,035	2,342,224

2023 comparatives

	Grants 2023 £	Direct costs 2023 £	Support 2023 £	Total 2023 £
Transforming Lives	260,263	313,507	137,277	711,047
Nurturing Membership	–	328,245	114,278	442,523
Accessing Necessary Resources	64,810	272,628	119,806	457,244
Building Firm Foundations	4,997	352,323	295,282	652,602
	330,070	1,266,702	666,643	2,263,415

b) Analysis of Support Costs

	Governance 2024 £	Administration 2024 £	Premises & IT 2024 £	Depreciation 2024 £	Total 2024 £
Transforming Lives	14,499	54,334	51,836	9,220	136,326
Nurturing Membership	14,499	80,215	51,836	9,220	162,207
Accessing Necessary Resources	37,361	49,582	51,836	9,220	154,436
Building Firm Foundations	14,499	59,877	187,725	60,528	329,066
	80,856	244,008	343,231	88,187	756,282

2023 comparatives

	Governance 2023 £	Administration 2023 £	Premises & IT 2023 £	Depreciation 2023 £	Total 2023 £
Transforming Lives	16,809	75,671	51,833	6,478	150,790
Nurturing Membership	16,809	52,672	51,833	6,478	127,791
Accessing Necessary Resources	18,727	56,282	51,833	6,478	133,319
Building Firm Foundations	16,809	73,394	156,308	62,284	308,795
	69,155	258,018	311,806	81,716	720,696

Support costs are allocated in the ratio of staff time, space occupied, grants paid, and direct costs.

The Mothers' Union

Notes to the financial statements

For the year ended 31 December 2024

4 Expenditure (continued)

c) Grant Payments

Mothers' Union made grant payments to 40 affiliates of Mothers' Union during the year (2023: 45), which include grants for programmes, salary and travel costs for Community Development Coordinators and other project related costs such as equipment. The total of grants paid and the nature of the activities funded is set out above. No grants were made to individuals.

The largest recipient of grant funding in the year was Mothers' Union Tanzania which received total grants of £121,890. In 2024, there were no individual grants made of more than £34,226.

d) Analysis of Governance Costs

	2024	2023
	£	£
Audit and accountancy fees	24,232	24,990
Board costs	33,762	43,551
Apportionment of Staff costs	22,862	-
	<u>80,856</u>	<u>68,541</u>

The Mothers' Union

Notes to the financial statements

For the year ended 31 December 2024

5 Net income for the year

This is stated after charging:

	2024	2023
	£	£
Depreciation of tangible fixed assets	88,187	81,705
Auditor's remuneration (excluding VAT):		
Audit of parent charity	18,800	17,900
Audit of M.U. Enterprises Limited	5,500	5,300
Other services	6,525	7,300

6 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2024	Restated 2023
	£	£
Salaries and wages	1,029,991	961,920
Social security costs	110,682	101,301
Operating costs of defined benefit pension schemes	63,539	59,325
Temporary staff	10,265	5,397
	1,214,477	1,127,943
Less:		
Recharged to subsidiary undertaking	(157,299)	(163,440)
Net salary expenditure, borne by the Charity	1,057,178	964,503

The number of employees with annual remuneration in excess of £60,000, excluding pension contributions to the Church Workers Pension Fund administered by Church of England:

	2024	2023
	No.	No.
£60,000 – £69,999	3	2
£70,000 – £79,999	1	–
£80,000 – £89,999	–	1
£90,000 – £99,999	1	–

Total remuneration paid to key management personnel totalled £410,862 for 2024 (2023: £318,495), which includes pension contribution of £17,655 (2023: £13,393). Out of this, £32,675 (2023: £9,304) was charged to the subsidiary (M.U. Enterprises) as Directors' remuneration.

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2023: £nil). No charity trustee received payment for professional or other services supplied to the charity (2023: £nil). The Charity paid £1,680 for Trustee indemnity insurance (2023: £1,600).

Trustees expenses of £7,822 were claimed in 2024 by 9 trustees (2023: £1,919 by 3 trustees). These related to travel and accommodation costs to attend Board meetings or official Mothers Union trips where the trustees were representing the Board.

7 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 27 (2023: 25).

8 Related party transactions

There are no related party transactions to disclose for 2024 (2023: none).

Aggregate donations of £nil were received from Trustees during 2024 (2023: £80).

The Mothers' Union

Notes to the financial statements

For the year ended 31 December 2024

9 Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes. The charity's trading subsidiary M.U. Enterprises Limited distributes under Gift Aid available profits to the parent charity. Its charge to corporation tax in the year was:

	2024	2023
	£	£
UK corporation tax at 19%	-	-

10 Tangible fixed assets

The group and charity

	Freehold property	Office Furniture & Equipment	Computer equipment, Software and Peripherals	Total
	£	£	£	£
Cost				
At the start of the year	569,850	552,930	793,079	1,915,859
Additions in year	-	56,684	267,880	324,564
At the end of the year	569,850	609,614	1,060,959	2,240,423
Depreciation				
At the start of the year	124,955	540,459	707,763	1,373,177
Charge for the year	22,690	6,729	58,768	88,187
At the end of the year	147,645	547,188	766,531	1,461,364
Net book value				
At the end of the year	422,205	62,426	294,428	779,059
At the start of the year	444,895	12,471	85,316	542,682

Mothers' Union owns the freehold property in Westminster consisting of the office premises and chapel, representing an original capital expenditure of £65,492 in 1925, this amount having been received by Mothers' Union from various sources, both home and overseas. The Trustees consider that the market value of the freehold property is in excess of the carrying cost in the Balance Sheet.

As explained in the statement of accounting policies, the cost of this property is shown in the Balance Sheet in accordance with the Statement of Recommended Practice on Accounting and Reporting by Charities.

Within computer equipment, Software and Peripherals at 31 March 2025 are costs of £258,789, depreciation of £18,482 and net book value of £240,30 in relation to the new CRM system (2023: Nil).

All of the above assets are used for charitable purposes.

11 Investments

The group and charity

	Unrestricted Funds	Restricted Fund Overseas	Other restricted funds	2024 total	2023 total
	£	£	£	£	£
<i>Market Value:</i>					
At beginning of year	1,211,167	892,411	624,719	2,728,297	2,652,662
Gains	28,993	21,994	14,835	65,822	75,635
At end of year	1,240,160	914,405	639,554	2,794,119	2,728,297
<i>Being at market value:</i>					
Investment trusts	1,218,580	909,618	639,554	2,767,753	2,701,494
Shares in UK listed companies	4,786	21,580	4,786	26,366	26,803
	1,240,160	914,405	639,554	2,794,119	2,728,297

All investments were in UK investment trusts, and UK listed companies.

The Mothers' Union

Notes to the financial statements

For the year ended 31 December 2024

12 Subsidiary undertaking

The charity owns the whole of the issued share capital of M.U. Enterprises Limited, a company registered in England (company number is 02848474). The registered office address is Mary Sumner House, 24 Tufton Street, London, SW1P 3RB. The principal activities of the company are the sale of publications, cards and gifts, the publication of the magazine Families First, and the letting of conference rooms.

The interests of Mothers' Union are:

	Share Capital	
	2024	2023
	£	£
At beginning and end of year	12	12

Advances, where made, are secured by way of a fixed and floating charge over the assets of the company, under a debenture dated 14 December 1995.

All activities have been consolidated on a line by line basis in the statement of financial activities. Available profits are distributed under Gift Aid to the parent charity.

A summary of the results of the subsidiary is shown below:

	2024	2023
	£	£
Turnover	535,616	566,859
Cost of sales	(355,055)	(343,131)
Gross profit	180,561	223,728
Administrative expenses	(164,357)	(141,410)
Profit on ordinary activities before interest and taxation	16,204	82,318
Interest receivable and similar income	4,466	3,176
Profit on ordinary activities before taxation	20,670	85,494
Taxation on profit on ordinary activities	-	-
Profit for the financial year	20,670	85,494
Retained earnings		
Total retained earnings brought forward	-	(53,353)
Profit for the financial year	20,670	85,494
Distribution under Gift Aid to parent charity	(20,670)	(32,141)
Total retained earnings carried forward	-	-

Administrative expenses include rent payable to Mothers' Union of £28,500 (2023: £28,500). A donation of £21,745 has been made to Mothers' Union under a deed of covenant (2023: £32,141).

The aggregate of the assets, liabilities and reserves was:

Assets	196,330	274,017
Liabilities	(196,318)	(274,005)
Reserves	12	12

Amounts owed to the parent undertaking are shown in note 16.

The Mothers' Union

Notes to the financial statements

For the year ended 31 December 2024

13 Parent charity

The parent charity's gross income and the results for the year are disclosed as follows:

	2024	2023
	£	£
Gross income	2,630,626	2,498,610
Result for the year	235,003	166,592

14 Associated Charities

The Mothers' Union is active in 34 Provinces of the worldwide Anglican Communion. Each of the Provincial organisations is independent and accordingly their assets and results are not included in these accounts. The Charity is also at work in dioceses of the Church of England, the Church in Wales, the Church of Ireland and the Scottish Episcopal Church. Each diocesan organisation is autonomous and therefore their assets and results are not included in these accounts either.

15 Stocks

	The group		The charity	
	2024	2023	2024	2023
	£	£	£	£
Goods for resale	30,786	28,052	2,550	2,550
	30,786	28,052	2,550	2,550

16 Debtors

	The group		The charity	
	2024	2023	2024	2023
	£	£	£	£
Trade debtors	188,552	159,884	112,763	122,241
Amounts due from subsidiary undertakings	(1,075)	-	135,715	229,535
Staff season ticket and other loans	1,549	2,978	1,549	2,978
Other debtors	23,573	34,972	23,573	34,314
Prepayments	80,809	55,207	80,519	55,207
	293,408	253,041	354,119	444,275

17 Creditors: amounts falling due within one year

	The group		The charity	
	2024	2023	2024	2023
	£	£	£	£
Trade creditors	58,258	123,509	17,221	99,649
Taxation and social security	26,208	42,722	16,204	31,165
Other creditors	23,836	33,296	23,836	33,344
Accruals	214,463	199,577	204,900	190,477
Deferred Income	362,000	724,226	362,000	724,226
	683,690	1,123,330	624,161	1,078,861

The Mothers' Union

Notes to the financial statements

For the year ended 31 December 2024

18 Pension schemes

The Mothers' Union participates in the Defined Benefits Scheme section and the Pension Builder Section of the Church Workers Pension Fund (CWPF) for lay staff. The scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Employer and the other participating employers.

The Church Workers Pension Fund (CWPF) has a section known as the Defined Benefits Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Defined Benefits Scheme

The Defined Benefits Scheme ("DBS") section of the Church Workers Pension Fund provides benefits for lay staff based on final pensionable salaries.

For funding purposes, DBS is divided into sub-pools in respect of each participating employer as well as a further sub-pool, known as the Life Risk Pool. The Life Risk Pool exists to share certain risks between employers, including those relating to mortality and post-retirement investment returns.

The division of the DBS into sub-pools is notional and is for the purpose of calculating ongoing contributions. They do not alter the fact that the assets of the DBS are held as a single trust fund out of which all the benefits are to be provided. From time to time, a notional premium is transferred from employers' sub-pools to the Life Risk Pool and all pensions and death benefits are paid from the Life Risk Pool.

The scheme is a multi-employer scheme as described in Section 28 of FRS 102. It is not possible to attribute DBS assets and liabilities to specific employers, since each employer, through the Life Risk Section, is exposed to actuarial risks associated with the current and former employees of other entities participating in DBS. This means that contributions are accounted for as if DBS were a defined contribution scheme. The pensions costs charged to the SoFA during the year are contributions payable towards benefits and expenses accrued in that year (2024: £nil, 2023: £nil).

If, following an actuarial valuation of the Life Risk Pool, there is a surplus or deficit in the pool, further transfers may be made from the Life Risk Pool to the employers' sub-pools, or vice versa. The amounts to be transferred (and their allocation between the sub-pools) will be settled by the Church of England Pensions Board on the advice of the Actuary.

A valuation of DBS is carried out once every three years. The most recently finalised valuation was carried out as at 31 December 2022. In this 2022 valuation, the Life Risk Section was shown to be in surplus by £7m therefore no deficit contributions are required at this time into the employers' sub-pool.

Due to the improvements in the projected funding position of the Fund, the Church of England Pensions Board agreed that deficit contributions should cease with effect from 31 December 2022 for employers whose pools were estimated to be materially in surplus. As a result, there is no obligation recognised as a liability within the Employer's financial statements as at 31 December 2022. A liability has been recognised at earlier dates due to a previously agreed deficit recovery payment therefore this has been reversed as at the yearend, reducing the costs for 2022.

The movement in the provision is set out below:

	2024	2023
	£	£
Balance Sheet Liability as at 1 January	--	-
Deficit contribution paid	-	-
Interest	-	-
Remaining charge to balance sheet liability * (recognised in SoFA)	-	-
	<hr/>	<hr/>
Balance Sheet Liability as at 31 December	-	-
	<hr/> <hr/>	<hr/> <hr/>

*Comprises change in agreed deficit recovery plan and change in discount rate between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions, set by reference to the duration of the deficit recovery payments:

	2024	2023	2021
Discount rate	n/a	0%	1.40%

Discount rate is not applicable in 2022 due to the liability being nil.

The legal structure of the scheme is such that if another employer fails, the employer could become responsible for paying a share of that employer's pension liabilities.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as defined benefit schemes.

Pension Builder Classic provides a pension, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable (2023: £59,325, 2022: £63,004)

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2019

For the Pension Builder Classic section, the 2019 valuation revealed a deficit of £4.8m on the ongoing assumptions used. At the most recent annual review effective 1 January 2024, the Board chose to grant a discretionary bonus of 6.7% to both pensions not yet in payment and pensions in payment in respect of service prior to April 1997; and a bonus on pensions in payment in respect of post April 2006 service so that the pension increase was 5% (where usually it would be calculated based on inflation up to 2.5%). This followed improvements in the funding position over 2023. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the 2019 valuation revealed a surplus of £5.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The next valuation is due as at 31 December 2022. Calculations for this are currently under way.

The legal structure of the scheme is such that if another employer fails, Mothers' Union could become responsible for paying a share of the failed employer's pension liabilities.

19 Contingent liability

As noted in the trustees' annual report, the charity holds a Provident fund for payments to overseas employees relating to historic employment benefits. Where individuals with a valid claim from the fund have made contact with the charity, we have been able to calculate the level of payment due and, where unpaid at year end, these are accrued into the accounts. While local dioceses are working with the charity to contact those with a potential claim, it is not possible to reliably estimate the number of claims that will become payable. Therefore no provision has been made into the accounts for unclaimed payments. However, as shown in note 22, the Overseas Provident funds for any future payments are restricted and therefore set aside from the charity's free reserves.

The Mothers' Union

Notes to the financial statements

For the year ended 31 December 2024

20a Analysis of group net assets between funds (current year)

	Designated Funds £	Unrestricted General Funds £	Restricted Funds £	Total funds £
Tangible fixed assets	-	779,059	-	779,059
Investments	-	1,240,160	1,553,959	2,794,119
Net current assets	517,723	(565,413)	651,177	603,487
Net assets 31 December 2024	517,723	1,453,806	2,205,135	4,176,665

20b Analysis of group net assets between funds (prior year)

	Designated Funds £	Unrestricted General Funds £	Restricted Funds £	Total funds £
Tangible fixed assets	-	542,682	-	542,682
Investments	-	1,252,025	1,476,272	2,728,297
Net current assets	427,327	(144,652)	322,180	604,855
Net assets 31 December 2023	427,327	1,650,055	1,798,452	3,875,834

21a Movements in funds (current year)

	At 1 January 2024 £	Income & gains £	Expenditure & losses £	Investment Gains £	Transfers £	At 31 December 2024 £
Restricted funds:						
Relief	864,817	-	(11,373)	-	-	853,444
Overseas Provident	529,926	23,236	(3,297)	14,835	-	564,700
Britain & Ireland Development Fund	10,318	-	(1,354)	-	-	8,964
DRC 2021	5,021	-	-	-	-	5,021
GBV 2022	4,000	-	(1,485)	-	-	2,515
SS 2023	46,781	-	(46,781)	-	-	-
Tanzania KSC 2024	25,576	-	(25,576)	-	-	-
Burundi 2025	-	91,200	(1,572)	-	-	89,628
MSH Fund	31,155	841	-	-	-	31,996
Five Talents	-	88,125	(88,105)	-	-	20
ERD Funds	(10,219)	71,307	(29,117)	-	-	31,971
Community of St Denys Funds	277,000	362,000	(108,000)	-	-	531,000
Other Funds	14,077	141,328	(69,529)	-	-	85,876
Total restricted funds	1,798,452	778,037	(386,189)	14,835	-	2,205,135
Unrestricted funds:						
Designated funds:						
Overseas	293,421	163,779	(154,076)	21,995	-	325,118
Relief	58,934	18,459	-	-	-	77,393
Britain & Ireland Development Fund	37,643	32,354	(4,547)	-	-	65,450
Other Funds	37,329	12,440	(7)	-	-	49,762
Total designated funds	427,327	227,033	(158,631)	21,995	-	517,723
General funds	1,650,055	2,116,468	(2,340,145)	27,428	-	1,453,806
Total unrestricted funds	2,077,382	2,343,501	(2,498,776)	49,422	-	1,971,529
Total funds	3,875,834	3,121,538	(2,884,965)	64,257	-	4,176,664

The narrative to explain the purpose of each fund is given at the foot of the note below.

The Mothers' Union

Notes to the financial statements

For the year ended 31 December 2024

21b Movements in funds (prior year)

	At 1 January 2023	Income & gains	Expenditure & losses	Investment Gains	Transfers	At 31 December 2023
	£	£	£	£	£	£
Restricted funds:						
Overseas Fund	11,782	100	(11,882)	-	-	-
Relief	872,869	-	(8,052)	-	-	864,817
Overseas Provident	480,204	23,930	(9,374)	35,166	-	529,926
Britain & Ireland Development Fund	25,052	6,957	(21,691)	-	-	10,318
DRC 2021	28,142	-	(23,121)	-	-	5,021
GBV 2022	19,904	2,500	(18,404)	-	-	4,000
SS 2023	89,872	7,381	(50,472)	-	-	46,781
Tanzania KSC 2024	-	39,910	(14,334)	-	-	25,576
MSH Fund	30,077	1,078	-	-	-	31,155
Five Talents	1,103	69,053	(70,156)	-	-	-
ERD Funds	21,234	12,701	(44,154)	-	-	(10,219)
Community of St Denys Funds	-	362,000	(85,000)	-	-	277,000
Other Funds	46,125	20,669	(52,717)	-	-	14,077
Total restricted funds	1,626,364	546,279	(409,357)	35,166	-	1,798,452
Unrestricted funds:						
Designated funds:						
Overseas	231,727	224,629	(203,793)	40,858	-	293,421
Relief	42,794	16,140	-	-	-	58,934
Britain & Ireland Development Fund	27,454	26,996	(16,807)	-	-	37,643
Other Funds	22,674	14,655	-	-	-	37,329
Total designated funds	324,650	282,420	(220,600)	40,858	-	427,327
General funds	1,610,257	2,204,600	(2,164,412)	(391)	-	1,650,055
Total unrestricted funds	1,934,907	2,487,020	(2,385,012)	40,467	-	2,077,382
Total funds	3,561,270	3,033,299	(2,794,369)	75,633	-	3,875,834

Purposes of restricted funds

The income funds of the charity include restricted funds comprising the unexpended balances of donations and grants held on trust to be applied for specific purposes. A brief description of the purposes of each fund is given below:

Overseas Fund – to support the Charity's work in communities worldwide through Mothers' Union dioceses.

Relief – to give emergency relief to families whose lives have met with adversity.

Overseas Provident – to pay for retirement and health costs for overseas Mothers' Union workers, where adequate local arrangements do not exist.

Britain & Ireland Development Fund – support the charity's work in communities in Britain and Ireland through its Mothers' Union dioceses.

DRC 2021 – to fund the 2021 literacy and education project in DRC.

GBV 2022 – to fund the 2022 Gender Based Violence programmes in Africa.

SS 2023 – To fund the 2023/24 Literacy and Trauma Healing programme in South Sudan

Tanzania 2024 – To Fund the expansion of the Kingdom Savings and Credit Programme in Tanzania

MSH Fund – to support refurbishment work relating to Mary Sumner House.

Five Talents Funds – To fund charitable projects where MU has partnered with Five Talents UK (excluding Christmas Appeals)

ERD Funds – to fund charitable projects where MU has partnered with Episcopal Relief and Development (excluding Christmas Appeals)

Other Funds – a grouping of other restricted funds to support charitable projects around the world.

The Mothers' Union

Notes to the financial statements

For the year ended 31 December 2024

Purposes of designated funds

In January 2021, the charity established a number of new designated funds. These were set up to replace existing equivalent restricted funds that have now been closed to new donations.

Overseas Fund – to support the charity's work in communities worldwide through Mothers' Union dioceses.

Relief – to give emergency relief to families and communities whose lives have met with adversity.

Britain & Ireland Development Fund – support the charity's work in communities in Britain and Ireland through its Mothers' Union dioceses.

Other – various funds allocated to pay towards literacy projects.

22 Capital commitments

There were no approved capital commitments at 31 December 2024 (2023: none).

Other Information

Trustees

From January 2025, the Mothers' Union Board of Trustees is:

Worldwide President (Chair)

– Kathleen Snow

Zonal Trustee for Zone A (Korea, Myanmar, North India, South India, Sri Lanka)

– Joy Hla Gyaw

Zonal Trustee for Zone B (Canada, South America, USA, West Indies)

– (Phylis) Ephena Matthew (from July 2025)

Zonal Trustee for Zone C (Aotearoa, New Zealand and Polynesia, Australia, Melanesia, Papua New Guinea)

– Dorothy G Siep

Zonal Trustee for Zone D (Rwanda, Kenya, Tanzania, Uganda, Jerusalem and the Middle East)

– The Revd Mercy Wanjiru

Zonal Trustee for Zone E (Central Africa, Nigeria, South Sudan, Sudan, Southern Africa)

– The Revd Maria van Staden

Zonal Trustee for Zone F (Burundi, Congo, Indian Ocean, West Africa)

– Estelle Dibo

Zonal Trustee for Zone G (Canterbury)

– Julia Jamieson

Zonal Trustee for Zone H (York)

– Dr Deb Lee

Zonal Trustee for Zone I (All-Ireland)

– (Elizabeth) June Butler

Zonal Trustee for Zone J (Scotland)

– The Revd (Kathleen) Ann Wren

Zonal Trustee for Zone K (Wales)

– Lowrie Washington Jones

Safeguarding (Co-opted member)

– Dr Lizabeth Gailer

Independent Policy Trustee (Co-opted)

– Mathilde Nkwirikiye

Trustees who served up to 31 December 2024 were as follows:

Sheran Harper
Catherine Hilton
Jennifer Barton
Thembsie Mchunu
Kathleen Snow
Roshini Mendis
Paul Hindle
Mary Kamwati
Marie-Pierrette Bezara
Iris Sutor
Julia Jamieson
Pamela Abana
Dr Elizabeth Gailer (co-opted from March 2024)
Mathilde Nkwirikiye (co-opted from September 2024)

Registered Office

Mary Sumner House,
24 Tufton Street,
London SW1P 3RB

Auditors

Sayer Vincent LLP, Statutory Auditor
110 Golden Lane, LONDON, EC1Y 0TG

Bankers

National Westminster Bank Plc
57 Victoria Street,
London SW1H 0HN

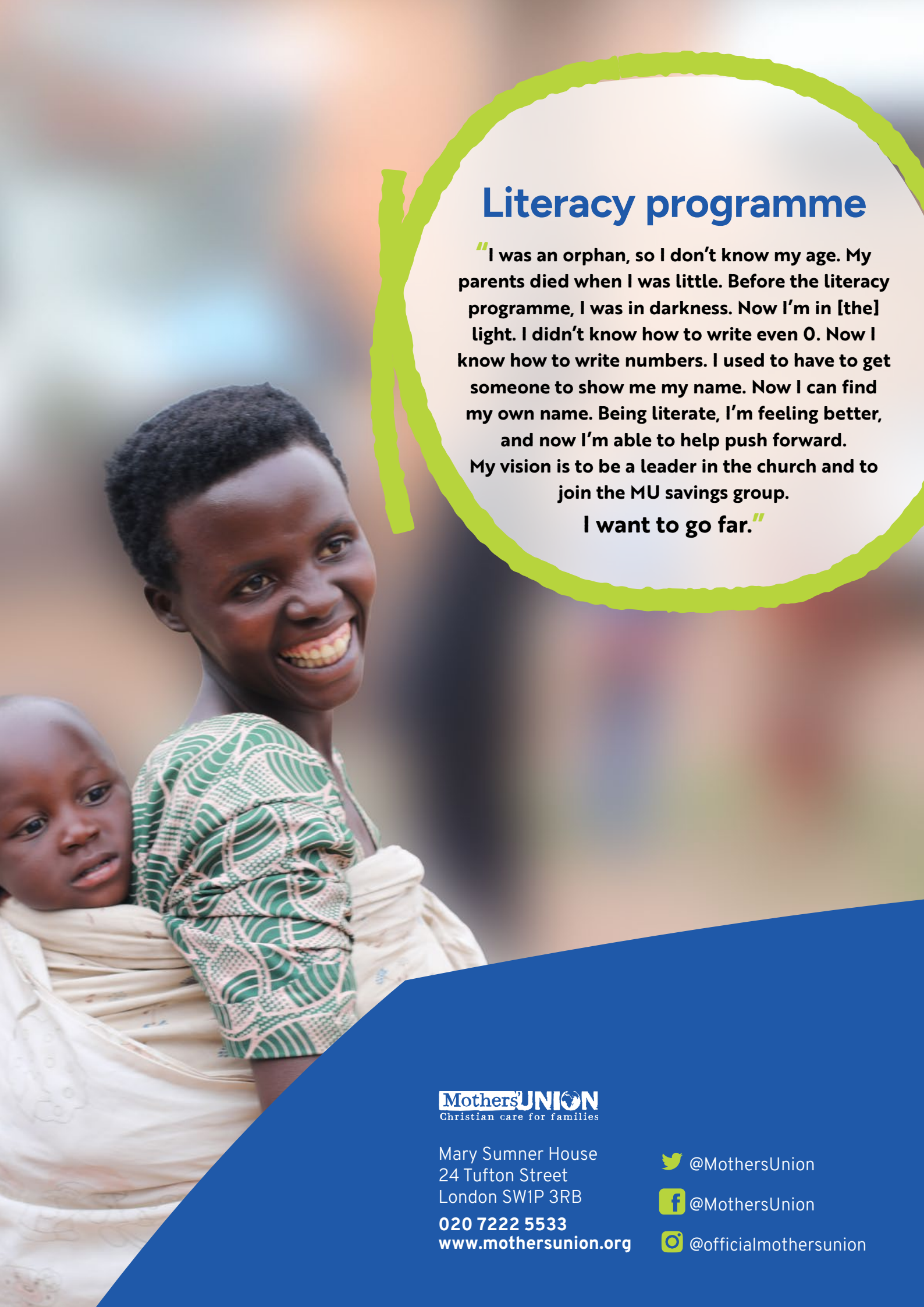
Solicitors

BDB Pitmans LLP
50 Broadway,
London SW1H 0BL

Investment Managers

M&G Securities Ltd
PO Box 6152,
Basildon SS14 0WL

CCLA Investment Management Ltd
80 Cheapside,
London EC2V 6D



Literacy programme

"I was an orphan, so I don't know my age. My parents died when I was little. Before the literacy programme, I was in darkness. Now I'm in [the] light. I didn't know how to write even 0. Now I know how to write numbers. I used to have to get someone to show me my name. Now I can find my own name. Being literate, I'm feeling better, and now I'm able to help push forward. My vision is to be a leader in the church and to join the MU savings group.

I want to go far."

Mothers' UNION
Christian care for families

Mary Sumner House
24 Tufton Street
London SW1P 3RB
020 7222 5533
www.mothersunion.org

 @MothersUnion

 @MothersUnion

 @officialmothersunion

Mothers' Union

England & Wales - Charity number 240531

Accounts



Mothers' Union Annual Report and Accounts 2023

**Bringing about transformational
change and hope**

Mothers' Union, Mary Sumner House, 24 Tufton Street, London, SW1P 3RB.

Mothers' Union, Incorporated by Royal Charter 1926, is a charity registered in England and Wales (Registration No: 240531).

MU Enterprises Ltd (Registered in England No. 2848474) is wholly owned by Mothers' Union.

Mothers'UNION
Christian care for families

Mothers' Union Annual Report and Accounts 2023

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Who we are

Mothers' Union is a global Christian movement focused on ending poverty, violence and social injustice in communities across the UK and the world.

Active for nearly 150 years, with over 4 million members across 84 countries, we work with people of all faiths and none, transforming lives, strengthening families and advocating for change.

Through kindness, faith and compassionate action, we work to create a better tomorrow, where everyone can thrive.

How we work

For nearly 150 years, Mothers' Union has worked with communities in the UK and around the world. We believe that faith and compassion have the power to transform lives.

When someone finds themselves unexpectedly in hospital, when a parent goes to prison, when a baby is born premature, Mothers' Union members are there to support them. From hygiene kits to warm hats, a safe place to talk and parenting guidance, together we can strengthen our communities worldwide and transform lives.

We work under three core pillars to help communities transform:

Ending Violence – through peace and safety work

Ending Injustice – through gender justice work

Ending Poverty – through increasing self-reliance and building resilience

Our programmatic work and central support includes literacy and savings programmes, as well as parenting and resilience training, alongside the myriad of small acts undertaken by our loyal, committed members in their own communities every day. We are led by people's needs in their own communities. We listen and respond practically, through faith, to the requirements of individual communities, doing all we can to improve people's lives today to instigate lasting change for tomorrow. Additionally, and where appropriate, we partner with other organisations and governments to increase our impact.

Worldwide President's Welcome

“2023 was full of challenges and opportunities.”

New devastating conflicts erupted, notably in Gaza, and ongoing wars continued to disrupt and destroy families and communities. Our long-running literacy programme in Sudan has been halted due to conflict in the country, where famine is also rife and hundreds of thousands of people are displaced. Around the world, people experienced tragedy and trauma from violence or natural disasters. Many continue to struggle with the stresses of modern-day life, including the cost-of-living crisis putting enormous strain on families. We pray for all those affected. I know that, globally, our members have increased their support to help those who need it. Hardship brings out a spirit of generosity, which our members have in abundance.

In 2023, I had the privilege of visiting eight provinces in East, Central and Southern Africa, and Britain and Ireland. As I travelled extensively, meeting thousands of members in their local communities, my horizons of what Mothers' Union really means to the church and community have expanded.

Everywhere I went, people told me that MU brings lasting change, unity and energy. In Central Africa, the archbishop and bishops were full of praise for MU's work reaching the most marginalised, the vulnerable and families in all forms. They said the ministry of MU is fundamental to the growth of the church. Bishops in South Africa spoke of the transformational changes made by MU projects and programmes in townships where extreme violence and gangs are prevalent. Wherever MU is found, there is divine intervention and transformation.

Resilience is the heart and soul of MU, because in the face of uncertainty, challenge, suffering or disaster, MU is right there on the frontline! A tower of strength, with wisdom gained through lessons learned, equipping the church and community to stand together, along with a track-record that is hard to match!

I am reminded of Psalm 91:4: 'He will cover you with his feathers and under his wings you will find refuge.'

Embedded in communities, we are always adapting and improving our programmes. In the face of climate change, we have developed and grown the agricultural elements of our programmes in Burundi, Madagascar, Rwanda and the DRC. People have been working together, finding their own solutions, and creating their own development. The focus is on helping communities prepare and take action before the disasters come.

In Madagascar, I saw how hard it is for those on the frontline of climate change. Families watch all they have worked for, and built for future generations, destroyed an instant. Before they can rebuild, high winds, mudslides and floods strike again. Several agencies supply emergency aid and money to start rebuilding, but it is our vast network of members on the ground who offer pastoral support and are ready with plans to equip and mobilise communities, to work together to be resilient and rebuild stronger, for a sustainable future.

Our movement is committed to ending poverty, injustice and violence. Prayer, fellowship, companionship and support for the vulnerable are at the heart of what we do. Helping communities around the corner and around the world, in whatever form, is needed. Working in partnership with clergy, the church and other organisations is key to broadening our reach.

We remain committed to raising awareness and addressing gender-based violence and domestic abuse. I am delighted that our new *RISE UP Against Domestic Abuse* campaign has launched so successfully in Britain and Ireland. Our literacy and financial education programmes are going from strength to strength, empowering women to take control of their lives and transforming the prospects of their families.

Thank you to everyone who is part of our transformational movement. The impact we have achieved is due to hard work by so many passionate members across the globe.

Praise God!

With my love and prayers as always

Sheran Harper
Mothers' Union's Worldwide President

Chief Executive report

‘Truly I tell you, whatever you did for one of the least of these brothers and sisters of mine, you did for me.’ (Matthew 25: 40-45)

In 2023, Mothers’ Union members helped more than 2.8 m people in need across the world. This number is a huge underestimate – so much of what members do daily, for those in their communities, is never recorded. In this review, we share just a small number of stories, such as the work of the AMARE women in Northern Argentina. They provide a weekly soup kitchen for children living in poverty, which also draws in the parents. For example, one young girl-mother, with AIDS and suffering drug addiction, was helped to receive treatment and start to overcome her addiction

As well as this day-to-day community support, MU members around the world work together to bring an end to violence, poverty and injustice, working with people at their point of need, helping them to transform their own lives

In three countries (Uganda, Kenya and South Africa), MU undertook surveys to understand the issues relating to gender-based violence. It is shocking to discover that, for example, 40% of men did not consider forced sex within marriage to be rape. A small proportion of women also shared those views. MU is now seeking to work with others within communities to bring about cultural and attitudinal change.

Throughout the world, MU takes part in the United Nations’ 16 Days of Activism Against Gender-Based Violence. In 2023, we started to move towards 365 days of activism to build awareness. For example, in Northern Ireland, conferences were held with church leadership and, in the UK, the RISE UP! challenge was launched. Standing for ‘Respond, Inform, Support, Empower, Unite and Pray’, members are reaching out within their churches and local communities, signposting to support and highlighting issues. Over 10,000 posters have already been distributed with helpline numbers to tear off, keep and use.

Issues of violence, poverty and injustice, are, of course, deeply interrelated. The work ongoing in Burundi, over more than 20 years, highlights how transformative work in this space can be. Supported by partners, MU has delivered literacy and savings programmes in communities torn apart by civil war, as well as, most recently, parenting training. The impact has been profound. Previously, relationships within these communities were characterised by fear, hatred, suspicion and discrimination. Claudette Kigeme, who has been involved with the programme since the start, reports that ‘Today, love, trust, unity and fellowship are the first characteristics of the community members.’

Back in 2019, as a grassroots membership movement, MU collectively took the decision that it wanted to become increasingly interconnected and interdependent, united in fellowship, supporting one another in service. Catalysed by the pandemic, online prayer and fellowship (through midday prayers and global calls) have become the norm. In 2023, we also started regional in-person retreats to coincide with the Worldwide President visits, bringing together all leaders from a region. I was privileged to help lead the first retreat in East Africa. The deepening of friendships and understanding between countries and the central team was profound. It set a stronger basis for sharing of learning and resources across the world.

We also continue to nurture the membership in the UK, as they ‘reimagine’ what it means to be MU for the future as traditional membership declines – for example, through evening and online groups, and by offering support to clergy ministry.

We continue to build **firm foundations** for the long-term health of the movement. In 2023, a workshop was held for provincial leaders around the world, to better understand what it takes to successfully support the ministry of members (including major programmes). In 2024, we aim to start building on this, by creating a structured approach to leadership and capacity development. We are also pleased that we were able to commission a new Customer Relationship Management system in 2023, to help us better support the membership and reach out more widely. This was made possible by a significant grant from St Denys Foundation, with whom we have a long-term relationship.

We would like to thank our members in Britain and Ireland for their fundraising and amazing community work. We are preparing for a significant increase in focus on fundraising from 2024, to reach out more widely to **increase resources** for building a robust future.

We would also like to thank those organisations with whom we have established and developing partnerships, such as Five Talents, Episcopal Relief & Development, Women's Aid and Restored. We can achieve so much more together.

For me, MU is all about being part of a diverse global movement, collectively making a difference, one person or community at a time. As one member says, 'It is wonderful to know you are part of so many people working to serve their fellow men and women, and so serve God.'

Bev Jullien

CEO

Our worldwide impact in 2023

In 2023:

- MU supported over 2.8 million people worldwide
- MU made a difference to the lives of over 569,000 people around the world
- MU indirectly supported over 2,270,000 people
- Mothers' Union dioceses across Britain and Ireland provided holidays, trips and outings to over 2,000 children and 1,000 families, whose lives have been met with adversity, giving them much-needed respite and an opportunity to make happy memories
- More than 20,000 items, including clothing, bedding, care packages, handcrafted blankets and baby items were lovingly made and distributed by Mothers' Union members to refugees, the homeless, hospital patients and families
- Over 50,000 women were empowered through literacy programmes, skills training and savings groups in numerous countries including Burundi, the Democratic Republic of Congo, Tanzania, South Sudan and Rwanda
- Mothers' Union engaged over 15,000 people in awareness raising campaigns, vigils, marches and outreach on issues like gender-based violence, human trafficking, parenting, relationships and family life
- Mothers' Union ran our No More 1 in 3 campaign, raising awareness of domestic abuse that affects 1 in 3 women
- Members from over 40 dioceses around the world took part in the *16 Days of Activism Against Gender-Based Violence*

Looking to the Future

The theme for Mothers' Union, which began in 2022, "Transformation – Now!" continues throughout the Triennium until the end of 2024, as we continue to deliver the strategic plan, working towards our 150th anniversary in 2026, to transform the movement to serve communities in a way which is right for the next 150 years, whilst continuing to transform lives today

In 2024 and beyond, we will continue the journey, started in 2023, to build capacity and capability across the provinces, so that together we will achieve more. We will build on the RISE UP campaign, to ensure that we are campaigning throughout the year to end gender based violence, in our churches and communities, and will continue our programme work in literacy and with savings groups, to enable more women to free themselves and their families from poverty, and strengthen their communities.

We will continue to support the membership, especially within the UK and Ireland, to reach out to the next generation of members and supporters, helping them to continue their excellent work in supporting families, and others in tough situations, including those in prisons and refugees.

We will have a strong focus on building robust, sustainable sources of revenue, through the new fundraising strategy and making best use of our key asset, Mary Sumner House. We will also strengthen and expand our partnerships, to collectively deliver more resources for our members' work.

We will continue to build on the excellent work in 2023 to establish strong, contextually relevant policies and procedures for safeguarding around the world, and ensure all other policies and procedures are updated by the end of the Triennium, and that the new CRM and website are introduced by the end of 2025.

2024 is the year of elections for the Worldwide President and Board of Trustees, and we will administer this process for them through an independent third party, and prepare a thorough induction process for the Board which comes into office in 2025.

Ending violence: through peace and safety work

Hope for parents in prison

Throughout the UK, Mothers' Union members offer support for families when a parent is in prison.

From knitting warm clothes for children who visit, to running crèches and talking with prisoners, we're proud of the connections we build helping families stay hopeful for their relationships and their future.

'Being Dad' course

Many young male offenders who have children want to be better dads but lack confidence, skills or encouragement. Our members run a 'Being Dad' course in prisons, in which each young man learns not only how to be a better dad in the future, but also in the present while they're serving their sentence.

A young man who attended our 'Being Dad' training courses told us: 'I have learnt strategies [for] how to talk to my baby's mum without being so harsh.'

At the end of the course, the groups always want to meet again. The participants are amazed that the Mothers' Union members who run the course are volunteers. They are encouraged to share in a non-judgmental and confidential way with their peers – something which is hard when living in the wings of the prison.

Mothers' Union's Literacy, Savings & Agriculture Programme offers hope through insecurity in DRC

The Democratic Republic of Congo (DRC) has been plagued by conflict for over 30 years. The ongoing political, economic and societal insecurity has resulted in it becoming one of the poorest countries in the world. These conditions are exacerbated by the low levels of literacy and numeracy of rural Congolese women. In response, Mothers' Union DRC developed the Literacy, Savings and Agriculture Programme, which has had a profound impact on the communities where it runs.

Funds raised through the Big Give Appeal in December 2020 enabled the programme to start in the dioceses of Beni, Butembo, Kamango and Kindu.

Despite the severe insecurity and disruptions caused by conflicts, including the displacement of many participants, the programme has continued to offer critical support and hope. The initiative has helped over 48 literacy circles to be formed, significantly improving the literacy and numeracy of rural Congolese women. This educational empowerment has been vital for women who have, traditionally, not had access to such education.

One of the programme's key successes has been the integration of agricultural training. Participants have gained valuable skills in agriculture and nutrition, enabling them to sustain themselves and their families even in times of displacement (for instance, the knowledge of how to cultivate nutrient-rich crops like lenga-lenga, a local spinach). Women have reported that, when forced to flee, they take their seeds with them and start planting as soon as they find a safe place to stay.

The Literacy and Agricultural Programme in the DRC has been a beacon of hope in a region fraught with instability. By improving literacy, agricultural skills and community cohesion, Mothers' Union has made a significant and lasting impact on the lives of many Congolese women and their families.

'I was an orphan, so I don't know my age. My parents died when I was little. Before the literacy programme, I was in darkness. Now I'm in [the] light. I didn't know how to write even 0. Now I know how to write numbers. I used to have to get someone to show me my name. Now I can find my own name.

'Being literate, I'm feeling better and now I'm able to help push forward. My vision is to be a leader in church and to join the MU savings group. I want to go far.' – Programme participant from the DRC

Supporting women to live free from violence

Safeguarding workshop

In September 2023, Mothers' Union ran a safeguarding workshop in Uganda, in partnership with Five Talents. This brought together 33 participants from across Africa and Myanmar. These included representatives from the Provinces of Burundi, DRC, the Indian Ocean, Kenya, Myanmar, Rwanda, South Sudan, Southern Africa, Tanzania and Uganda. The workshop was informed by conversations that had taken place over the summer of 2023, which gave us valuable insight into where each province was on their safeguarding journey.

The workshop introduced Mothers' Union's Worldwide Safeguarding Policy, into which the participants had input and helped to shape. With each province sharing their experience and contexts, participants explored how to build on existing safeguarding work, so that safeguarding can be shared from the province level to the local branch level, positively supporting members and vulnerable people.

The workshop looked at how to provide support to other provinces. As a result, Mothers' Union is extending... training into different parts of the world so the concept of 'do no harm' is fully embedded across the global movement. We are working to ensure that we are effectively recognising, responding, recording and referring safeguarding concerns across all the areas in which we work.

Ending injustice: through gender justice work

Changing the story of domestic abuse in Ireland

In September 2023, Mothers' Union All-Ireland held *Changing The Story* conferences in Dublin and Portadown to celebrate new initiatives and highlight the issue of domestic abuse.

The COVID pandemic highlighted the vulnerability of women locked in their homes with their abuser. Along with the Police Service in Northern Ireland being contacted every 16 minutes in relation to domestic abuse, the need to understand, to highlight and to signpost took on new significance. During this period, MU's All-Ireland forged stronger partnerships with domestic abuse services. They created a gender justice programme in collaboration with the Bishops' Appeal and Tearfund Ireland, called *Equipping the Church to take Action and End Domestic Abuse*. They also edited an Irish edition of *A Guide For Churches to Address Domestic Abuse* with Restored.

During the conference, survivors spoke of the long-term effects of trauma on emotional, mental and physical wellbeing. This led to training with Kintsugi Hope and the creation of *Changing The Story* wellbeing groups. The programme and courses have been an enlightening journey for so many women who have shared, healed and become empowered through what they have learnt.

At the conferences, keynote speakers Bekah Legg (Restored) and Rev Dr Helen Paynter (author of *The Bible Doesn't Tell Me So*) explored the biblical context of gender relations. They urged delegates to uphold God's vision for equitable relationships, to seek justice, and defend the oppressed. Their sessions were so impactful that one attendee wished their message could be shared in every church across Ireland.

Having undertaken Mothers' Union's new programme, *Equipping the Church to Take Action and End Domestic Abuse*, vicars shared how their parish teams feel better equipped to speak about domestic abuse and to signpost people in the right direction. Archbishops John McDowell and Michael Jackson pledged their support and encouraged as many people as possible, particularly men, to take part in the programme and bring the issue to the forefront of their communities.

MU's *RISE UP Against Domestic Abuse* campaign was promoted and branches and parishes were motivated to take on the challenge. Chair of the Church of Ireland's *Mind Matters* programme, Bishop Pat Storey, agreed that the church should be entirely visible and vocal in supporting MU's campaign. Representatives from Women's Aid NI and Safe Ireland praised the conferences for effectively bringing the message to the wider community.

'Our Christian responses to domestic abuse and gender-based violence need to be joyfully and wonderfully embedded in our ministry, to become an intrinsic part of our culture and in the life and culture of our church,' said Bishop Andrew Forster, in his closing remarks. 'We need to listen, believe the victim and respond appropriately.'

Bishop Andrew thanked Mothers' Union for being the heartbeat in parishes and, also, the stone in the shoe – making people uncomfortable and making them think. 'It calls us back to our Christian calling and our need to do something – to speak up, speak out and respond. This involves men and women working together for the betterment of our society.'

Rev Graham Hare echoed this sentiment, by praying that all individuals will come to know that they deserve to be safe, valued, empowered – they will know their inherent worth and that they matter in their community and their church.

Supporting women to live free from violence

A programme aiming to raise awareness of gender-based violence (GBV), support its reduction, and provide support to survivors, was piloted in three provinces (Kenya, Southern Africa and Uganda) and completed in June 2023. It started in response to increased GBV being witnessed since the start of the COVID-19 pandemic. Using funding from the Big Give Christmas Appeal 2021, this 18-month programme challenged attitudes around gender that contribute to GBV, plus associated stigma.

Using the Church and Community Mobilisation approach, it supported survivors, trained clergy and community members to recognise and address issues, and raised awareness to break the stigma and shame which stops people asking for help.

Research undertaken in 2022 in these provinces looked at attitudes linked to GBV, responses to GBV, and the role of Mothers' Union and the church. There was a concerning level of acceptance of violence against women by both women and men. Significant numbers of women supported beliefs and practices which drive violence against women and girls. For example, across the three provinces, 38% of men and 23% of women agreed that a woman should tolerate violence in order to keep her family together. In Uganda, 39% of women agreed that a woman could dress 'like she wanted sex'; in Kenya more than 50% agreed with this. 40% of men and 22% of women indicated that they do not regard forced sex between husband and wife as rape. Transforming traditional gender norms and promoting gender equality requires addressing these discriminatory social norms.

Whilst there are differences in attitudes across provinces, it's clear that awareness raising and empowerment work need to be a priority. It is essential to help women recognise their right to live free from violence, from both biblical and human rights perspectives. Addressing victim blaming is also vital. MU has been seeking to challenge and strategically disrupt harmful beliefs, which significant numbers of women still support.

Across the three provinces:

- 18,865 people, through targeted awareness raising and engagement, now feel they understand the measures in place for reporting and managing incidents of exploitation and abuse
- 1,130 women, men and children were trained in addressing gender stereotypes and norms, GBV and trauma healing
- 1,423 GBV survivors received support and were referred to appropriate services
- 494 church leaders were trained and equipped to mobilise their churches and communities to stand against GBV.

This important learning is being used to shape our ongoing programmatic work in GBV.

Ending poverty: Increasing self-reliance

The power of unity and reconciliation

In June 2023, we released a report about the impact of our Literacy and Financial Education programme running in Burundi for 20 years. The results were phenomenal.

This inclusive programme started in 2000, targeting the most vulnerable people, regardless of faith, ethnic group or political party. It aimed to empower the most vulnerable, especially women. The programme began when the country was facing conflict and socio-political problems, in part because of the civil war (1993-2005.) Communities were full of fear, hatred, suspicion and discrimination. For some, the idea of working together didn't seem possible. Claudette Kigeme, Mothers' Union's Provincial Coordinator of Mothers' Union Burundi, has been involved since the beginning. 'Today, love, trust, unity and fellowship are the first characteristics of those community members,' she says.

What happened and how?

People knew and recognised Mothers' Union as a group who cared for people without prejudice, and they started to be aware of the love of God.

Those taking part in the programme were mobilised to analyse their problems and find solutions themselves. They started to value and love each other. They understood the power of unity and reconciliation. They started to plan and journey together, understanding that everyone has a role to play.

They discovered that God had given them different talents that could be used to transform their communities. They started saving together: deepening trust, compassion and mutual care. Collaboration replaced discrimination.

Finally, when people became literate, the first material they started reading was the Bible, which deepened their faith and transformed their lives. Women were no longer cheated at the markets and have started their own businesses, being empowered in their families and communities. As well as personal transformation, many committed to become agents of change and took on leadership positions.

Despite transformational change, there is still more to be done – more communities to reach, more lives to be changed. 'But for now, let us rejoice and give thanks to God for all that has been achieved over the last 20 years through this life-changing programme.'

Over the 20-year period:

- 165,416 participants have directly benefitted from 1,289 communities.
- 77% of them are women
- 144,103, 87%, of them are now accredited as literate.
- 112,856 of whom are women
- 1,291 facilitators have been trained
- 6,200 savings and loans associations have been set up
- 78% of the savings and loans associations are women
- 7,500 participants have accessed the parenting education
- 90% of the female participants have started their own business.

- 88% of participants have increased personal income
- 84% of saving and loans associations formed more than a decade ago have continued.
- More girls are now attending school. 91% of females and 94% of male participants reported sending dependent children (notably girls) to school in 2022 compared to 62% and 52% in 2006.
- Over half of the surveyed female programme participants have been elected for leadership positions.

'My wife used to ask for permission to go and participate in the SLA and I would refuse. Whenever she asked for money for food and I did not have it, I would beat her. She decided to join without letting me know. Then I started seeing changes... she became cleaner... she started dressing better. Then she bought a goat and then a bicycle. I also decided to join. Our house was comparable to a chicken coop... we now have built a brick house with a tin roof.'

Male participant, Mukungu community, Diocese of Makamba

Mothers' Union also works with local communities to deliver this life-changing literacy programme in the DRC, Ethiopia, Kenya, Rwanda and South Sudan. (Our work in Sudan is paused due to the current conflict.)

You can read the full or a summary of the report on our website:

mothersunion.org/burundireport

Agricultural training

In 2022, Mothers' Union began to incorporate an agricultural focus into the Literacy & Financial Education programme in the Dioceses of Buhiga, Matana and Rutana (Burundi). Fully embracing the initiative, recipients have renamed the programme *Terintambwe*, meaning 'one more step'. It helps communities become more self-sufficient, enabling households to grow enough for their daily consumption and enough to sell to increase their family income, which can be put into savings groups. It increases community collaboration and cohesion, as well as individual household emancipation.

Before *Terintambwe*, in the Diocese of Matana, the Kanka community was living in isolation from neighbouring communities. Most adults were illiterate and didn't value education, so none of their children attended school. They were not open to any kind of development, having refused previously to participate in former programmes. However, since *Terintambwe* was introduced, there have been encouraging changes.

Integrating agriculture training has had significant impact. Recipients have begun collaborating, sending their children to school, planting crops collectively, and applying the agricultural learning within their families. It has increased incomes, resilience, community cohesion, gender equality, and hope across households.

How MU is transforming lives

Solar panels in Madagascar

Only 14% of Madagascar's population has access to mains electricity (and this is exclusively in major cities and towns). The remote community of Port Berger is 10 km away from the nearest place with electricity. Here, Mothers' Union has been working on a project called *Fanilo* ('Torch'). This provides solar lamps to homes without light. Most homes in the Diocese of Mahajanga are lit by one candle at night – not enough light for children doing schoolwork, or for doing household activities safely. Fires caused by candles are common.

Mothers' Union identified people with no light at home, prioritising school students and the elderly. In 2023, 410 households were provided with solar lamps. Residents can now function when it is dark, charge their mobile phones at home, and carry out household tasks safely.

Soup kitchen in Argentina

AMARE, Agrupación de Mujeres Anglicanas Renovadas en el Espíritu (Anglican Women Renewed in the Spirit) is the local expression of Mothers' Union in Latin America. Members of the diocesan team run a soup kitchen on Saturdays, serving 60 children, in the Province of Salta. These children are living in poverty. Their families suffer from gender-based violence, prostitution, drug and alcohol addiction. Families come together with their children and start opening up about their problems. AMARE members provide them with help through prayer, advice and support.

One girl, whose child attends the soup kitchen, has AIDS and is addicted to drugs. She began to seek help with her addiction and receive treatment for AIDS, when listened to by the members and individuals who attend church. She has started attending church and her situation has improved.

Savings and credit groups in Tanzania

In Tanzania, Mothers' Union provided Church and Community Mobilisation projects to 175 people and trained 50 people to become teachers on Christian education for children. They provided a seminar to 49 widows. They ran savings and credit groups for 8151 members (75% women, 25% men). Throughout the year, 8,000 women and 342 men benefitted from their activities. Before, many families could not afford to buy food or pay for school fees. After taking part, many were able to buy food, send their children to school and pay for health insurance.

- 71% members have invested in income-generating activities.
- 75% reported an increased role in household decision making.
- 75% reported improved household relationships.

- Most participants established and expanded their businesses.
- Most participants build their new and modern houses.
- Participants improved their houses and churches.

Membership in Britain and Ireland

MSH's new Membership Team

To better support our members in Britain and Ireland, we have created a new staff membership team. Everything the new team does is informed by members, focused on sustaining and growing the movement, in line with the 'Reimagining MU' process (begun in 2022).

Membership Team Strategy

'To nurture, build and grow the membership of Mothers' Union with support and initiatives informed by members and successful best membership practice. To turn around membership decline to both sustain Mothers' Union, keep it relevant and provide it with the infrastructure and tools to thrive.'

In 2023, the team have:

- Developed **Communities of Interest (COIs)**, member forums covering operational and issue-based topics so that we continue to work together effectively as a movement. These include support networks for faith and MU Enterprise Representatives and functional areas, such as fundraising, safeguarding, communications and membership
- Through COIs, we are developing a more structured approach of **MU National Programmes** to support members throughout Britain and Ireland to deliver more effective issue-based local projects. We are consolidating our flagship local and issue-based initiatives, including Away From It All breaks, our work in prisons, highlighting the issue of domestic abuse through our *RISE UP!* campaign and support for vulnerable members of communities through nurturing gifts and crafting
- Delivered new **Gifts of MU**, a family and friends' scheme where MU can be shared with new people who will learn about who we are and our impact. We launched a **Supporter of MU** option for those wanting to support our social justice work.
- We started to pilot the concept of a new **church-based membership**. This draws together information about national programmes and locally available support to church ministry. This new membership both supports the clergy with their church ministry and introduces MU to new parishes across Britain and Ireland.

The team is also responsible for faith work and outreach. We have:

- Expanded our **prayer resources**, to include mindful reflections and resources for special Christian events.

- Started engaging more proactively with clergy to develop stronger relationships, promoting MU as a **bridge** between the church and community, a great source of **clergy support**, and a vehicle for the delivery of community-led initiatives.

Annual Gathering in York

In September 2023, over 750 members and friends of Mothers' Union attended our Annual Gathering in York. We gathered from across Britain and Ireland to showcase the innovative ways Mothers' Union members respond to issues raised in and by their communities. From supporting new parents, running parent and toddler groups, helping the vulnerable, offering respite breaks for families in need, offering assistance and support to abused families and refugees – we do whatever communities need, when they need it.

Our Worldwide President, Sheran Harper, urged us to continue to focus on combating all forms of gender-based violence. The Bishop of Kensington, the Right Reverend Emma Ineson, our Central Chaplain, spoke of Mothers' Union's role as the largest volunteer network in the Anglican Communion. We are a bridge between the church and all communities, supporting families and local communities and supporting the church in the delivery of its mission.

Away From It All breaks (AFIA)

Many MU dioceses across Britain and Ireland provide holidays, trips and outings to families who have experienced adversity, giving them much-needed respite and an opportunity to make happy memories. In 2023, Mothers' Union provided Away From It All breaks to over 2,000 children and 1,000 families. Members work with health visitors, social workers, teachers, clergy and anyone who has contact with families who would benefit from getting away from their difficult environments and enjoy time together.

Parents Polly and Simon lost their eight-year-old son Max, and their eldest boy was in and out of hospital for operations and appointments. An AFIA week by the sea gave them the break they desperately needed to stop, relax together and have fun as a family. The cupboards were filled with everything they needed and they were left activity books in case of bad weather.

Polly wrote afterwards in her thank you letter: 'I couldn't get over the kindness and generosity of all of the little special touches. I know Max would be smiling down at the kindness you have shown us.

Many many thanks, prayers and best wishes.'

Mothers' Union's Diocese of Blackburn gave money to enable 75 teenagers to go on a Christian holiday. They had fun, fellowship and games, as well as Bible teaching and other faith-building exercises. For some it was the only holiday they had that year. Spending time with other Christians was important for many of them.

The Bishop of Blackburn said, 'It is at events like these that young people find faith, make lasting friendships and discover there are plenty of other young Christians. Without the financial help from MU this holiday couldn't have happened.'

Fundraising

The decreasing number of members and continued reliance on the membership for voluntary income saw unrestricted income remaining a challenge for the charity in 2023. However, the fundraising team secured a £1.1m grant over three years which is a significant achievement. In line with prior years, Mothers' Union undertook fundraising activity with members, dioceses and individuals, online campaigns, email and direct mail.

During 2023 a fully scoped investment strategy for growing fundraising was developed, reviewed and signed off by the board of trustees. This strategy will see investment of £1 million over three years to strengthen existing fundraising streams, develop new products and secure income from a new donor base. The creation of a pipeline of strong programmes remains a crucial interdependency which faced delays during 2023. A commitment to it being on track by the end of Q1 in 2024 should ensure this does not impact the overall success of the fundraising investment strategy.

We have not engaged any third parties to fundraise on our behalf during this period. We are proud to be members of the Institute of Fundraising and to have registered with the Fundraising Regulator and committed to abide by their Fundraising Code of Practice. Procurement and monitoring systems continue to be in place to ensure we abide by both the Fundraising Regulator Code of Conduct and Mothers' Union's values and policies. We have worked hard to ensure that all staff are aware of, and sensitive to, data protection issues in their day-to-day work.

The charity continues to review and enhance its systems and processes around safeguarding during the year, which in turn have been applied to fundraising to protect vulnerable donors. Improvements implemented in 2020 to the monitoring of giving patterns were sustained throughout 2023. In addition, options remain in place to suppress communications to members that are flagged as vulnerable.

A new CRM project being managed by fundraising team, on behalf of the whole charity, started in October 2023 and will see a new system in place by the end of 2024 into early 2025. During 2023, Mothers' Union received no fundraising complaints and 11 suppression requests from the Fundraising Preference service (FPS).

Thank you to our members and supporters

As we celebrate the life-changing, global impact Mothers' Union has made during 2023, we make time to appreciate the hard work so many people put into raising essential funds, which makes it all possible. This support comes in many different forms: from charitable trusts to members' events, from legacy gifts to online donations. Each one of these generous acts matter and, combined together, made our 2023 impact possible. A huge thank you to everyone who has donated, run or attended an event, been part of our fundraising appeals

or helped market the organisation in their local communities or on a bigger scale (such as those members who do radio interviews, send out press releases or speak at events).

During the year, the central charity continued to run a series of fundraising appeals, pushing forward its trust-funding programme and maintained its legacy marketing. It secured a significant investment grant, which has helped underpin the long-term transformation of Mothers' Union.

By far, the greatest fundraising efforts were from our membership. From supporting immediate needs locally to longer term transformational projects overseas, Mothers' Union members stepped up and delivered in some of the most creative, fun and engaging ways!

Passion and compassion are evident in every project, every conversation, and every smile we see among those we serve. It's not just the funding our members, supporters, partners and funders provide, but the spirit of unity and fellowship that makes our work so meaningful. Thank you.

The Diocese of Birmingham's Prisons Project

Members of Knowle MU in the Diocese of Birmingham have been hard at work collecting gifts for the children of prisoners.

This annual campaign is part of Birmingham MU's Prisons Project, meaning that children who are visiting parents in prison over Christmas receive a gift from their parent. This helps to strengthen and normalise their relationships during the difficult period of separation.

Summer of Hope

Our Summer of Hope appeal raised almost £100,000. Our members and supporters held fundraising events including tea and garden parties, sponsored silences and celebration events linked to the coronation of King Charles III.

Deb Lee, DP of Carlisle, responded to the appeal – to turn hope into action – by taking on an epic fundraising challenge. She cycled 200 miles from St Bees Priory to the Annual Gathering in York. She raised over £2,370 and did over 4,500m of uphill cycling! Huge congratulations, Deb!

Rev Sheila Auld, aged 85, completed a 400-mile journey to Sussex by local buses, to raise funds for AFIA. A priest and MU branch leader at St Gabriel's Heaton (Diocese of Newcastle), she used her pensioners' bus pass for the journey. She travelled up to eight hours a day for six days, staying overnight with MU members enroute. In total she used 26 buses and finished at Chichester Cathedral where she met her sister. Her son John planned her itinerary, which included a day in Coventry to see the Cathedral and enjoy evensong. She raised almost £3,000 for Away From It All breaks for families struggling with the cost of living.

Bishop Kevin's Lent Appeal focused on raising money for Mothers' Union's Diocese of Glasgow and Galloway's AFIA programme. The appeal was a huge success raising over £8,850.

Campaigning

16 Days of Activism Against Gender-Based Violence

As part of the *16 Days of Activism Against Gender-Based Violence*, we ran our *No More 1 in 3* campaign to raise awareness of the fact that 1 in 3 women will suffer from some form of violence throughout their lifetime. Saturday 26th November was Mothers' Union's Global day of Action, where thousands of members across the world held special services in churches and cathedrals, prayer vigils, and marches.

More than 40 dioceses from around the world took part in the campaign. Below are some of our members' activities:

Auckland: at St Andrew's Anglican Church in Kohimarama, a talented artist created an exhibit of nine pairs of shoes in front of the altar, representing the nine women who are killed every year in domestic violence incidents in New Zealand. The main *RISE UP!* prayer was used, while the vicar lit a candle amongst the shoes in honour of the victims of domestic violence. The *RISE UP!* sermon was used and it received positive feedback from the congregation.

Bath and Wells: held a Souls of Our Shoes exhibition at Wells Cathedral for the duration of the 16 Days of Activism. In the first week there were over 500 visitors.

Blackburn: members held a service in Blackburn Cathedral. They handed out information about domestic abuse to around 200 passersby. They also had a Souls of Our Shoes exhibition at Lancaster Priory for three weeks, meaning hundreds, if not thousands of people saw our work and they secured media coverage on Radio Lancashire.

Brisbane, Australia: members held a protest on the steps of Brisbane Cathedral. Members joined protests and rallies and the work of the Bundaberg Branch was filmed and featured on the local television news.

Buenos Aires: handed out teabags with a label about Mothers' Union.

Canada: members placed placards along a trail where lots of people walk. They held a march and church service where members spoke about our work.

Chichester: held a service in a church in Eastbourne. Members marched quietly and slowly up to the town hall, lots of cars tooted and passersby gave them thumbs up. The red chair and posters were in the church.

Democratic Republic of Congo: members gathered in one of their dioceses and held up '*RISE UP!* against domestic abuse' placards.

Durham: the silks performance was done during the intercessions of a parish church service, which the congregation found very moving.

Exeter: a Souls of Our Shoes Exhibition was held in Exeter Cathedral throughout the whole of the 16 Days of Activism. Branches did the Red Chair initiative and put up No More 1 in 3 displays with purple and white hearts in parishes across the diocese.

Leeds: *RISE UP!* posters were put in toilets in a local maternity ward. Lots of the telephone numbers were ripped off the poster, so they were clearly impactful and useful.

London: did the Red Chair initiative, had a Souls of Our Shoes exhibition and a silks performance.

Machynlleth, Wales: MU members from the Diocese of Machynlleth and Corris held a vigil. They had good reactions from a lot of people and it sparked a lot of conversations. They were joined by two representatives from the Family Crisis Centre in Newtown. Afterwards, they presented them with toiletries and other items for the children that MU branch members had collected. A service was held at Bangor Cathedral, including prayers for the *RISE UP!* campaign.

Myanmar: held an in-person event for the 16 Days of Activism in the Dioceses of Patheingyi and Pyaw Oo using the theme of *RISE UP!* The other dioceses held online services.

North Eastern Caribbean and Aruba: members held candlelight services. They did presentations in schools on GBV and the Gender Minister of Antigua attended. A vigil for the 16 days of Activism was held by the Gender Affairs Department.

Papa New Guinea: members took part in services and made small purple hearts. They are excited as this is the first time doing this.

Rochester: a service was held at Rochester Cathedral and members tied purple ribbons around the railings crying 'RISE UP against domestic abuse' and 'No more 1 in 3.'

Salisbury: members worked with Soroptimist International and had a gazebo at the Salisbury Christmas market, promoting *No More 1 in 3* and *RISE UP!* They held a service in Salisbury Cathedral with a thought-provoking talk from an abused man. They had a *Souls of Our Shoes* display in the Cathedral, three churches and 10 retail outlets.

Southwark: members put RISE UP! posters everywhere. They moved the red chair around the church every week, which sparked conversations about domestic abuse.

Trinidad and Tobago: members organised drama presentations in schools about how to tackle and deal with GBV.

Wales: members held vigils in town centres, services were held in all cathedrals, with the lights turned purple, the colour of our campaign.

West Indies: many dioceses held different events – services, seminars and a service of remembrance for those who have died from GBV.

Winchester: held a stall at the Winchester Christmas market and hung up purple and white origami doves members had made.

Worcester: had a *Souls of Our Shoes* exhibition in the Lady Chapel at Worcester Cathedral. They sprayed all the shoes purple, the colour of our campaign.

The following dioceses and provinces also took part in the campaign.

All-Ireland	Nova Scotia & Prince Edward Island
Brisbane	Rwanda
Burundi	South Africa
Ghana	South Korea
Indian Ocean including Madagascar	South Sudan
Jamaica and The Cayman Islands Diocese	Tanzania
Kenya	Uganda

Campaigning

RISE UP Against Domestic Abuse campaign

At our Annual Gathering in September we launched our new campaign, *RISE UP Against Domestic Abuse*.

Our members fight tirelessly against domestic abuse and gender-based violence every single day, both in Britain and All Ireland and around the world.

The letters of **RISE UP!** stand for: **R**espond, **I**nform, **S**upport, **E**mpower, **U**nite and **P**ray.

The campaign was developed to raise awareness around domestic abuse and to give people the knowledge and skills to help support victims of domestic abuse with care and empathy.

It doesn't make us domestic abuse professionals, but it does teach us how to respond appropriately to a disclosure and ensure we know where to signpost a victim. Mothers' Union are working to ensure that as many churches as possible have information about their local domestic abuse helpline.

We have been overjoyed and humbled by how Mothers' Union members have embraced our *RISE UP!* campaign. Our members have distributed over 10,000 *RISE UP!* posters across Britain and Ireland with helpline numbers people can rip off and use.

The challenge is divided into three levels: Bronze, Silver and Gold. There are certain activities that branches or churches need to do to achieve each level, after which they will receive a certificate. To achieve a Bronze award, which is the foundation of the campaign, we are asking branches and churches to put up a *RISE UP!* poster in a public place, pray for those affected by domestic abuse and to make a link with their local refuge organisation to see what help they can offer. The Silver award includes reaching out to churches without a MU branch and talking about *RISE UP!* to them. The Gold award includes organising events providing local people with an opportunity to engage with local leaders and MPs on domestic abuse issues.

We are thrilled that Mothers' Union groups around the world are also keen to take part in *RISE UP!* to encourage churches to tackle stigma and to create safe spaces to inform, unite and respond well to domestic violence.

'On Sunday I received yet more donations from members of the congregation for the local Women's refuge so that we could send get another six moving-in bags. This is now two months on from when we first put up the posters and our prayer tree of white and purple hearts. Something in this campaign has touched people's hearts and generated this caring response.' A member from East Bergholt and Brantham Mothers' Union, Diocese of St Edmundsbury and Ipswich.

International Women's Day

The theme for International Women's Day 2023 was #EmbraceEquity. The campaign highlighted that equal opportunities are no longer enough and the world needs to start talking about, and embracing, equity. For meaningful progress, gender equality needs to become gender equity.

Equity is at the heart of Mothers' Union. As a grassroots organisation, our members work in their communities, addressing concerns and problems at a local level. Each branch, diocese and province has to face different concerns, depending on a number of factors. A blanket approach to help would not work for everyone. As a global movement, we fully #EmbraceEquity and during the campaign we shared stories of how we do this through our work.

The Commission on the Status of Women 2023

Mothers' Union was in (virtual) attendance at the Commission on the Status of Women 2023 (CSW67), in March. The CSW is often described as the principal global intergovernmental body exclusively dedicated to the promotion of gender equality and the empowerment of women, and is a body of the UN's Economic and Social Council (ECOSOC). MU has 'consultative status' at ECOSOC, entitling us to attend the main sessions of the annual CSW as well as the parallel sessions run by NGOs.

We scaled down our presence this year because the priority theme, around technology and the digital age, was not as relevant as themes in previous years.

We use our membership of international bodies like these to engage, inform and communicate with governments and decision makers on issues that matter to communities across the world.

Governance

Mothers' Union is governed by a Royal Charter originally dated 15 June 1926 and subsequently amended by Supplemental Charters, most recently in April 2018. The latest revision was part of the modernisation programme of Mothers' Union, to be consistent with current best governance practice, and to reflect the global nature of the Charity

The financial statements have been prepared in accordance with the accounting policies set out on pages 39 to 41 and comply with the Charity's Royal Charter, the Charities Act 2011 and the Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102) (Effective 1 January 2019).

The Board comprises the Worldwide President and 11 Zonal Trustees, 5 from Britain and Ireland and 6 from Regions around the world. Additionally, the board can be strengthened by up to 4 specialist appointees to fill gaps in knowledge or experience amongst the elected Board.

The Trustee Board met during 2023 every second month via video conferencing. These meetings were used to agree strategy and oversee areas of activity for the Charity, including investment, reserves and risk management. The Board works on Triennial Cycles, with the current triennium having commenced in January 2022.

The Zonal Trustees and Worldwide President are elected from within the membership to their position for an initial term of three years and may stand for re-election for a second term. Appointed Trustees serve an initial term of 3 years, which may be renewed for a further 3 years. The Board of Trustees is accountable to a representative body of the membership, the Worldwide Council, which meets at least once a Triennium. This comprises the serving Trustee Board members, a representative of past Worldwide Presidents and all of the Provincial Presidents from across the world. It exists to review the performance of the global movement and the central charity, and play an advisory or decision making role on matters of long term importance for the movement.

The Board of Trustees has established a number of subcommittees through which it discharges a number of its primary responsibilities. It can co-opt individuals from outside the Board where necessary to complement the skills of Board members. Prominent amongst these sub committees is an Audit & Risk Committee. This comprises at least one Trustee together with at least 3 appointed members based on experience, with the Chief Executive and the Director of Finance and Services also in attendance. It meets quarterly and supports the Board to fulfil its duties relating to financial reporting, internal controls, the audit process, management of risk, and compliance with the legal requirements that govern the Charity.

Decisions on grant making are undertaken with the support of the Development Committee, which includes trustees and 2 appointed external experts, following guidelines set by the Trustees. In addition, a Remuneration Committee and a Safeguarding Committee are in place and a member of the Board has been nominated to take a lead in matters relating to data protection. All Trustees receive an induction programme including external speakers at the start of each Triennium, covering their roles and responsibilities. A skills audit was conducted, to ensure the range of skills was fully understood, and to enable additional skills to be brought in if and as required. Update training sessions are delivered as necessary throughout the triennium. The day-to-day work of Mothers' Union is delegated to the Chief Executive and staff of approximately 25.

Organisational Structure

MU has a wholly owned trading company, MU Enterprises Limited (MUe). MUe exists to handle the non- primary purpose trading operations of the group. It is governed by a board of at least 3 directors that includes the CEO of the Charity and it reports quarterly to the main Board of the Charity.

Staffing and Remuneration

The Trustees consider that the Board of Trustees and the Senior Management Team comprise the key management personnel of the Charity in charge of directing and controlling, running and operating the Charity on a day to day basis.

All Trustees give of their time freely and received no remuneration in the year. Details of Trustees' expenses and related party transactions are disclosed in notes 6 and 8 to the accounts.

The Trustees and Senior Management Team declare any conflict(s) of interest by signing the conflict of interest declaration register.

The pay of the Senior Management Team and other staff is reviewed regularly by the Remuneration Committee who benchmark pay scales against pay levels in other similar charities within London and to make recommendations concerning the pay of the CEO and other senior staff. The general remuneration benchmark is the mid-point of the range paid for similar roles in similar charities.

Public Benefit

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Commission in determining the activities undertaken by the Charity

Risk Management

The Trustees have a risk management strategy which identifies the major risks to which the charity is exposed and the possible impact of these risks. Established systems are in place through the regular review of the risk register and quarterly management reports to review both the risks facing the charity and the effectiveness of the controls. All significant deviation from the activities planned and budgeted is subject to approval from the Audit and Risk Committee.

Other measures that are in place and regularly reviewed and updated include environmental risk management, health and safety procedures and staff policies.

The following table shows the other principal residual areas of risk faced by the Charity and the measures that have been put in place to manage these risks.

Category of Risk and Description	Steps taken to mitigate residual risk
<p>Compliance Risk</p> <p>Risk of compliance breach arising from failure of training, policies, procedures or oversight. Key risk areas include safeguarding and the GDPR.</p>	<ul style="list-style-type: none"> ● A suite of policies and procedures is in place to help address risks arising from MU activities, staff and members. ● Regular review of compliance by relevant Board sub committees ● An ongoing review of Safeguarding within the movement, overseen by a Board Committee
<p>Sustainability of Income</p> <p>The charity is predominantly funded by subscriptions, donations and other contributions from the UK membership which is ageing and in decline.</p>	<ul style="list-style-type: none"> ● A new active Fundraising Strategy, adopted in 2023 is now being Implemented in 2024, to develop income both inside and outside traditional membership sources ● We continue to work with affiliate provinces worldwide to increase contributions towards the needs of the central Charity ● Options for maximising income generated by Mary Sumner House remain under active consideration. Planning permission held for potential expansion.
<p>Systems Risks</p> <p>Obsolete CRM enhancing risks of inaccurate data recording and reporting</p>	<ul style="list-style-type: none"> ● New CRM procurement process completed in Q1 2024. Design and build phase underway. Expected completion and Go live in Q1 of 2025
<p>Competition</p> <p>Many charities are competing for the same sources of income</p>	<ul style="list-style-type: none"> ● A new fundraising strategy was adopted in 2023 leveraging updated key messaging which in turn is being rolled out in 2024. ● Ensuring project design is optimised to maximise opportunities to access grant funding. ● Where appropriate, we will partner rather than compete with others to ensure best use of our collective resources
<p>Cash flow Risk</p> <p>Ongoing activities, a number of new strategic projects and high levels of inflation continue to place pressure on cashflow</p>	<ul style="list-style-type: none"> ● Detailed consideration of cashflow requirements when setting annual budgets including identification of anticipated pinch points ● Creation of a cashflow strategy to address anticipated cashflow pinch points ahead of time and Regular review of cashflow as part of management reporting

<p>Investment Risk</p> <p>Risk of significant declines in investment values/ income</p>	<ul style="list-style-type: none"> ● Ongoing monitoring of the investment market and portfolio performance. ● Selling investments to cater for short-term cash flow needs only when the investment values are favourable and when there are no realistic alternatives ● Stated intention to move towards budgeting for surpluses of sufficient size to readily absorb foreseeable fluctuations in investment income
<p>Disaster Risk</p> <p>Fire/flooding/pandemic/terrorist attack risk</p>	<ul style="list-style-type: none"> ● Insurance cover and the disaster recovery plan helps to manage these risks ● Moves towards cloud based IT infrastructure ● Foreseeable building maintenance needs are being built into the future usage plans for the building

Financial Review

Financial Summary

As noted in the 2022 accounts, 2023 was expected to be a challenging period owing to general economic conditions, the range of challenges facing the movement, and the need for ongoing strategic investments to address those challenges. At first glance, the financial results reported for the 2023, with an overall surplus for the year of £314,563 (2022: deficit of £205,080) period, might cause one to question whether the year had proven as challenging as anticipated.

The reality however was that that 2023 was every bit as challenging as anticipated, even more so in some respects. However, thanks to ongoing cost control measures and success in key income generating areas it was possible to deliver positive financial outcomes from the period in spite of challenges faced. Nonetheless, the long term challenges facing the movement remain.

Financial Performance

Income

Total consolidated income for the year was £3,033,296 (2022: £2,483,225). This was slightly ahead of the total budgeted and saw most areas of activity deliver improvements versus the prior year. It was therefore a highly pleasing outcome in exceptionally challenging conditions for the charity sector but significant areas of concern remain.

Fundraising income of £1,315,043 (2022: £ 964,244) was improved versus the previous period and ahead of budget in total, but this overall outcome hides mixed performance across categories.

Grant income of £551k (2022: £320k) was the most significant growth area, driven by a significant restricted grant from the St Denys Foundation to support project work. Without this successful application, grant fundraising was otherwise slightly down on budgeted expectations, reflecting delays in the project pipeline.

Total fundraising income excluding grants was £764k (2022: £644k). Legacy receipts of £92k (2022: £107k) and contributions from B&I Dioceses £206k (2022: £200k) continued to be well below long term trends despite improvements versus 2022, reflecting both ongoing demographic challenges and naturally variability in receipts. Repeating fundraising appeals performed strongly in the face of ongoing membership decline and a recessionary environment with total income of £287k (2022: £213k).

Member subscriptions income collected by our local affiliated bodies in Britain and Ireland increased to £789k (2022 £748K), this growth in income however hides continued significant ongoing declines in membership numbers, once again highlighting the need for increased investment in membership and fundraising, to improve our sustainability in the face of this demographic driven decline in member numbers.

Income generation from our primary asset, Mary Sumner House continued to suffer from the lockdown and technology driven shift in meeting habits. Conference income generated by our meeting room suite was £145k (2022: £102k), approximately £115k short of budgeted expectations and almost £400k short of pre Covid trade levels. As noted last year, the Charity has responded to these challenges by increasing the amount of floorspace given over to short term licence arrangements. Rental income therefore increased to £181k compared to £73k in the previous period. Marketing approaches are being revised in 2024 in the hope of driving further revenue from the building, whilst it's long term future remains under consideration by the Board.

Other income sources generally proved more resilient. Trading income from our retail operations totalled £421K (2022: £430k), which in the face of a recessionary environment and ongoing membership decline within Britain and Ireland is considered a satisfactory result. Investment income grew to £120k (2022: £117k). Interest income was £11k.

Expenditure and Losses

Total expenditure in the period reached £2,795,113 (2022: £2,460,0567). Whilst a significant uplift on 2022 levels, this continues to be well down on historic pre-Covid norms.

Expenditure levels behaved broadly in line with budgeted expectations, again validating the prudent inflationary expectations built into the budget by the Board. Significant organic staff cost savings were achieved during the period, in part to help to match income levels, but otherwise spending plans remained largely protected, particularly those judged to be of future strategic importance.

Expenditure on charitable activities increased to £2,263,540 (2022: £1,904,706) driven by increased staffing costs and increased project expenditure, including grants.

Staff costs are the largest area of expenditure of the group and in the period totaled £1,122,722 (2022: £869,947). The prior year figure was lowered by an exceptional pension cost recovery. Without this non repeating factor total costs in 2022 would have been £1,072,251. The 2023 budget originally provided for a higher increase in this period, arising from strategic investments in growing capacity, but ongoing recruitment difficulties and positions being held vacant to assist with cost management saw the total expenditure incurred come in below budget.

Once again limited progress has been made settling provident fund awards due to complications in obtaining the necessary supporting paperwork from beneficiaries. Significantly enhanced levels of expenditure against this fund can be expected over the next 2 years, as records have been verified and the necessary information received.

As noted last year, thanks to the realignment of our cost base and operational plans over the pandemic period, Mothers' Union remains generally well positioned to operate sustainably over the short to mid-term, even in the face of a challenging and uncertain climate for income generation and cost inflation.

Gains and losses

Net investment and forex movements totalled gains of £69k. This built on the operational surplus, resulting in a total surplus for the year of £314,563. The gains in investment portfolio served to recover part of the losses realised in 2022.

Financial Position

The operational and investment outcomes for the year have seen improvements in both net assets and free reserves. Both remained at comfortable levels at the year end.

The group remains debt free and no new facilities were required during the year.

Most balance sheet accounts showed positions broadly consistent with the prior year and historic norms. The only significantly material exceptions to this were cash at bank and in hand of £1,441,875 (2022: £441,925) and deferred income of £724,226 (2022: £0). The growth in these balances primarily resulting from receipt of the multi-year grant from St Deny's in full and the subsequent need to defer the future year elements.

On a consolidated basis total assets exceeded total liabilities at 31 December 2023 by £3,875,834 (2022: £3,561,270). The net current assets position had strengthened by the end of the year to total £607,958 (2022: £311,604).

The charity continues to benefit from detailed financial planning and oversight, a supportive and committed membership, the availability of investment assets that can be realised at relatively short notice as an option of last resort, and a good degree of control over the timing of grant expenditure. The Trustees therefore remain of the belief that cashflow risk remains manageable in the short term. The residual risks in this area will continue to be addressed in the mid-term by plans for surpluses on future operational budgets.

The balance on unrestricted funds at the year-end was £2,077,382 (2022: £1,934,907). The balance of restricted funds was £1,798,452 (2022: £1,626,364).

The trading subsidiary MU Enterprises Limited brought forward a deficiency of assets of £53,341 into 2023, as a legacy of loss of business through the pandemic. The underlying profit trading of £86,676k generated during 2023 has seen this deficiency of assets position correct back to its target level of net assets of £12 following covenanted profit transfer donations (2022: deficiency of assets of £53,541). MU Enterprises Limited is expected to continue trading profitably going forward, however the Board of Trustees of Mothers' Union have reaffirmed their intention to provide ongoing financial support to MUE on an as required basis, in recognition of the low net asset position the trading subsidiary is required to maintain.

The trustees are thankful for the stable financial platform that has been achieved in recent years and remain committed to driving forward our transformation plans to ensure the movement can remain sustainable in the long term. This approach will likely see a small weakening of our financial position in 2024 and 2025 as we invest for the future but this anticipated outcome will be with a view towards achieving genuine long term sustainability.

Capital Expenditure

Total Capital expenditure during the year was £27,382 (2022: £72,216). This consisted predominantly of IT equipment renewal, including replacement server infrastructure.

Future Financial Plans

The Trustees continue to acknowledge the importance of diversifying income streams to strengthen the financial sustainability of the charity, particularly with a view to enabling it to cope with anticipated future demographic challenges within the B&I membership. They also remain acutely aware of the need to maintain and grow financial reserves, which had recovered back into the acceptable range after a decade in which they had consistently been lower than ideal. The necessity of this has been amply demonstrated by the economic shocks suffered in recent years.

The Trustees had previously committed to running budgets with break-even or surplus positions shown on the general unrestricted fund with effect until free reserve levels had recovered to the desired level. They remain committed to this path in the long term but believe it may be appropriate to run at small a deficit over the 2024-25 window to deliver the new fundraising strategy, which is intended to secure enhanced and sustainable income level increases over the back half of the decade.

A number of significant strategic projects remain underway to help address these risks.

The new fundraising strategy, agreed in early 2023, also forms a key plank of the movement's response to these sustainability challenges.

Options for the future of the movement's headquarters, Mary Sumner House, remain under active consideration. Planning approval was formally granted in 2021 for a major redevelopment aimed at securing the long term value of the asset and maximising the financial contribution it could make towards supporting charitable activities. This planning approval has now been secured in perpetuity but commercial property market conditions mean the project has not been progressed beyond this at this time. Opportunities for disposal of the building also remain under consideration. The Board are aiming to make decisions concerning the most appropriate course of action during 2024.

Financial Control Environment

The Board approves an annual budget prior to the commencement of each financial year. This budget is subsequently monitored and scrutinised by staff and Trustees as a comparative on the monthly and quarterly management accounts.

All expenditure must be authorised by a budget holder prior to it going forward for payment. Budget and sub budget holders are identified at the time the budget is approved. Single transaction authority limits within total allocated budgets are determined by job role.

Policies and controls are in place to cover all aspects of financial processing. Detailed controls over funds and cheques are also in place. Multiple signatories are required to instigate any payments.

The adequacy of the control environment is periodically assessed by both the Board and Audit and Risk Committee. The internal controls environment has recently been reconstructed as part of the implementation of the new finance package and a restructure within the finance team.

Investment Policy

The Trustees have full discretion to invest funds not immediately needed as they see appropriate. Every effort is made to ensure that the funds are invested to maximise returns without placing funds at undue risk or compromising ethical integrity. Therefore, to safeguard the assets of the Charity, the Trustees have adopted a low risk policy and have invested solely in diversified Britain and Ireland based funds, splitting the portfolio of investments more or less equally between the M&G Group Charifund and the various CBF Church of England Funds managed by CCLA.

The Trustees are happy with the performance of the charity's investment portfolio over a challenging period, and have reaffirmed that the management of Mothers' Union's investments and the current asset allocation strategy are appropriate.

Reserves and Fund Accounting

MU's reserves are a mix of unrestricted funds and restricted funds

The Trustees have calculated free reserves (those reserves available for general purposes) at 31 December 2023 as follows:

Total Funds at 31/12/23	£ 3,875,834
Less total restricted funds	£ (1,798,452)
Less total designated funds	£ (427,327)
Less unrestricted tangible fixed assets	£ (542,682)

Free Reserves at 31/12/23 **£ 1,107,373**

The Trustees have set a target level for free reserves of between £700,000 and £1,700,000, which represents approximately 6 to 9 months of unrestricted expenditure of the charity based on long run expenditure levels on the fund. Free reserves are presently £1,107,373, which is towards the lower end of the range the Trustees believe is appropriate.

The Trustees are intending to manage the financial affairs and planning of the charity so that reserves are at the upper end of the desired range by the middle of the decade, to ensure the financial stability of the movement. However it is understood that in the immediate term free reserve levels may need to decline slightly as the charity deals with the impacts of inflation and ongoing disruption to income generation.

The reserves policy for restricted funds is for sufficient assets to be held to meet the obligations of each fund and this was again the case as at 31 December 2023. In 2019 the Trustees agreed to move to an updated accounting fund structure from 2021. This saw the closure of most of the charity's pre-existing restricted funds to new donations with effect from 1 January 2021 and the creation during that year of a number of project specific restricted and designated funds, bringing Mothers' Union's approach to management of funds and reserves more in line with best practice elsewhere within the third sector.

During 2021 the Trustees confirmed plans to close and spend out the Provident fund over an accelerated timeframe. The intention is for all valid claims to be paid out in full by the end of 2025.

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Annual Report and the financial statement in accordance with applicable law and regulations.

Charity law in England and Wales requires the Trustees to prepare financial statements for each financial year. Under the law the Trustees have elected to prepare the financial statements in accordance with United Kingdom Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the charity and group and of the surplus or deficit for that period. In preparing those financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- follow applicable accounting standards, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and group and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Provision of information to auditors

So far as each of the Trustees at the time the report is approved are aware:

- there is no relevant audit information of which the auditors are unaware and,
- they have taken all the steps they ought to have taken to make themselves aware of any relevant audit information, and to establish that the auditors are aware of that information.

Approved by the Trustees on 02 October 2024 and signed on their behalf by:

Sheran Harper

Worldwide President and Trustee

Independent auditor's report to the trustees of Mothers' Union

Opinion

We have audited the financial statements of Mothers' Union ('the parent charity') for the year ended 31 December 2023 which comprise the consolidated statement of financial activities, the group and parent charity balance sheets, the consolidated statement of cash flows and the notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- Give a true and fair view of the state of the group and parent charity's affairs as at 31 December 2023 and of the group's incoming resources and application of resources, for the year then ended
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- Have been prepared in accordance with the requirements of the Charities Act 2011

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on Mothers' Union's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other Information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- The information given in the trustees' annual report is inconsistent in any material respect with the financial statements
- Sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- We have not received all the information and explanations we require for our audit

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group and the parent charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the

trustees either intend to liquidate the group or the parent charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud are set out below.

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, and the audit and risk committee, which included obtaining and reviewing supporting documentation, concerning the group's policies and procedures relating to:
 - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
 - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the group operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the group from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.

- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the parent charity's trustees as a body, in accordance with section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the parent charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the parent charity and the parent charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Date: 25/10/2024

Sayer Vincent LLP, Statutory Auditor
110 Golden Lane, LONDON, EC1Y 0TG

Sayer Vincent LLP is eligible to act as auditor in terms of section 1212 of the Companies Act 2006

The Mothers' Union

Consolidated statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 December 2023

		2023			2022		
	Note	Unrestricted £	Restricted £	Total £	Unrestricted £	Restricted £	Total £
Income from:							
Subscriptions, Donations & Legacies	2	1,611,945	522,349	2,134,294	1,366,094	346,938	1,713,032
Other trading activities							
Trading income – MU Enterprises	12	566,859	–	566,859	532,623	–	532,623
Sale of Publications and other income		16,229	–	16,229	13,103	–	13,103
Investments	3	291,984	23,930	315,914	205,428	19,039	224,467
Total income		2,487,017	546,279	3,033,296	2,117,248	365,977	2,483,225
Expenditure on:							
Raising funds							
Trading expenditure – MU Enterprises	12	409,540	–	409,540	425,562	–	425,562
Fundraising		115,174	–	115,174	129,789	–	129,789
Charitable activities	4	1,854,058	409,357	2,263,415	1,448,612	456,094	1,904,706
Total expenditure		2,378,772	409,357	2,788,129	2,003,963	456,094	2,460,057
Net income / (expenditure) before net gains / (losses) on investments		108,245	136,922	245,167	113,285	(90,117)	23,168
Net gains / (losses) on investments		40,468	35,166	75,634	(178,287)	(65,808)	(244,095)
Net (losses)/gains on foreign exchange		(6,238)	–	(6,238)	15,847	–	15,847
Net income / (expenditure) for the year	5	142,475	172,088	314,563	(49,155)	(155,925)	(205,080)
Reconciliation of funds:							
Total funds brought forward		1,934,907	1,626,364	3,561,271	1,984,062	1,782,289	3,766,351
Total funds carried forward		2,077,382	1,798,452	3,875,834	1,934,907	1,626,364	3,561,271

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 21a to the financial statements.

The Mothers' Union

Balance sheets

As at 31 December 2023

	Note	The group		The charity	
		2023	2022	2023	2022
		£	£	£	£
Fixed assets:					
Tangible assets	10	542,682	597,005	542,682	597,005
Investments:					
Subsidiary undertaking	12	–	–	12	12
Other investments	11	2,728,297	2,652,662	2,728,297	2,652,662
		<u>3,270,979</u>	<u>3,249,667</u>	<u>3,270,991</u>	<u>3,249,679</u>
Current assets:					
Stocks	15	28,052	26,928	2,550	2,550
Debtors	16	253,041	209,836	444,275	387,696
Short term deposits		5,218	5,218	5,218	5,218
Cash at bank and in hand		1,441,874	441,925	1,231,661	310,308
		<u>1,728,185</u>	<u>683,907</u>	<u>1,683,704</u>	<u>705,772</u>
Liabilities:					
Creditors: amounts falling due within one year	17	(1,123,330)	(372,303)	(1,078,861)	(340,827)
Net current assets		<u>604,855</u>	<u>311,604</u>	<u>604,843</u>	<u>364,945</u>
Total net assets		<u>3,875,834</u>	<u>3,561,271</u>	<u>3,875,834</u>	<u>3,614,624</u>
Funds:	21a				
Restricted income funds		1,798,452	1,626,364	1,798,452	1,626,364
Unrestricted income funds:					
Designated funds		427,327	324,650	427,327	324,650
General funds		1,650,055	1,610,257	1,650,055	1,663,610
Total unrestricted funds		<u>2,077,382</u>	<u>1,934,907</u>	<u>2,077,382</u>	<u>1,988,260</u>
Total funds		<u>3,875,834</u>	<u>3,561,271</u>	<u>3,875,834</u>	<u>3,614,624</u>

The financial statements and notes were approved and authorised for issue by the Board of Trustees on 02 October 2024 and signed on its behalf by

Sheran Harper
Worldwide President and Trustee

The Mothers' Union

Consolidated statement of cash flows

For the year ended 31 December 2023

	Note	2023 £	£	2022 £	£
Cash flows from operating activities					
Net income for the reporting period (as per the statement of financial activities)		314,563		(205,080)	
Depreciation charges		81,705		145,937	
(Gains)/Losses on investments		(75,635)		244,095	
Dividends, interest and rent from investments		(315,914)		(224,467)	
(Increase)/decrease in stocks		(1,124)		1,590	
(Increase) in debtors		(43,205)		(77,462)	
Decrease/(increase) in creditors		751,027		(380,296)	
Net cash (used in) / provided by operating activities		711,417		(495,683)	
Cash flows from investing activities:					
Dividends, interest and rents from investments		315,914		224,467	
Purchase of fixed assets		(27,382)		(85,449)	
Net cash provided by investing activities		288,532		139,018	
Change in cash and cash equivalents in the year		999,949		(356,665)	
Cash and cash equivalents at the beginning of the year		447,143		803,808	
Cash and cash equivalents at the end of the year		1,447,092		447,143	
Analysis of cash and cash equivalents and of net debt					
		At 1 January 2023 £	Cash flows £	At 31 December 2023 £	
Cash at bank and in hand		441,925	999,949	1,441,874	
Short term deposits		5,218	-	5,218	
Total cash and cash equivalents		447,143	999,949	1,447,092	

1 Accounting policies

a) Statutory information

Mothers' Union is a charity registered in England and Wales (registration number: 240531) and is also a Royal Charter company limited by guarantee (registration number RC000256).

The charity's registered office address is 24 Tufton Street, London, SW1P 3RB.

b) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) – (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

These financial statements consolidate the results of the charity and its wholly-owned subsidiary M.U. Enterprises Limited on a line by line basis. Transactions and balances between the charity and its subsidiary have been eliminated from the consolidated financial statements. Balances between the two entities are disclosed in the notes of the charity's balance sheet. A separate statement of financial activities, or income and expenditure account, for the charity itself is not presented because the charity has taken advantage of the exemptions afforded by section 408 of the Companies Act 2006. A summary of the result for the year is disclosed in the notes to the accounts.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

c) Critical accounting judgements and key sources of estimation uncertainty

The preparation of financial statements requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the charity's accounting policies. In the application of the accounting policies, Trustees are required to make judgement, estimates, and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affected current and future periods.

The discount rate of the future deficit recovery payments towards the charity's defined benefit pension scheme, which is recognised as a liability in the accounts, is a key source of estimation uncertainty. Further details can be found in note 19. In the view of the Trustees, no other assumptions concerning the future or estimation uncertainty affecting assets or liabilities at the balance sheet date are likely to result in a material adjustment to their carrying amounts in the next financial year.

d) Public benefit entity

The charity meets the definition of a public benefit entity under FRS 102.

e) Going concern

The trustees have reviewed the charity's financial position, reserves levels and future plans and consider that despite the tough operational circumstances, there are no foreseeable material uncertainties about the Charity's ability to continue as a going concern.

1 Accounting policies (continued)

f) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Subscriptions:

Diocesan subscriptions to the General Fund are dealt with on an accrual basis. Receipts from dioceses for subscriptions for *Families First* magazine for the following year have been treated as deferred income in the accounts of the trading subsidiary. All other subscriptions are dealt with within the accounts of the period in which they are received.

Donations and legacies:

Donations and gifts are included in full in the Statement of Financial Activities when there is entitlement, probability of receipt and the amount of income receivable can be measured reliably.

Grants received:

Grants are recognised in full in the Statement of Financial Activities in the year in which the charity has entitlement to the income, the amount of income receivable can be measured reliably and there is probability of receipt.

Government Grants:

Government grants are accounted under the accruals model as permitted by FRS 102. Grants of a revenue nature are recognised in the Statement of Financial Activities in the same period as the related expenditure.

Income from Investments and Short-Term Deposits:

Income from investments and short-term deposits includes taxation recoverable in respect of that income.

g) Fund accounting

Mothers' Union has various types of funds which require separate disclosure. These are as follows:

Restricted funds:

These funds receive income, which are earmarked by the donor for specific purposes, where these purposes are within the overall aims of the organisation. These funds may be income only (where the capital must be retained) or income and capital (where the income derived therein may be fully utilised). Details of restricted funds managed by the Charity are set out in note 21

Unrestricted funds:

Income received into the general unrestricted fund is expendable at the discretion of the Trustees in the furtherance of the objectives of the Charity. Funds may be held in reserve in this fund to meet general expenditure and working capital needs.

Designated funds:

Designated funds are unrestricted funds that have been set aside to support particular workstreams or projects. They differ from restricted funds as no formal legal restriction exists. Designated funds can be created to support specific foreseeable operational expenditure needs; to separate funds donated for particular projects where a formal restriction has not been created; or to support planned capital expenditure projects.

h) Expenditure

Expenditure is accounted for an accruals basis and include attributable VAT, which cannot be recovered.

Expenditure is allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned based on the direct costs of each activity. Governance costs include the cost of governance arrangements which relate to the general running of the Charity, including strategic planning for its future developments, external audit, any legal advice for the Trustees, and all costs of complying with constitutional and statutory requirements, such as the costs of the Trustee meetings and of preparing the statutory accounts and satisfying public accountability

i) Grants payable

Grants are normally charged in the period in which they are paid. In the case of the annual grants from the General Fund made to dioceses in Britain and Ireland for general purposes, these are charged in the year for which they are approved.

1 Accounting policies (continued)

j) Tangible fixed assets

In accordance with the Statement of Recommended Practice on Accounting and Reporting by Charities, the freehold property in Westminster, the only property used by the charity on a continuing basis, is stated at cost in the balance sheet.

Assets with a value in excess of £500 or with a useful life over 5 years have been capitalised. Assets that have no further useful life or those that have been scrapped have been written off at cost less accumulated depreciation.

For the property, no depreciation is charged on the original building on the basis that the estimated remaining useful life of the property exceeds 50 years and the property has a high residual value, particularly due to the high value of land in Westminster. This is subject to an annual impairment review. Improvement to property and other tangible fixed assets are depreciated over their expected useful lives on the straight-line basis as follows:

●	Property improvement	4% after the
●	Office furniture and equipment	20%
●	Computer equipment, Software and Peripherals	10%–20%

Depreciation is not charged until the asset has been brought into use.

k) Investments

Investments are stated in the balance sheet at their gross market value as at the balance sheet date without provision for potential costs relating to the disposal of these. All movements in value arising from investment changes or revaluation are shown in the Consolidated Statement of Financial Activities.

Investments in subsidiaries

Investments in subsidiaries are at cost.

l) Stocks

Stocks are stated at the lower of cost and net realisable value. Specific provision is made for obsolete and slow-moving stock on an item by item basis. Stock of publications for resale held by the charity has been shown at cost.

m) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

n) Short term deposits

Bank deposits, which are not repayable on demand without penalty, are treated as short-term investments.

o) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

p) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

q) Financial instruments

The charity only has both basic and non-basic financial assets and financial liabilities. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. Non-basic financial instruments are measured at fair value with any gain or loss going to the statement of financial activities. Full details are given in the financial instruments note.

r) Pension Costs

Mothers' Union participates in the Pension Builder (Defined Contribution) and Defined Benefits Scheme (closed to new entrants), both of which are part of the Church Workers Pension Fund. As the charity is unable to identify its share of the underlying assets and liabilities in the scheme on a consistent and reasonable basis, it takes a multi-employer exemption under FRS102 and so accounts for the scheme as if it were a defined contribution scheme. Pension costs are accounted for on the basis of contributions payable for the year.

The Mothers' Union

Notes to the financial statements

For the year ended 31 December 2023

2 Income from subscriptions, donations & legacies

	Unrestricted £	Restricted £	2023 Total £	Unrestricted £	Restricted £	2022 Total £
Membership subscriptions & donations	1,116,978	3,977	1,120,955	1,060,355	376	1,060,730
Other donations and legacies	414,275	47,591	461,866	282,762	49,350	332,112
Grants	80,692	470,781	551,473	22,977	297,213	320,190
	1,611,945	522,349	2,134,294	1,366,094	346,938	1,713,032

3 Income from investments

	Unrestricted £	Restricted £	2023 Total £	Unrestricted £	Restricted £	2022 Total £
Rental income	180,568	-	180,568	106,365	-	106,365
Investment trusts	96,574	23,930	120,504	98,315	19,001	117,316
Short-term deposits	14,842	-	14,842	320	38	358
Shares in UK listed companies	-	-	-	-	-	-
	291,984	23,930	315,914	205,000	19,039	224,039

4 Expenditure

a) Analysis of charitable activities

	Grants 2023 £	Direct costs 2023 £	Support costs 2023 £	Total 2023 £
Community Engagement & Development	96,524	287,523	154,607	538,654
Training & Capacity Building	129,114	308,353	166,874	604,341
Prayer & Fellowship	25,756	166,455	96,803	289,014
Campaigning	32,221	183,901	106,208	322,330
Membership Resources	38,547	294,242	176,286	509,075
	322,162	1,240,474	700,778	2,263,415

2022 comparatives

	Grants 2022 £	Direct costs 2022 £	Support costs 2022 £	Total 2022 £
Community Engagement & Development	56,854	242,226	151,218	450,298
Training & Capacity Building	76,547	257,998	163,113	497,658
Prayer & Fellowship	15,335	137,005	94,591	246,931
Campaigning	18,954	152,464	103,929	275,347
Membership Resources	22,564	239,451	172,457	434,472
	190,254	1,029,144	685,308	1,904,706

b) Analysis of Support Costs

	Governance 2023 £	Administration 2023 £	Premises & IT 2023 £	Depreciation 2023 £	Total 2023 £
Community Engagement & Development	15,127	82,174	39,329	17,977	154,607
Training & Capacity Building	16,305	89,662	41,295	19,612	166,874
Prayer & Fellowship	9,451	52,312	23,600	11,440	96,803
Campaigning	10,402	56,017	27,531	12,258	106,208
Membership Resources	17,256	93,372	45,229	20,429	176,286
	68,541	373,537	176,984	81,716	700,778

2022 comparatives

	Governance 2022 £	Administration 2022 £	Premises & IT 2022 £	Depreciation 2022 £	Total 2022 £
Community Engagement & Development	20,385	33,515	65,212	32,106	151,218
Training & Capacity Building	21,972	36,577	69,539	35,025	163,113
Prayer & Fellowship	12,736	21,348	40,076	20,431	94,591
Campaigning	14,017	22,845	45,176	21,891	103,929
Membership Resources	23,253	38,080	74,639	36,485	172,457
	92,363	152,365	294,642	145,938	685,308

Support costs are allocated in the ratio of staff time, space occupied, grants paid, and direct costs.

4 Expenditure (continued)

c) Grant Payments

Mothers' Union made grant payments to 45 affiliates of Mothers' Union during the year (2022: 41), which include grants for programmes, salary and travel costs for Community Development Coordinators and other project related costs such as equipment. The total of grants paid and the nature of the activities funded is set out above. No grants were made to individuals.

The largest recipient of grant funding in the year was Mothers' Union Tanzania which received total grants of £73,800. In 2023, there were no individual grants made of more than £25,590.

d) Analysis of Governance Costs

	2023	2022
	£	£
Audit and accountancy fees	24,990	33,084
Board costs	43,551	33,108
Apportionment of Staff costs	-	26,171
	<hr/>	<hr/>
	68,541	92,363
	<hr/> <hr/>	<hr/> <hr/>

5 Net income / (expenditure) for the year

This is stated after charging:

	2023 £	2022 £
Depreciation of tangible fixed assets	81,705	145,937
Auditor's remuneration (excluding VAT):		
Audit of parent charity	17,900	16,500
Audit of M.U. Enterprises Limited	5,300	5,000
Other services	7,300	4,800
	<u>81,705</u>	<u>145,937</u>

6 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2023 £	2022 £
Salaries and wages (including temporary staff)	961,920	905,179
Redundancy and termination costs	-	331
Social security costs	101,301	103,737
Operating costs of defined benefit pension schemes	59,325	63,004
	<u>1,122,546</u>	<u>1,072,251</u>
Additional pension costs: decrease to deficit contribution (note 19)	-	(202,304)
	<u>1,122,546</u>	<u>869,947</u>
Less:		
Recharged to subsidiary undertaking	(163,440)	(197,321)
	<u>959,106</u>	<u>672,626</u>

The redundancy and termination costs were settled and paid at the balance sheet date.

The number of employees with annual remuneration in excess of £60,000, excluding pension contributions to the Church Workers Pension Fund administered by Church of England:

	2023 No.	2022 No.
£60,000 – £69,999	2	1
£70,000 – £79,999	-	1
£80,000 – £89,999	1	-
£90,000 – £99,999	-	1
	<u>2</u>	<u>3</u>

Total remuneration paid to key management personnel totalled £318,495 for 2023 (2022: £332,190), which includes pension contribution of £13,393 (2022: £13,057). Out of this, £9,304 (2022: £14,452) was charged to the subsidiary (M.U. Enterprises) as Directors' remuneration.

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2022: £nil). No charity trustee received payment for professional or other services supplied to the charity (2022: £nil). The Charity paid £1,600 for Trustee indemnity insurance (2022: £1,500).

Trustees expenses of £1,919 were claimed in 2023 by 3 trustees (2022: £2,540). These related to travel and accommodation costs to attend Board meetings or official Mothers Union trips where the trustees were representing the Board.

7 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 25 (2022: 23).

8 Related party transactions

There are no related party transactions to disclose for 2023 (2022: none).

Aggregate donations of £80 were received from Trustees during 2023 (2022: £1,160).

9 Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes. The charity's trading subsidiary M.U. Enterprises Limited distributes under Gift Aid available profits to the parent charity. Its charge to corporation tax in the year was:

	2023 £	2022 £
UK corporation tax at 19%	-	-

10 Tangible fixed assets

The group and charity

	Freehold property £	Office Furniture & Equipment £	Computer equipment, Software and Peripherals £	Total £
Cost				
At the start of the year	569,850	551,739	766,888	1,888,477
Additions in year	-	1,191	26,191	27,382
At the end of the year	569,850	552,930	793,079	1,915,859
Depreciation				
At the start of the year	102,575	534,458	654,439	1,291,472
Charge for the year	22,380	6,001	53,324	81,705
At the end of the year	124,955	540,459	707,763	1,373,177
Net book value				
At the end of the year	444,895	12,471	85,316	542,682
At the start of the year	467,275	17,281	112,449	597,005

Mothers' Union owns the freehold property in Westminster consisting of the office premises and chapel, representing an original capital expenditure of £65,492 in 1925, this amount having been received by Mothers' Union from various sources, both home and overseas. The Trustees consider that the market value of the freehold property is in excess of the carrying cost in the Balance Sheet.

As explained in the statement of accounting policies, the cost of this property is shown in the Balance Sheet in accordance with the Statement of Recommended Practice on Accounting and Reporting by Charities.

All of the above assets are used for charitable purposes.

11 Investments

The group and charity

	Unrestricted Funds £	Restricted funds £	2023 total £	2022 total £
<i>Market Value:</i>				
At beginning of year	1,211,556	1,441,106	2,652,662	2,896,757
Disposal	-	-	-	-
(Losses)/gains	40,469	35,166	75,635	-
At end of year	1,252,025	1,476,272	2,728,297	2,896,757
<i>Being at market value:</i>				
Investment trusts	1,229,379	1,472,115	2,701,494	2,896,757
Shares in UK listed companies	22,646	4,157	26,803	-
	1,252,025	1,476,272	2,728,297	2,896,757

All investments were in UK investment trusts, and UK listed companies.

12 Subsidiary undertaking

The charity owns the whole of the issued share capital of M.U. Enterprises Limited, a company registered in England (company number is 02848474). The registered office address is Mary Sumner House, 24 Tufton Street, London, SW1P 3RB. The principal activities of the company are the sale of publications, cards and gifts, the publication of the magazine Families First, and the letting of conference rooms.

The interests of Mothers' Union are:

	Share Capital	
	2023	2022
	£	£
At beginning and end of year	12	12

Advances, where made, are secured by way of a fixed and floating charge over the assets of the company, under a debenture dated 14 December 1995.

All activities have been consolidated on a line by line basis in the statement of financial activities. Available profits are distributed under Gift Aid to the parent charity.

A summary of the results of the subsidiary is shown below:

	2023	2022
	£	£
Turnover	566,859	532,623
Cost of sales	(343,131)	(361,074)
Gross profit	223,728	171,549
Administrative expenses	(141,410)	(144,237)
Profit on ordinary activities before interest and taxation	82,318	27,312
Interest receivable and similar income	3,176	428
Profit on ordinary activities before taxation	85,494	27,740
Taxation on profit on ordinary activities	-	-
Profit for the financial year	85,494	27,740
Retained earnings		
Total retained earnings brought forward	(53,353)	(81,093)
Profit for the financial year	85,494	27,740
Distribution under Gift Aid to parent charity	(32,141)	-
Total retained earnings carried forward	-	(53,353)

Administrative expenses include rent payable to Mothers' Union of £28,500 (2022: £33,250). As historic losses were fully offset within 2023, a donation of £32,141 has been made to Mothers' Union under a deed of covenant (2022: £nil).

The aggregate of the assets, liabilities and reserves was:

Assets	274,017	178,059
Liabilities	(274,005)	(231,400)
Reserves	12	(53,341)

Amounts owed to the parent undertaking are shown in note 16.

13 Parent charity

The parent charity's gross income and the results for the year are disclosed as follows:

	2023	2022
	£	£
Gross income	2,498,610	1,983,424
Result for the year	166,592	(232,820)

14 Associated Charities

The Mothers' Union is active in 34 Provinces of the worldwide Anglican Communion. Each of the Provincial organisations is independent and accordingly their assets and results are not included in these accounts. The Charity is also at work in dioceses of the Church of England, the Church in Wales, the Church of Ireland and the Scottish Episcopal Church. Each diocesan organisation is autonomous and therefore their assets and results are not included in these accounts either.

15 Stocks

	The group		The charity	
	2023	2022	2023	2022
	£	£	£	£
Goods for resale	28,052	26,928	2,550	2,550
	<u>28,052</u>	<u>26,928</u>	<u>2,550</u>	<u>2,550</u>

16 Debtors

	The group		The charity	
	2023	2022	2023	2022
	£	£	£	£
Trade debtors	159,884	65,819	122,241	44,413
Amounts due from subsidiary undertakings	-	-	229,535	185,355
Staff season ticket and other loans	2,978	1,415	2,978	1,415
Other debtors	34,972	91,611	34,314	105,522
Prepayments	55,207	50,991	55,207	50,991
	<u>253,041</u>	<u>209,836</u>	<u>444,275</u>	<u>387,696</u>

17 Creditors: amounts falling due within one year

	The group		The charity	
	2023	2022	2023	2022
	£	£	£	£
Trade creditors	123,509	93,887	99,649	73,622
Taxation and social security	42,722	31,799	31,165	28,302
Other creditors	33,296	35,094	33,344	35,094
Accruals	199,577	211,523	190,477	203,809
Deferred Income	724,226	-	724,226	-
	<u>1,123,330</u>	<u>372,303</u>	<u>1,078,861</u>	<u>340,827</u>

18 Pension schemes

The Mothers' Union participates in the Defined Benefits Scheme section and the Pension Builder Section of the Church Workers Pension Fund (CWPF) for lay staff. The scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Employer and the other participating employers.

The Church Workers Pension Fund (CWPF) has a section known as the Defined Benefits Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Defined Benefits Scheme

The Defined Benefits Scheme ("DBS") section of the Church Workers Pension Fund provides benefits for lay staff based on final pensionable salaries.

For funding purposes, DBS is divided into sub-pools in respect of each participating employer as well as a further sub-pool, known as the Life Risk Pool. The Life Risk Pool exists to share certain risks between employers, including those relating to mortality and post-retirement investment returns.

The division of the DBS into sub-pools is notional and is for the purpose of calculating ongoing contributions. They do not alter the fact that the assets of the DBS are held as a single trust fund out of which all the benefits are to be provided. From time to time, a notional premium is transferred from employers' sub-pools to the Life Risk Pool and all pensions and death benefits are paid from the Life Risk Pool.

The scheme is a multi-employer scheme as described in Section 28 of FRS 102. It is not possible to attribute DBS assets and liabilities to specific employers, since each employer, through the Life Risk Section, is exposed to actuarial risks associated with the current and former employees of other entities participating in DBS. This means that contributions are accounted for as if DBS were a defined contribution scheme. The pensions costs charged to the SoFA during the year are contributions payable towards benefits and expenses accrued in that year (2023: £nil, 2022: £6,900).

If, following an actuarial valuation of the Life Risk Pool, there is a surplus or deficit in the pool, further transfers may be made from the Life Risk Pool to the employers' sub-pools, or vice versa. The amounts to be transferred (and their allocation between the sub-pools) will be settled by the Church of England Pensions Board on the advice of the Actuary.

A valuation of DBS is carried out once every three years. The most recently finalised valuation was carried out as at 31 December 2022. In this 2022 valuation, the Life Risk Section was shown to be in surplus by £7m therefore no deficit contributions are required at this time into the employers' sub-pool.

Due to the improvements in the projected funding position of the Fund, the Church of England Pensions Board agreed that deficit contributions should cease with effect from 31 December 2022 for employers whose pools were estimated to be materially in surplus. As a result, there is no obligation recognised as a liability within the Employer's financial statements as at 31 December 2022. A liability has been recognised at earlier dates due to a previously agreed deficit recovery payment therefore this has been reversed as at the yearend, reducing the costs for 2022.

The movement in the provision is set out below:

	2023 £	2022 £
Balance Sheet Liability as at 1 January	-	271,000
Deficit contribution paid	-	(69,000)
Interest	-	3,000
Remaining charge to balance sheet liability * (recognised in SoFA)	-	(205,000)
	<hr/>	<hr/>
Balance Sheet Liability as at 31 December	<hr/> <hr/>	<hr/> <hr/>

*Comprises change in agreed deficit recovery plan and change in discount rate between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions, set by reference to the duration of the deficit recovery payments:

	2023	2022	2021
Discount rate	n/a	0%	1.40%

Discount rate is not applicable in 2022 due to the liability being nil.

The legal structure of the scheme is such that if another employer fails, the employer could become responsible for paying a share of that employer's pension liabilities.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as defined benefit schemes.

Pension Builder Classic provides a pension, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable (2023: £59,325, 2022: £63,004)

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2019

For the Pension Builder Classic section, the 2019 valuation revealed a deficit of £4.8m on the ongoing assumptions used. At the most recent annual review effective 1 January 2024, the Board chose to grant a discretionary bonus of 6.7% to both pensions not yet in payment and pensions in payment in respect of service prior to April 1997; and a bonus on pensions in payment in respect of post April 2006 service so that the pension increase was 5% (where usually it would be calculated based on inflation up to 2.5%). This followed improvements in the funding position over 2023. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the 2019 valuation revealed a surplus of £5.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The next valuation is due as at 31 December 2022. Calculations for this are currently under way.

The legal structure of the scheme is such that if another employer fails, Mothers' Union could become responsible for paying a share of the failed employer's pension liabilities.

19 Contingent liability

As noted in the trustees' annual report, the charity holds a Provident fund for payments to overseas employees relating to historic employment benefits. Where individuals with a valid claim from the fund have made contact with the charity, we have been able to calculate the level of payment due and, where unpaid at yearend, these are accrued into the accounts. While local dioceses are working with the charity to contact those with a potential claim, it is not possible to reliably estimate the number of claims that will become payable. Therefore no provision has been made into the accounts for unclaim payments. However, as shown in note 22, the Overseas Provident funds for any future payments are restricted and therefore set aside from the charity's free reserves.

The Mothers' Union

Notes to the financial statements

For the year ended 31 December 2023

20a Analysis of group net assets between funds (current year)

	Designated Funds £	Unrestricted General Funds £	Restricted Funds £	Total funds £
Tangible fixed assets	-	542,682	-	542,682
Investments	-	1,252,025	1,476,272	2,728,297
Net current assets	427,327	(144,652)	322,180	604,855
Net assets 31 December 2023	427,327	1,650,055	1,798,452	3,875,834

20b Analysis of group net assets between funds (prior year)

	Designated Funds £	Unrestricted General Funds £	Restricted Funds £	Total funds £
Tangible fixed assets	-	597,005	-	597,005
Investments	-	1,211,556	1,441,106	2,652,662
Net current assets	324,650	(198,304)	185,258	(13,046)
Net assets 31 December 2022	324,650	1,610,257	1,626,364	3,236,621

21a Movements in funds (current year)

	At 1 January 2023 £	Income & gains £	Expenditure & losses £	Investment Gains £	Transfers £	At 31 December 2023 £
Restricted funds:						
Overseas Fund	11,782	100	(11,882)	-	-	-
Relief	872,869	-	(8,052)	-	-	864,817
Overseas Provident	480,204	23,930	(9,374)	35,166	-	529,926
Britain & Ireland Development Fund	25,052	6,957	(21,691)	-	-	10,318
DRC 2021	28,142	-	(23,121)	-	-	5,021
GBV 2022	19,904	2,500	(18,404)	-	-	4,000
SS 2023	89,872	7,381	(50,472)	-	-	46,781
Tanzania KSC 2024		39,910	(14,334)	-	-	25,576
MSH Fund	30,077	1,078	-	-	-	31,155
Five Talents	1,103	69,053	(70,156)	-	-	-
ERD Funds	21,234	12,701	(44,154)	-	-	(10,219)
Other Funds	46,125	382,669	(137,717)	-	-	291,077
Total restricted funds	1,626,364	546,279	(409,357)	35,166	-	1,798,452
Unrestricted funds:						
Designated funds:						
Overseas	231,727	224,629	(203,793)	40,858	-	293,421
Relief	42,794	16,140	-	-	-	58,934
Britain & Ireland Development Fund	27,454	26,996	(16,807)	-	-	37,643
Other Funds	22,674	14,655	-	-	-	37,329
Total designated funds	324,650	282,420	(220,600)	40,858	-	427,327
General funds	1,610,257	2,204,600	(2,164,412)	(391)	-	1,650,055
Total unrestricted funds	1,934,907	2,487,020	(2,385,012)	40,467	-	2,077,382
Total funds	3,561,270	3,033,299	(2,794,369)	75,633	-	3,875,834

The narrative to explain the purpose of each fund is given at the foot of the note below.

21b Movements in funds (prior year)

	At 1 January 2022	Income & gains	Expenditure & losses	Investment Gains	Transfers	At 31 December 2022
	£	£	£	£	£	£
Restricted funds:						
Overseas Fund	153,233	-	(141,451)	-	-	11,782
Relief	879,539	-	(6,670)	-	-	872,869
Overseas Provident	532,611	19,039	(5,639)	(65,808)	-	480,204
Britain & Ireland Development Fund	16,467	38,425	(29,840)	-	-	25,052
DRC 2021	70,600	-	(42,458)	-	-	28,142
GBV 2022	99,777	-	(79,874)	-	-	19,904
SS 2023	-	89,872	-	-	-	89,872
MSH Fund	30,062	15	-	-	-	30,077
Five Talents	-	55,907	(54,804)	-	-	1,103
ERD Funds	-	61,089	(39,855)	-	-	21,234
Other Funds	-	101,629	(55,503)	-	-	46,126
Total restricted funds	1,782,289	365,977	(456,094)	(65,808)	-	1,626,364
Unrestricted funds:						
Designated funds:						
Overseas	251,969	159,297	(90,689)	(88,850)	-	231,727
Relief	32,854	9,940	-	-	-	42,794
Britain & Ireland Development Fund	18,967	7,825	662	-	-	27,454
Other Funds	2,637	20,037	-	-	-	22,674
Total designated funds	306,427	197,100	(90,027)	(88,850)	-	324,650
General funds	1,677,635	1,920,146	(1,913,936)	(73,591)	-	1,610,257
Total unrestricted funds	1,984,062	2,117,248	(2,003,963)	(162,441)	-	1,934,907
Total funds	3,766,351	2,483,225	(2,460,057)	(228,248)	-	3,561,271

Purposes of restricted funds

The income funds of the charity include restricted funds comprising the unexpended balances of donations and grants held on trust to be applied for specific purposes. A brief description of the purposes of each fund is given below:

Overseas Fund – to support the Charity's work in communities worldwide through Mothers' Union dioceses.

Relief – to give emergency relief to families whose lives have met with adversity.

Overseas Provident – to pay for retirement and health costs for overseas Mothers' Union workers, where adequate local arrangements do not exist.

Britain & Ireland Development Fund – support the charity's work in communities in Britain and Ireland through its Mothers' Union dioceses.

DRC 2021 – to fund the 2021 literacy and education project in DRC.

GBV 2022 – to fund the 2022 Gender Based Violence programmes in Africa.

SS 2023 – To fund the 2023/24 Literacy and Trauma Healing programme in South Sudan

Tanzania 2024 – To Fund the expansion of the Kingdom Savings and Credit Programme in Tanzania

MSH Fund – to support refurbishment work relating to Mary Sumner House.

Five Talents Funds – To fund charitable projects where MU has partnered with Five Talents UK (excluding Christmas Appeals)

ERD Funds – to fund charitable projects where MU has partnered with Episcopal Relief and Development (excluding Christmas Appeals)

Other Funds – a grouping of other restricted funds to support charitable projects around the world.

Purposes of designated funds

In January 2021, the charity established a number of new designated funds. These were set up to replace existing equivalent restricted funds that have now been closed to new donations.

Overseas Fund – to support the charity's work in communities worldwide through Mothers' Union dioceses.

Relief – to give emergency relief to families and communities whose lives have met with adversity.

Britain & Ireland Development Fund – support the charity's work in communities in Britain and Ireland through its Mothers' Union dioceses.

Other – various funds allocated to pay towards literacy projects.

22 Capital commitments

There were no approved capital commitments at 31 December 2023 (2022: none).

Other Information Trustees

Sheran Harper
Catherine Hilton
Jennifer Barton
Thembsie Mchunu
Kathleen Snow
Roshini Mendis
Paul Hindle
Mary Kamwati
Marie-Pierrette Bezara
Iris Sutor (Term of Office Commenced 01 January 2022)
Julia Jamieson (Term of Office Commenced 01 January 2022)
Pamela Abana (Term of Office Commenced 01 January 2022)
Jaqueline Ogega (Term of Office Ended 28 February 2023)

Chief Executive

Beverley Jullien

Registered Office

Mary Sumner House,
24 Tufton Street,
London SW1P 3RB

Auditors

Sayer Vincent LLP, Statutory Auditor
110 Golden Lane, LONDON, EC1Y 0TG

Bankers

National Westminster Bank Plc
57 Victoria Street,
London SW1H 0HN

Solicitors

BDB Pitmans LLP
50 Broadway,
London SW1H 0BL

Investment Managers

M&G Securities Ltd
PO Box 6152,
Basildon SS14 0WL

CCLA Investment Management Ltd
80 Cheapside,
London EC2V 6D

Thank you to everyone who helped support the transformational work of Mothers' Union during 2023.

Please get in touch and get involved:

020 7222 5533

mothersunion.org

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24 Tufton Street
London
SW1P 3RB

-  MothersUnion
-  officialmothersunion
-  Mothers' Union
-  wearemothersunion
-  MothersUnion

'Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up.'

Galatians 6:9



Mothers' Union members in Ghana

Mothers' Union

England & Wales - Charity number 240531

Accounts



Creating a Better Tomorrow

Mothers Union Consolidated Accounts - 2022

Mothers' Union, Mary Sumner House, 24 Tufton Street, London, SW1P 3RB

The Mothers' Union, Incorporated by Royal Charter 1926, is a charity registered in England and Wales (Registration No: 240531)

MU Enterprises Ltd (Registered in England No. 2848474) is wholly owned by the Mothers' Union.



Mothers' Union Annual Report and Accounts 2022

Creating a Better Tomorrow

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About Us

Mothers' Union is a global Christian movement focused on ending poverty, violence and social injustice in communities across the UK and worldwide.

Active for nearly 150 years and with over 4 million members across 84 countries, we work with people of all faiths and none, transforming lives, strengthening families and advocating for change. Through kindness, faith and compassionate action we hope to create a better tomorrow, where everyone can thrive.

In 2022, we supported over 3.4 million people worldwide.

“At the 2022 Lambeth Conference, Bishop Anthony Poggio, the new Secretary General of the Anglican communion described the work of the Mothers' Union in many Provinces as ‘one of the hidden secrets’ of the Anglican Communion. For nearly 150 years, this wonderful charity has quietly and determinedly supported communities globally through faith and practical support and I thank them for their valuable work.”

The Most Reverend and Right Honourable Lord Archbishop of Canterbury, Justin Welby

Her Majesty Queen Elizabeth II (21 April 1926 – 8 September 2022)

We were deeply saddened by the passing of our beloved Patron, Her Majesty The Queen in September 2022. Her guidance and support of Mothers' Union over the decades enabled us to achieve so much, impacting communities and touching lives, and has inspired us for the future.

We give thanks to God for her role as our Patron, for blessing her with special gifts for a life humbly dedicated to public service, for her strong faith; for her commitment and devotion to family life; and for her great concern for communities and all people.

How We Work

For nearly 150 years, Mothers' Union has worked with communities in the UK and around the world. We believe that faith and compassion have the power to transform lives. We work under three core pillars to help communities transform:

- **Stopping Violence – through Peace & Safety**
- **Stopping Injustice – through Gender Justice**
- **Stopping Hunger and Increasing Self-Reliance**

Our programme work and central support includes literacy and savings programmes, parenting and resilience training and crisis assistance, alongside the myriad of small acts undertaken by our loyal and committed members in their own communities every day. We are led by people's needs. We listen and respond practically and through faith to the requirements of individual communities, doing all we can to improve people's lives today to instigate lasting change for tomorrow. Additionally, and where appropriate, we partner with other organisations and governments to increase our impact.

In 2022, **750,670 lives** were directly impacted globally whilst we also supported over **2.7 million** indirectly through our grassroots initiatives such as working in prisons, building resilience against climate change and supporting families.

2022 marked a new milestone for us with the launch of ***Transformation – now!*** Adopted by all our members. Through this year and beyond, members of the Mothers' Union will:

- **Transform ourselves, personally and spiritually, to live out our faith**
- **Transform the churches and communities we work with and of which we are a part to reflect Christ's kingdom**
- **Transform Mothers' Union to be relevant for 21st century life**

Worldwide President's Report

"The beauty of our members lies in their unwavering faith to always find a way where there seems to be no way."

Joy of connecting after Covid

In a time when we can once again travel again, journeying to visit MU groups across the world has been uplifting and inspiring and a true learning experience.

Two island visits stand out for me during 2022. My visit to the Diocese of Trinidad and Tobago in the Caribbean Sea and the Isle of Man in the Irish Sea – two beautiful islands where I felt the most amazing new energy and excitement of our members driven by their passion to make a difference and remain relevant in our changing world.

Claudia's story from Trinidad remains with me. She felt called to work specifically with boys within her local community and church who were victims of unstable homes. She set up a project called *Boys to Men* following the loss of her own husband and son. In partnership with a specialist NGO, the project provides trained male facilitators to work with boys, helping them emotionally, physically and spiritually to cope with past traumatic experiences and preparing them for the work environment and future family life.

Inspiring the movement and the power of little things

It is the faith and drive Claudia shows, replicated by our members worldwide, which humbles me and is the backbone of our movement. Our members' strong voices and passionate action at grassroots level transforms the lives of others. They are always willing to pitch in and pool their gifts to make extraordinary things happen. From rallying into action to support the arrival of refugees, from making a stand to raise awareness of our campaigns, contributing funds through amazing fundraising feats, we are a membership of drive and action. It is all these acts that, together, are the bedrock of our enviable worldwide movement.

Our Three Pillars

Our three pillars - stopping hunger and increasing self-reliance; stopping violence through peace and safety; and stopping injustice through gender justice – remain at our core in 2022 and are transforming lives across cultures and societies. We are making a difference as the stories in this annual report testify. We are particularly proud of our work in Burundi which has seen over 144,000 people become literate in twenty years, 89% of them women.

Injustice, and especially advocating for gender justice, has never been more important in today's world. In 2022, our members have continued to speak out - especially via our *no more 1 in 3 domestic violence campaign*, we have built trust with women in our partner programmes and lobbied governments.

All acts of kindness go to support our world.

Day to day, it is fellowship that is seeded at Diocesan level - reaching out to the lonely, helping those who suffer, being a listening ear, all following the ethos envisaged by Mary Sumner nearly 150 years ago.

In 2022, the global crises, seem bigger than ever. Climate change, Cost of Living and conflict are all increasingly affecting us all in one way or another. Therefore, it is absolutely necessary for us as members to continue to use our gifts in meaningful ways. Suffering is closer to home for many than we have ever imagined.

We need to transform, be open-minded as individuals and as a worldwide charitable organisation adapt and flourish, particularly in times of difficulty and in difficult situations.

Everyone can make a difference through Faith

Behind every member is God. A God who gives us hope and a drive to do our utmost to transform situations. Strengthened by our togetherness, we must seize every opportunity to use the blessings presented to us as part of our personal growth and for the future of our beloved Mothers' Union. This will not always be easy; it will take every ounce of our faith to push us forward to take risks and step out of our comfort zones. I was excited by our Reimagining Conference this year and look forward to the recommendations which come out of this.

The results of our endeavours will be for our children, for our grandchildren and for our great grandchildren above and beyond all we can ask or imagine – for with God nothing shall be impossible. Transformation is happening here and now.

With God's blessing, as always

Sheran Harper, Worldwide President

Chief Executive's Report

Living With Hope For Tomorrow

For with God nothing shall be impossible (Luke 1:37)

As we all began to emerge, with gratitude, from the trauma and isolation of the pandemic, 2022 was an opportunity to build on the learning of the last 2 years, the new ways of communicating, as well as starting to rebuild the face-to-face activities and fellowship so important to MU members. It has been an opportunity to build on the resilience shown by so many, and to look with fresh eyes at how we shape our future, in a world where deep challenges, including conflict, climate change and economic crises remain.

Transformation – now!

2022 was also the start of a 3-year cycle (“Triennium”) – and members chose Transformation – now! as the theme for the Triennium, to focus on how we all, in ways great and small, can look afresh at how we link with one another and support those in greatest need in our communities.

Our Board welcomed 3 new members, including Pamela Abama, from the Solomon Islands, bringing an important voice from the Island States affected by climate change. The Worldwide Board includes representatives from 10 different nations around the world, ensuring that the voices of the members, and those in need, can be heard, wherever they are.

Sustainable transformation of lives and livelihoods

In 2022, we commissioned an independent study of the impact of the work of our members in Burundi over the last 20 years, supported by the worldwide charity and different partners over time. Over the years, volunteer facilitators were trained to support communities to become literate and numerate; to set up savings groups and to recognise the power they themselves had to improve their lives and the lives of those around them. 2.9% of the adult population of Burundi has become literate through ongoing work, 98% of participants reported improved relationships in the family and community, and 98% improved self-esteem. The status of women in the community improved greatly: “traditionally, women were considered of lower status than men...now, they are valued, honoured”.

As a central charity, we are both proud of, and humbled by, the impact of the work of local members, which the support of the wider charity has enabled.

We are also delighted that this validates the MU Community-led approach to transformation – in this report, you will read about the effectiveness of the literacy programme in the Democratic Republic of Congo and Ethiopia. Alongside our ongoing savings group work, this shows how the MU participatory approach, as well as enabling women to provide for their families, consistently improves their self-esteem and their ability to take on leadership roles in society – as well as, importantly, helping to shift traditional views of the role of men and women and reducing the level of gender-based violence.

The value of small things

Across the world, our members are committed to helping those in need around them in a myriad of different ways. I often hear “but I only...” – but the impact of those small acts can be profound. Whether it is supporting refugees with much-needed items such as blankets or household items; visiting prisoners; crafting blankets and fiddle muffs for dementia sufferers; or marching to build awareness of gender based violence. And in the UK and Ireland, members use a Bible-based approach, metamorphosis, to really understand what the local needs are, and how MU and the church community can address them.

Transforming ourselves and our ways of working

Mothers’ Union members around the globe are united in their deep faith, and will to show faith through action to create an environment where every individual can thrive. We are delighted that, out of the pandemic, we have built new lines of communication online – with our daily Midday prayers joining together members from as far afield as Guyana, Papua New Guinea and Myanmar as well as the UK and Ireland; and monthly calls to share issues and pray together across continents. We are pleased that the Worldwide Board was able to meet for the first time for 3 years in person in November, and look forward to increasing face-to-face contact again from 2023.

Journeying together to create a better tomorrow

Our fight for Gender Justice continues, as we seek to build partnerships with others, so together we can make a bigger difference, sooner. We continue our call for “no more 1:3” women suffering from domestic abuse, and will increasingly extend our campaign beyond 16 days of activism to 365 days of activism a year, as well as working locally to provide practical support and act as agents of change. No girl should grow up to face abuse and violence, we aim to create a world where every individual can thrive.

Bev Jullien, CEO

Our Worldwide Impact In 2022

- The MU made a difference to the lives of over 3.4 million people worldwide.
- The MU supported 750,670 through our face-to-face work and community projects.
- The MU indirectly supported over 2.7 million people last year.
- Over 2,238 family members enjoyed an ‘Away From It All’ holiday supported by their MU branch.
- 19,834 craft items, made with kindness and compassion, were produced
- 5,412 acts of nurturing faith
- 26,696 gifts of love
- 11,796 offers of service

Making An Impact Worldwide

The Mothers' Union coordinates projects in a number of countries worldwide, working on projects to reduce hunger and poverty and increase self-reliance. Alongside this we do all we can to raise awareness of gender justice and encourage community cohesion to help reduce conflict.

"I got a loan of 20,000 Burundi Francs from the savings group and bought peas and beans for sale. Then I bought a pig that multiplied. I sold the piglets and bought a plot of land. The pig multiplied again. I sold the pig and the piglets and bought a cow. I sold the cow and bought a motorcycle that I use as a taxi business. From the profit, I bought another cow."

Female programme participant, Busoro community, Diocese of Buye, Burundi

In late September 2022 we published a review of our 20 year Literacy and Financial Education programme in Burundi. The goal of the project was to increase self-reliance and combat poverty through introduction of adult literacy circles with the added aims of promoting gender equality, women's empowerment and promoting social inclusion and peace building.

In total, the programme has trained **1,291** facilitators in **1,289** communities across the country, of which 69% are women and directly impacted the lives of **165,416** participants of which **77%** were women.

The programme encompassed four main strands beginning with functional literacy and numeracy education followed by the formation of savings and loans associations, financial literacy and business development and lastly, and most recently, parenting education.

Burundi is one of the poorest and least developed countries in the world where most of the population work in agriculture and many live in abject poverty due to the effects of a civil war (1993–2005) which devastated communities. There are deep-rooted inequalities between women and men both at home and in society and years of war have fostered a culture of normalisation of violence, with sexual and gender-based violence being particularly widespread.

There have been **FIVE** key impacts of our programme:

1 – Gender Equality and Women's Empowerment

An improvement in women's self-esteem, confidence and aspirations through developing their skills, changing mindsets and enabling their voices to be heard – often via securing leadership positions.

2 - Financial empowerment

Over the two decades, a rise in entrepreneurship, improved household income and financial stability leading to improved wellbeing and security. Our financial education has equipped women with knowledge and skills to manage their resources well, with 90% of female participants reported to have started a business. In tandem, women's status in households has been elevated, with a reduction in domestic violence due to less conflict in the home.

3- Transformation of Families

Families and communities have benefitted from a new appreciation of benefits of education, better parenting skills improving family relationships and a rise in shared tasks and responsibilities between the genders. This has contributed to stronger marriages, nurturing of children and more stable family units.

4 – Helping the MU deliver its mandate sustainably

The programme has encouraged communities to become more resilient and supported 24,000 Mothers' Union members through training programmes and uniting them through prayer, worship and service. 40% of female participants indicated they had become MU members.

5 - Contribution to community development and nation building

Communities of Hope have been built, with 98% of participants reporting improved relationships with friends, neighbours and the community, due to improved communication skills. Those who have been trained serve as role models and share ideas with other members of the community, transforming mindsets around gender equality, women's empowerment and family life. By being inclusive of ethnic, religious and other socio-economic groupings, the programme greatly contributed to peacebuilding. Furthermore, besides personal transformation, many course attendees became agents of change by taking up leadership positions.

“Traditionally, women were considered to be of a lower status than men... with the programme, they are valued, honoured. They have increased their status in society. They are teaching their children, both boys and girls, when they are still young, that both are of the same value.”

Diocesan Secretary, Diocese of Rutana

6 - Faith in Action

Whilst not compelling people to convert to Christianity, the programme had a transformative impact on the participants' personal relationship with God and women's participation in the church – showing faith in action. As people became literate, the first material they started reading was the Bible, which deepened their faith and transformed their lives.

In Burundi

144,103 people are now accredited with being literate, 89% of them women.
99% of the programme participants improved their self-esteem.
96% now take part in family decision-making.
82% of married women reported improved use of reproductive health services.
75% of males reported that they no longer physically abused their wives.
91% were able to buy goats or pigs
96% can afford health insurance
88% of female participants have increased personal income
79% have better quality housing.

Big Give 2022

Thanks to support of our Christmas Big Give campaign which included match funding to double member donations, we raised over £106,000 for vital, life-changing, projects in South Sudan where decades of civil unrest and violence have caused huge amounts of hurt and trauma for its people.

The funds will be used to expand our Literacy and Trauma Healing programme to 48 communities over the next two years. Each literacy circle contains up to 30 adult participants led by community volunteers trained by Mothers' Union.

Our programmes include interactive Bible studies and learning activities such as the understanding the local alphabet. The facilitators use participatory tools to initiate discussion to help bring out knowledge and skills and challenge some of the cultural norms.

Already, the Literacy Circles run by the MU are seeing dividends in the country, enabling women to feel secure and able to discuss important issues affected their lives such as health, gender-based violence, traditional practices and household responsibilities. Around 70% of attendees feel that they have improved coping mechanisms and many are using their voice for the first time, taking a leading role in advocacy activities for peace in their communities.

“Before the MU literacy circle I was blind, I didn't know how to read and write. Joining the literacy circle helped me more than I would ever expect as well as how to read and write sentences (sic). From that time my eyes were opened”.

Ruqia Abu Shanab wasn't allowed to attend school due to the social and cultural norms which discouraged women from getting an education. Since becoming literate, Ruqia has opened her own centre to train women from both Christian and Muslim faiths in entrepreneurial skills to help them set up businesses. She is now MU Diocesan President responsible for 33 churches in the Khartoum Diocese in Sudan.

Literacy Circles Are Vehicles For Change

“I never expected to be able to read. I now want all my sisters to benefit from this.”

Tabitha, Ethiopia.

MU Literacy projects work in many countries worldwide. In 2022, our Literacy Programme in the Diocese of Gambella in Ethiopia has enabled numerous MU members to become literate. Joyously many then go on to train as Lay Readers so they can support their local churches in a leadership role.

Rebecca is one of the MU members who has benefitted from the programme recently saying, *“Before, it was just like a dream into my mind that I could read the Bible and hymn book. Now I can lead worship and the liturgy in church.”*

Tabitha, another beneficiary, said, “Our eyes have been opened. Before, when we were illiterate, people would say that the Nuer language was nothing - ‘you should only learn English’ - but when we can read our language we can become advisors to ourselves.”

MU Literacy projects have also run in the Democratic Republic of Congo and more are planned in new locations in 2023 including Papua New Guinea.

The Democratic Republic of Congo The DRC is one of the poorest countries in the world, coming 179th out of 189 countries in the Human Development Index, with 76 per cent of its population estimated to be living below the poverty line on less than \$1.90 (about £1.40) a day. Repeated conflict and outbreaks of disease, plus economic and political uncertainty, coupled with illegal mineral extraction which displaces local people, contribute to poverty which is particularly concentrated in the North Western and Kasai regions.

MU DRC identified illiteracy as the main barrier facing communities moving out of poverty. Lack of basic literacy and numeracy skills prevents them from running their own businesses and income generating activities. It also limits their knowledge and learning and undermines their confidence and ability to engage. They are also unable to make decisions at community and household level exacerbating poverty and contributing towards gender abuse and violence. There is a general perception that women cannot run a good business or become successful.

In 2022, our two year ‘Sustainable economic and social empowerment for disadvantaged women’ project neared an end and has been proven to help change lives. Operating in four Dioceses, 48 volunteer facilitators were trained by the MU in improving agricultural techniques, nutrition and climate change awareness as well as other important issues such as gender justice and their skills in self-reliance and income generation.

In total, 1,409 learners enrolled in the project groups (1,217 women, 192 men), and some of the reported outcomes includes:

- Increased confidence: several participants reported that they have increasingly taken on leadership roles, for instance, leading bible and choir groups.
- Increased community involvement: increased involvement with the local elections in the districts.
- Reports of reduced GBV – The role of women is taken more into consideration and more women, as well as men, are more open to talking about it.
- Out of the 1,217 women in the literacy groups that reported having no say in household decisions, 70% of them are now involved in the decision-making.
- Increased agricultural knowledge to boost food production.

“I stayed at home for many years and never got an education.”

“I knew how to make clothes however, although I could sew I could not write the measurements for my client. When the project of literacy started in our area, I enrolled quickly. I am able to read all my messages on my telephone if my clients write to me. My income has increased and I have opened a workshop,

“I changed my life very quickly by repairing my mum’s house, my 2 little brothers are going to school, I am paying their school fees. I have a project of a farm where I will plant palm oil with my profits. I have also recovered my self-esteem.”

Marceline, KALIMA archdeaconry, Kindu diocese a learner in TUPENDANE literacy circle

“Before the literacy circle started in his area, women were not able to be involved in community decision-making and even attending meetings because they were not educated and therefore not respected for their input. Meetings were composed of only men, there was never any contribution of women during the big decisions made in the community.

“MU has brought this literacy circle and as a result, has increased many opportunities for this community. Women are becoming educated. They are now being called to be involved in meetings and other community events. They are able to read and write, they are speaking out about issues. Their crops are developing and they are making more money from the market. It is raising the profile of our community.”

Henry, 54, a local community leader of Mbau township, member of their literacy circle steering committee.

Offering Peace And Safety In Our Busy World

‘I was a stranger and you welcomed me’ – Matthew 25.35

The heart of much of Mothers’ Union work in Dioceses across the UK & I is reaching out to individuals in need, whether that is prisoners, refugees, women fleeing domestic violence or rallying to respond to immediate needs in their own or neighbouring communities. It is this warm welcome and wealth of acts of kindness that offer peace and safety to those who need it the most.

OUR PRISON WORK

‘Simply knowing that they (prisoners) are being thought of, that they matter, makes all the difference.’

Mothers’ Union member

Mothers’ Union Prison Work programme offers love, compassion and companionship to prisoners across the world. We have found that 45% of people lose contact with their families when they go to prison, so prisoners can be deeply affected by isolation, loneliness and mental health issues.

We reassure individuals that they're not alone and forgotten and our prison work is vital for ensuring prisoners keep in contact with their families – aiding the development of more than 200,000 UK children who have a parent in prison, promoting their mental health and helping ease the transition following a prisoner's release into the community.

During 2022, dedicated Mothers' Union members resumed their in-person volunteering at prison visitor centres and are the first point of contact for families who are visiting loved ones, welcoming visitors and helping put them at ease in a stressful environment. Members also send cards at Christmas and Easter, run craft sessions and provide gifts to prisoners to give to their children when they visit.

This year the prisons' team set up a 'Being Dad' course where dads in prison have space to reflect on how to be a good father to their children. The course explores topics such as children's feelings, listening and talking to children to help them grow in confidence and children's rights and responsibilities. One dad told a representative is now 'developing to become the father my kids deserve.'

Mothers' Union branches also supply bags and essential items for ex-offenders such as toiletries, underwear, phone and coffee vouchers release. The bags were appreciated often moving recipients to tears to learn that strangers care so much.

WELCOMING REFUGEES

Our charity has always extended a warm welcome to those fleeing war or unrest at home, offering compassion and kindness, especially to children, to ease the transition to an unfamiliar country and show that they are safe and amongst friends.

During 2022, members in Dioceses across the UK & I welcomed refugees from Ukraine following the war with Russia which started in early 2022, from Sudan, Afghanistan, Syria and Yemen.

The Mothers' Union Diocese of Derry & Raphoe in Ireland knitted teddies to gift refugee children on arrival to help with their resettlement. They hand-knitted 200 bears in the colours of the Ukraine flag which was placed in a gift bag with a 'Teddy Passport' featuring a welcome and blessing in three languages. Other Dioceses also contributed in similar ways, supplementing teddies with much-needed clothes and household items.

AIFA HOLIDAYS

"Thank you so much for offering and allowing us this time. You will never know the difference this has made to us." - AIFA Beneficiary

Many MUs across UK & I offer respite holidays for families away from their daily stress and responsibility, especially prioritising those who have suffered domestic abuse, supporting them to heal and rebuild important family bonds through its 'Away From It All' holidays. Last year over 2,000 family members were able to enjoy a relaxing break courtesy of local branches.

CRAFTING WITH LOVE

MU members have always been renowned for their crafting activities. This year was no exception with nearly 20,000 individual craft items lovingly created and given as gifts to those in need.

“Not only does this produce a range of items that are then donated, but it has big mental health benefits for those doing the crafting who have a sense of purpose in life and also an opportunity to meet with others and craft together. For some, being actively involved in a community that works towards helping others also offers a way to heal from grief; a member from Chelmsford shared that she found that knitting toys helped her after her husband committed suicide,” says Alison Fernandes, regional development manager for the MU in the UK.

In 2022, many MU branches have knitted fidget blankets – often with textured items securely attached - which are used in care homes and dementia units by individuals in the later stages of dementia to keep their hands busy and stave of feelings of anxiety or boredom.

In 2022, MU Members worldwide helped others in a myriad of ways:

- Providing school shoes, blankets, clothes, toiletries, menstrual products and stationery.
- Running parenting classes, seminars and breakfast programmes.
- Organising holidays and outings for families in-need.
- Writing Christmas and Easter cards and sourcing Christmas gifts.
- Livestock training.
- Organising food parcels.
- Leading talks on gender-based violence.
- Refurbishing homes.

Membership Around The World

With over 4 million members worldwide, gained over nearly 150 years, the Mothers’ Union is a force for global change, with a particular focus on improving the life of families and supporting and equipping women to be leaders of tomorrow.

Our membership movement provides strong connections through fellowship and worship online and in person, around the corner and around the world. In 2022, our membership has been united via the following ways:

Reimagining Conference 2022

What was it all about and why did we need it?

The Reimagining conference sparked from the triennial theme of Transformation was designed to kick-start a process of reimagining Mothers’ Union.

One hundred members representing Britain and Ireland came together at Liverpool Hope University in July, for a weekend of discussion, ideas sharing and exploring solutions for growth and sustainability centred around what ‘the MU needs to be’ in the 21st century to reflect and support the communities we serve.

The fruitful discussions looked at rejuvenating membership, how to modernise and streamline how MU operates in its branches and dioceses so that volunteers can deliver projects and support in their local communities and how to maximise use of resources. Members shared strategies and

experiences about promoting MU including how to successfully fundraise for the charity, and successful ways to attract the new members MU needs so that it can evolve and continue its important work.

Sessions included harnessing the power of MU, working more effectively with clergy, other organisations, dioceses and partners and how to stay connected with God and the Christian ethos whilst being more inclusive and welcoming to everyone in communities in UK & I and important projects overseas.

Priorities emerged that will transform the way the charity works and provide the impetus to encourage and attract new members. A steering group consisting of members and staff were convened and each diocese has taken away three positive actions to progress and harness, enabling the MU to grow and thrive

Supporting Spouses at The Lambeth Conference

In August, 30 Bishops from Peru, Argentina Uruguay, Chile, Egypt, South Sudan, Democratic Republic of Congo and Burundi and their spouses visited Ireland after the Lambeth Conference ended. They spent the week celebrating, interacting and engaging in different activities alongside members from UK & I, embracing the theme of 'Kingdom Voices'.

Reflections on our Annual Gathering 2022, Belfast

In September, 500 members from UK & I gathered in Belfast for the Mothers' Union's Annual Gathering. It was the first opportunity in a long while for members to meet in fellowship, and the programme was packed with inspirational updates and stories from across the movement that showcase the impact of the work we do.

The Right Reverend Andrew Forster, Bishop of Derry and Raphoe gave an inspirational sermon lauding Mothers' Union as "**...the backbone, the heart and the stone in the shoe**" of the Anglican Communion. The stone in the shoe reminding us that we need to challenge injustice where we see it and make sure that we work to positively transform our communities here and overseas.

Members left inspired with positive stories of meaningful and successful engagement that will encourage the new members we need to sustain Mothers' Union into the future and continue to be the **largest volunteer-led movement in the Anglican Communion.**

Lambeth Conference – Gods Church for Gods World

Postponed since 2020 due to the pandemic, this was the first meeting of the Bishops of the Anglican Communion for 14 years. It was attended by some 1500 Bishops and their spouses from around the world. Overall, there was a clear commitment to focusing on where all were united in combatting the many challenges in the world, especially conflict and climate change.

Mothers' Union was proud to support the support conference organisation in a number of different ways:

The CEO was a member of the Conference Company Board, overseeing overall delivery. The Archbishop decided that there should be a full programme for spouses also, and the CEO was invited to join the Spouses Planning Group, which shaped both their Conversations in advance of the Conference and main programme.

The Worldwide President was invited to give a keynote address in the plenary session on Peace and Reconciliation, spoke at a seminar on Just relationships between women and men, girls and boys, and facilitated a number of spouse sessions.

The Director of Development supported the pre-conference conversations, and co-designed and organised a series of participatory “strengthening sessions” for spouses, during the Conference, designed to enable the spouses to explore deep issues across their different cultural contexts, including “how can we create safe space in our families” and “what is the role of a spouse” in the clergy context. Over five days, there were nine different sessions a day in six different languages, with 32 facilitators. A number of MU members and Provincial Community Development Coordinators, including from South Africa, Madagascar and South Sudan were members of the facilitation team.

A great, and unexpected, joy of the Conference was that MU in practice had a magnified presence, as many Bishops’ wives chose to wear their MU uniforms or badges. One past diocesan president of MU and Bishop’s spouse commented:

“Although we come from different cultures and speak different languages, we all share a passion for being part of the fellowship of MU, working in Christian care for families. The MU logo, whether it be on a printed dress or a badge, has created an instant greeting “Mothers’ Union”! The MU is a truly global, unifying organisation”

Overall, it proved an excellent opportunity to strengthen relationships across the Communion, and to heighten awareness of the strength and depth of MU work worldwide.

Campaigning For Change

The Mothers’ Union has a history of speaking out and campaigning on important issues affecting women worldwide such as gender violence and inequality and oppression. Combating domestic abuse through gender-justice is a major part of Mothers’ Union’s work and, all over the world, Mothers’ Union groups are working together to address, and ultimately eradicate, the issue.

“In Ireland, we speak of No more 1 in 3, referring to the fact that 1 in 3 women worldwide will experience some form of gender-based violence in their lifetime. Yet, harrowingly, the ladies of Democratic Republic of Congo and South Sudan spoke of it being 2 in 3, often 3 in 3”.

Jacqui Armstrong, the MU All-Ireland Coordinator for 16 Days of Activism

16 Days of Activism

Mothers' Union joins with over 6,000 organisations from 185 countries to support the annual 16 Days of Activism campaign which in 2022 ran from 25th November to 10th December.

The 16 Days Campaign raises awareness of, and calls for an end to, gender-based violence and abuse in all forms and in all societies.

Gender based violence is one of the most widespread violations of human rights. It can affect anyone at any time and it takes many forms. It can be part of a damaging cultural norm or hidden behind closed doors; it can be very difficult to ask for help.

What we did:

- Held special Midday Prayers on social media throughout the 16 days, led by worldwide trustees.
- On Global Day on Saturday 26th November we came together and wore special #nomore1in3 badges, with images shared on social media, holding a one minute silence at 1:03pm to remember the 1 in 3 who suffer domestic violence and raise awareness of domestic abuse globally. Members did this in homes, at branch meetings or in community spaces. This was accompanied by Bible reflections, special services in churches and cathedrals, prayer vigils, marches.
- Our President Sheran Harper and UK Chief Executive led a thought-provoking discussion on Zoom entitled: *Gender-based violence: A Christian Response* with Ridley Hall, Cambridge.
- We encouraged attendees of the Lambeth Conference to 'make your mark' to show support for the campaign in any way they felt they could add their voice

Partnership with Women's Aid

On 11 October 2022, Mothers' Union joined forces with [Women's Aid](#) to support their *Come Together to End Domestic Abuse* campaign so that no girl is raised in a world of abuse.

Mothers' Union was the first national charity to partner with Women's Aid Federation of England in this new campaign, demonstrating how we can make a difference on this important issue if we all come together and dispel myths and create safe spaces. Together we are working towards a future where everyone can thrive, confronting injustice wherever we find it.

International Women's Day

Held in March, the theme for 2022 was **#BreakTheBias** – a push towards a gender equal world that is free of bias, discrimination and stereotypes against women. These principles have consistently underpinned our work at Mothers' Union through the decades, so this year, we highlighted stories of empowered women who transformed their own lives and were committed to #BreakTheBias every day.

National Domestic Abuse Planning Group

In 2022 we set up a national domestic abuse planning group made up of members who are interested in combatting abuse. This is a powerful group of a diverse range of women, some of who are survivors themselves.

The United Nations Commission on the Status of Women (UNCSW) March 2022

Twelve MU representatives from nine different countries attended the UNCSW conference in March, global intergovernmental body dedicated to the promotion of gender equality and the empowerment of women. This year's theme was ***Achieving gender equality and the empowerment of all women and girls in the context of climate change, environmental and disaster risk reduction policies and programmes.***

The MU delegation submitted a statement calling on member states, agencies and funders to ensure:

- Women participate fully alongside men in climate change/disaster risk reduction policy
- Planning and funding of all climate change initiatives are gender-sensitive and take into account the specific needs and priorities of women and girls.
- Inequalities are addressed that put women at greater risk of the impacts of climate change
- Support is given to organisations embedded in local communities to identify and fund locally practical and sustainable solutions to the climate crisis.
- An increase in climate financing and resource provision for climate change adaption in marginalised communities most at risk of its impacts

We are actively working with our membership to elevate our voice and bring about change.

Moving the Dial On Gender Justice

“As caretakers of God’s wonderful planet, may we continue to be inspired by the inspiration and resilience of those who suffer. What we do today affects their tomorrow”.

Jacqui Armstrong, the MU All-Ireland Coordinator

It is well-recognised that domestic violence escalated during the Covid-19 pandemic (2020-22) ‘the Shadow Pandemic’ - both in the UK & I and Worldwide but there are other cultural and economic factors which continue to lead to the oppression of women and which the MU is working hard to mitigate.

In many nations, men are dominant, both in family life and in local leadership positions. Women’s rights take a back seat, particularly as many do not receive an education, and, typically, their needs are not considered important with most of their efforts centred around raising children, feeding their families and tending crops going unnoticed.

Gender violence can result from financial struggles, political corruption, the stresses of conflict outside the home and, more recently, changing weather patterns resulting in women and girls travelling further for food, fuel and water placing them at greater risk of rape and violence.

Gender injustice is compounded as in many cultures, domestic violence is considered taboo and women often keep it to themselves for fear of reprisal. In places like **Burundi**, if a woman leaves an abusive home, the husband will replace her with another woman and their children may suffer neglect.

All over the world Mothers' Union groups address gender-based violence and its impact as a major part of our work. Many dioceses work together with other organisations and church parishes to recognise and acknowledge the existence of gender-based violence in their communities. They offer practical support victims and survivors such as in the UK & I our 'Away from it All' breaks, report incidents of abuse and refer people to the appropriate services so that they can receive much-needed support and care.

Overseas, our work in 2022 has continued to stop injustice through gender justice. Our Literacy & Financial Education Programmes which have operated in many countries including **South Sudan** help women gain financial autonomy and encourage them to join a savings group and set up their own small business or join together on community projects giving them tools to become self-reliant. Here also we run GBV workshops to give a safe space for women and girls to talk and share views. In **Burundi**, our programmes are encouraged through Bible study and prayer to realise their value and worth.

An MU parenting programme is continuing across **South America** which explores the themes of gender justice and Christian values. It introduces the concept of a violence meter which lays out a graded progression of violence, primarily sexual and physical, to help women understand how they are being affected and to assess their threat level.

In Ankole in **Uganda**, MU members run a Revival radio programme which discusses challenging issues facing families, alongside training Parish Leaders and Clergy about Gender Based Violence and running sessions for teenagers in schools to promote gender equality amongst the next generation.

At the root of all our projects worldwide, the power of Christ and the transformative power of prayer, helps us to create change, ultimately encouraging women into positions of leadership empowering them to play an equal part in society.

"A girl was viewed as a source of family income and so we were not allowed to go to school."

52 year old Priscilla from South Sudan married when she was just 13 years old. The education of girls was not seen as important, so for many years Priscilla could not read or write until she attended the Mothers' Union Literacy & Financial Education Programme. Now, along with literacy skills she was able to become part of the group's savings and loans scheme and as a result started a small business.

"Because of famine, the men left the region to go to the capital of Madagascar in a massive rural exodus. Women could not go anywhere. They were a burden so they had to stay. As caregivers, they were not able to feed their families any longer. They were only eating cactus and boiled water. They were really starving."

Jocelyne Razafiarivony is the MU provincial coordinator for Madagascar, speaking about the devastating impact of the world's first climate induced famine. Most women were left to fend for themselves and their families in the wake of a massive rural exodus of men. The MU helped in this situation by empowering communities to manage their own developments, carrying out risk assessments to mitigate hazards and introducing disaster risk reduction strategies.

Fundraising

During 2022, fundraising activities began to return to pre pandemic levels. This saw an increase in the number of in-person event-based activities and where possible we maintained engagement and learning through online means.

In line with prior years, Mothers' Union undertook fundraising activity with members, dioceses and individuals, online campaigns, email and direct mail. We have not engaged any third parties to fundraise on our behalf during this period.

We are proud to be members of the Institute of Fundraising and to have registered with the Fundraising Regulator and committed to abide by their Fundraising Code of Practice.

Procurement and monitoring systems continue to be in place to ensure we abide by both the Fundraising Regulator Code of Conduct and Mothers' Union's values and policies. We have worked hard to ensure that all staff are aware of, and sensitive to, data protection issues in their day-to-day work, embedding this into Mothers' Union and we will have a wider review of data protections systems and strategies in 2023.

The charity has continued to review and enhance its systems and processes around safeguarding during the year, which in turn have been applied to fundraising to protect vulnerable donors. Improvements implemented in 2020 to the monitoring of giving patterns were sustained throughout 2023. In addition, options remain in place to suppress communications to members that are flagged as vulnerable.

Planning work continues on the replacement of our CRM package which we anticipate will result in improved data and fundraising management by late 2024. During 2022, Mothers' Union received no fundraising complaints and no suppression requests from the Fundraising Preference service (FPS).

Looking To The Future

The theme for Mothers' Union which began in 2022, "Transformation- Now!", will continue throughout the Triennium to 2024, as we continue the journey of delivering our Strategic Plan for our 150th Anniversary year, 2026, and rebuild and refocus following the pandemic.

- Our key focus as a movement remains to transform lives – in 2023 and beyond we will increasingly focus on building capacity and capability across the Provinces, so that together we can achieve more
- We will move from 16 Days to 365 days of activism against gender based violence, through both campaigning and practical support
- We will continue the journey of supporting the membership, especially within the UK and Ireland, building on the Reimagining Conference in 2022, to reach out to the next generation of supporters and members, so that the excellent work in local communities can continue
- We will have a strong focus on rebuilding revenue – since it has proved a challenge in 2022 to recover to pre-pandemic levels of income from our Conferences business and from local fundraising in the UK and Ireland. This will include working with provinces around the world for them to also make contributions to the central charity
- We will re-evaluate options for our major asset, Mary Sumner House, including the possibility of sale as well as redevelopment
- We will further strengthen our partnerships to collectively deliver more resources for our members’ work
- We will continue to strengthen our systems and processes, specifically further strengthening policies and procedures for safeguarding; embedding the new finance system and preparing for the implementation of a new CRM

Governance

Mothers’ Union is governed by a Royal Charter originally dated 15 June 1926 and subsequently amended by Supplemental Charters, most recently in April 2018. The latest revision was part of the modernisation programme of Mothers’ Union, to be consistent with current best governance practice, and to reflect the global nature of the Charity

The financial statements have been prepared in accordance with the accounting policies set out on pages 30 to 62 and comply with the Charity’s Royal Charter, the Charities Act 2011 and the Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102) (Effective 1 January 2019).

The Board comprises the Worldwide President and 11 Zonal Trustees, 5 from Britain and Ireland and 6 from Regions around the world. Additionally, the board can be strengthened by up to 4 specialist appointees to fill gaps in knowledge or experience amongst the elected Board.

The Trustee Board met during 2022 on average every second month via video conferencing and in person for 1 week in November. These meetings were used to agree strategy and oversee areas of activity for the Charity, including investment, reserves and risk management. The Board works on Triennial Cycles, with the latest new triennium commencing in January 2022.

The Zonal Trustees and Worldwide President are elected from within the membership to their position for an initial term of three years and may stand for re-election for a second term. Appointed Trustees serve an initial term of 3 years, which may be renewed for a further 3 years. The Board of Trustees is

accountable to a representative body of the membership, the Worldwide Council, which meets at least once a Triennium. This comprises the serving Trustee Board members, a representative of past Worldwide Presidents and all of the Provincial Presidents from across the world. It exists to review the performance of the global movement and the central charity, and play an advisory or decision making role on matters of long term importance for the movement.

The Board of Trustees has established a number of subcommittees through which it discharges a number of its primary responsibilities. It can co-opt individuals from outside the Board where necessary to complement the skills of Board members. Prominent amongst these sub committees is an Audit & Risk Committee. This comprises at least two Trustees, with the Chief Executive and the Head of Finance in attendance. It meets quarterly and supports the Board to fulfil its duties relating to financial reporting, internal controls, the audit process, management of risk, and compliance with the legal requirements that govern the Charity.

Decisions on grant-making are undertaken with the support of the Development Committee, which includes 2 appointed external experts, following guidelines set by the Trustees. In addition, a remuneration committee and a safeguarding committee are in place and a member of the Board has been nominated to take a lead in matters relating to data protection. All Trustees receive an induction programme including external speakers at the start of each Triennium, covering their roles and responsibilities. A skills audit was conducted, to ensure the range of skills was fully understood, and to enable additional skills to be brought in if and as required. Update training sessions are delivered as necessary throughout the triennium. The day-to-day work of Mothers' Union is delegated to the Chief Executive and staff of approximately 23.

Organisational Structure

MU has a wholly owned trading company, MU Enterprises Limited (MUe). MUe exists to handle the non- primary purpose trading operations of the group. It is governed by a board of at least 3 directors that includes the CEO of the Charity and it reports quarterly to the main Board of the Charity.

Staffing and Remuneration

The Trustees consider that the Board of Trustees and the Senior Management Team comprise the key management personnel of the Charity in charge of directing and controlling, running and operating the Charity on a day to day basis.

All Trustees give of their time freely and received no remuneration in the year. Details of Trustees' expenses and related party transactions are disclosed in note 6 to the accounts.

The Trustees and Senior Management Team declare any conflict(s) of interest by signing the conflict of interest declaration register.

The pay of the Senior Management Team and other staff is reviewed regularly by the Remuneration Committee who benchmark pay scales against pay levels in other similar charities within London and to make recommendations concerning the pay of the CEO and other senior staff. The general remuneration benchmark is the mid-point of the range paid for similar roles in similar charities.

Public Benefit

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Commission in determining the activities undertaken by the Charity.

Risk Management

The Trustees have a risk management strategy which identifies the major risks to which the charity is exposed and the possible impact of these risks. Established systems are in place through the regular review of the risk register and quarterly management reports to review both the risks facing the charity and the effectiveness of the controls. All significant deviation from the activities planned and budgeted is subject to approval from the Audit and Risk Committee.

Other measures that are in place and regularly reviewed and updated include environmental risk management, health and safety procedures and staff policies.

Throughout the pandemic and subsequent financial crisis, the Board and Audit and Risk Committee have been meeting frequently virtually to assess risks, oversee progress and provide guidance.

The following table shows the other principal residual areas of risk faced by the Charity and the measures that have been put in place to manage these risks.

Category of Risk and Description	Steps taken to mitigate residual risk
Compliance Risk Risk of compliance breach arising from failure of training, policies, procedures or oversight. Key risk areas include safeguarding and the GDPR.	<ul style="list-style-type: none">• A suite of policies and procedures is in place to help address risks arising from MU staff and members.• Dioceses are required to confirm that they adhere to the legislative and other standards recommended by regulatory authorities• An ongoing review of Safeguarding within the movement, overseen by a Board Committee• A follow up data protection audit is now planned for late 2023
Sustainability of Income The charity is predominantly funded by subscriptions, donations and other contributions from the UK membership which is ageing and in decline.	<ul style="list-style-type: none">• A new active Fundraising Strategy has been adopted in 2023 to develop income both inside and outside traditional membership sources• We continue to work with affiliate provinces worldwide to increase contributions towards the needs of the central Charity• Options for maximising income generated by Mary Sumner House remain under active consideration. Planning permission now achieved for expansion.

<p>Systems Risks</p> <p>Obsolete Finance package and aging CRM enhancing risks of inaccurate data recording and reporting</p>	<ul style="list-style-type: none"> • Finance package replaced during 2022 and early stages of 2023 • Scoping exercises concerning CRM replacement finishing in 2023 with procurement expected to commence in Q4 of 2024
<p>Competition</p> <p>Many charities are competing for the same sources of income</p>	<ul style="list-style-type: none"> • A new fundraising strategy has been agreed in early 2023 leveraging updated key messaging. • Ensuring project design is optimised to maximise opportunities to access grant funding. • Where appropriate, we will partner rather than compete with others to ensure best use of our collective resources
<p>Cash flow Risk</p> <p>Ongoing activities, a number of new strategic projects and high levels of inflation continue to place pressure on cashflow</p>	<ul style="list-style-type: none"> • Detailed consideration of cashflow requirements when setting annual budgets including identification of anticipated pinch points • Creation of a cashflow strategy to address anticipated cashflow pinch points ahead of time and Regular review of cashflow as part of management reporting
<p>Investment Risk</p> <p>Risk of significant declines in investment values/ income</p>	<ul style="list-style-type: none"> • Ongoing monitoring of the investment market and portfolio performance. • Selling investments to cater for short-term cash flow needs only when the investment values are favourable and when there are no realistic alternatives • Stated intention to move towards budgeting for surpluses of sufficient size to readily absorb foreseeable fluctuations in investment income
<p>Disaster Risk</p> <p>Fire/flooding/pandemic/terrorist attack risk</p>	<ul style="list-style-type: none"> • Insurance cover and the disaster recovery plan helps to manage these risks • Foreseeable building maintenance needs are being built into the future redevelopment plans for the building

Financial Review

Financial Summary

2022 was a challenging year financially, with the movement heavily impacted by both legacy impacts of the Covid Pandemic and the more general economic tumult caused by exceptionally high levels of inflation.

The reported overall deficit for the year of £205,081 resulted primarily from income levels that continued to bounce back from Covid related disruption at a slower than hoped for rate and declines in the market value of investment holdings. Having identified this trend early in the period the Board of Trustees took a strategic decision not to respond to these budget shortfalls with an additional round of cost cutting measures, taking the view that the budgeted investments in transformation initiatives, and maintaining the human and other resources necessary to deliver those transformations was ultimately more in long term interests of the Charity than seeking to protect reserve levels, which were deemed sufficient to absorb any deficit expected to arise. Cost control measures were therefore limited to mitigating the worst of the impacts of cost inflation.

This stepping out of the boat in faith was partially rewarded, with the underlying operational deficit coming in slightly lower than had been feared at the mid-year point. The residual operational deficit was then further helped by an uncontrollable factor, the cancellation of deficit reduction payments on the defined benefit pension scheme. Meaning an operational surplus of £23k is reported incorporating this one off factor.

Investment and forex losses of £228k saw this operational surplus become an overall deficit. The resulting overall deficit, whilst still sizeable was therefore below expectations and was comfortably absorbed by the Charities free reserves, leaving the movement well placed to ride out what is expected to be another challenging year in 2023

Financial Performance

Income

Total consolidated income for the year settled at £2,483,225 (2021: £2,605,367). This was well short of the £2.9m originally budgeted.

Income generation from our primary asset, Mary Sumner House continued to suffer from the lockdown and technology driven shift in meeting habits. Conference income generated by our meeting room suite was £102k (2021: £56K), approximately £300k short of budgeted expectations and £400k short of pre Covid trade levels. The Charity has responded to these challenges by increasing the amount of floorspace given over to short terms lets. Rental income therefore increased to £73k compared to £10k in the previous period.

Fundraising activities were free of the major disruption faced in 2020, but member and donor giving patterns have not yet returned to normal and significant income lines, including legacy receipts and contributions from B&I Dioceses were well below long run trends. Total fundraising income, not including grants, was £644k (2021: £984k). The performance in grant income was stronger, with total income in this area increasing to £320k compared to £221k in 2021.

Member subscription income collected by our local affiliated bodies in Britain and Ireland fell to £748k (2021 £826K), a decline slightly greater than our demographic modelling had expected. This arises from continued challenges being faced by our affiliated bodies and cost of living pressures being felt by members.

Other income sources generally proved more resilient. Trading income from our retail operations increased to £430K (2020: £385k) and Investment income grew to £117k (2021: £108k)

Expenditure and Losses

Expenditure levels behaved broadly in line with budgeted expectations, validating the prudent inflationary expectations built into the budget by the Board. Some organic staff cost savings were achieved during the period but otherwise, spending plans were protected, even in the face of disappointing income levels. Total expenditure reached £2,460,057 (2021: £2,577,296). This continues to be well down on historic pre-Covid norms.

Thanks to the realignment of our cost base and operational plans over the pandemic period, Mothers' Union remains generally well positioned to operate sustainably over the mid-term, even in the face of a challenging and uncertain climate for income generation and cost inflation.

The cancellation of deficit reduction payments relating to the defined benefit pension scheme was communicated to the Charity in January 2023. This decision resulted in the reversal of the liability held on the balance sheet and an equivalent negative expenditure total recognised on the profit and loss account, resulting in a significant positive impact on the year-end outcome now reported.

Staff costs in the period totaled £869,947 (2021: £1,162,684). This figure is reduced by the cancellation of planned pension deficit reduction payments. Without this non-repeating factor, total costs would have been £1,072,251. Originally an increase arising from recruitment and targeted salary banding adjustments had been budgeted, but recruitment difficulties and positions being held vacant to assist with cost management saw the total expenditure reduced compared with 2021.

Plans for the closure and spending out of the Provident fund were confirmed during 2021 but only limited progress was made in paying these funds out due to complications in obtaining the necessary supporting paperwork from beneficiaries. Significantly enhanced levels of expenditure against this fund can be expected over the next 2 years.

The investment portfolio values suffered from stock market value declines. Sharp falls in the early part of the year and September were partially recovered in the last weeks. Total unrealised losses in the period were £244,094 (2021: £357,445 unrealised gain). The portfolios held performed in line with market benchmarks.

Financial Position

The operational and investment outcomes for the year have seen declines in both liquidity and free reserves, but both remained at comfortable levels at the year-end.

The group remained debt-free at the year-end, and no new facilities were required during the year. Liabilities included within the accounts were once again relatively routine in scale and nature.

On a consolidated basis, total assets exceeded total liabilities on 31 December 2022 by £3,561,271 (2021: £3,766,351). The Net Current Assets position had weakened by the end of the year to total £311,604 (2021: £414,405). Cash holdings fell to £447,123 at the year-end (2021: £803,808).

The Charity also continues to benefit from detailed financial planning and oversight, a supportive and committed membership, the availability of investment assets that can be realised at relatively short notice as an option of last resort, and a good degree of control over the timing of grant expenditure. The Trustees therefore believe that cashflow risk remains manageable in the short term even under the current exceptional inflationary conditions. The residual risks in this area will continue to be addressed in the mid-term by plans for surpluses on future operational budgets.

The balance on unrestricted funds at the year-end was £1,934,907 (2021: £1,984,062). The balance of Restricted Funds was £1,626,364 (2021: £1,782,289).

On a consolidated basis, therefore, the group ended 2022 in a robust financial position, despite the deficit generated in the period.

The trading subsidiary MUE brought forward a deficiency of assets of £81k into 2022. The profit of £27k generated during 2022 has seen this deficiency of assets reduce to £53K (2021: £81,093). Given the Nature of MUE's liabilities, including its relationship with its primary creditor, Mothers' Union, this deficiency of assets currently has no implications for the going concern status of the trading subsidiary. The Board of Trustees of Mothers' Union have reaffirmed their intention to provide ongoing financial support to MUE. This decision was made following a detailed review of financial forecasts and budgets by the Board and Audit and Risk Committee, which indicate that the deficiency of assets is expected to have corrected itself by 31 December 2024 at the latest. In considering these matters the Trustees identified that MUE has historically generated significant profits for the charitable group and that the factors giving rise to the deficit in 2020 and the reduced profitability being experienced in 2021 and 2022 appear predominantly temporary in nature.

The task before us now in the coming years is to build upon the foundation we have created and continue our transformation to ensure the movement can remain sustainable in the long term. This approach will likely see a small weakening of our financial position in 2022 as we invest for the future, but this anticipated outcome will be with a view towards achieving genuine long-term sustainability.

Capital Expenditure

Total Capital expenditure during the year was £85,449 (2021: £75,875). This consisted predominantly of IT equipment renewal and the implementation of a new ERP software solution.

Future Financial Plans

The Trustees continue to acknowledge the importance of diversifying income streams to strengthen the financial sustainability of the charity, particularly with a view to enabling it to cope with anticipated future demographic challenges within the B&I membership. They are also acutely aware of the need to maintain and grow financial reserves, which had recovered back into the acceptable range after a decade in which they had consistently been lower than ideal. The necessity of this has been amply demonstrated by the Coronavirus and inflation-related disruption seen in recent years and the sudden growth of cost inflation that has followed.

The Trustees had previously committed to running budgets with break-even or surplus positions shown on the general unrestricted fund with effect until free reserve levels had recovered to the desired level. They remain committed to this path in the long term but believe it may be appropriate to run at a small deficit over the 2023-25 window to deliver the new fundraising strategy, which is intended to secure enhanced and sustainable income level increases over the back half of the decade.

A number of significant strategic projects remain underway to help address these risks. Prominent amongst these projects is the intended redevelopment of the movement's headquarters, Mary Sumner House. In late 2020 the Board agreed that a redevelopment scheme, created during 2020, should be put forward for formal planning approval. The scheme is intended to secure the long-term future of the building and maximise the income it generates to support the work of the charity. Planning approval was formally granted in late summer 2021. Now the application has been successful, the Board intends to secure this planning permission indefinitely by instigating a small works package in late 2023. In parallel to this, the board will also be conducting a review of the viability of the scheme, as put forward for planning, in light of current economic circumstances and will reassess other options for the building. Only once this body of work has been completed will the Board determine how the charity should move forward.

The new fundraising strategy, agreed in early 2023, also forms a key plank of the movement's response to these sustainability challenges.

Financial Control Environment

The Board approves an annual budget prior to the commencement of each financial year. This budget is subsequently monitored and scrutinised by staff and Trustees as a comparison of the monthly and quarterly management accounts.

All expenditures must be authorised by a budget holder prior to it going forward for payment. Budget and sub-budget holders are identified at the time the budget is approved. Single transaction authority limits within total allocated budgets are determined by Job role.

Policies and controls are in place to cover all aspects of financial processing. Detailed controls over funds and cheques are also in place. Multiple signatories are required to instigate any payments. The adequacy of the control environment is periodically assessed by the Board and the Audit and Risk Committee. The internal controls environment is being reconstructed as part of the implementation of the new Finance Package. Once this software has gone live, the control environment will be fully reviewed by the Audit and Risk Committee.

Investment Policy

The Trustees have full discretion to invest funds not immediately needed as they see appropriate. Every effort is made to ensure that the funds are invested to maximise returns without placing funds at undue risk or compromising ethical integrity. Therefore, to safeguard the assets of the Charity, the Trustees have adopted a low-risk policy and have invested solely in diversified Britain and Ireland-based funds, splitting the portfolio of investments more or less equally between the M&G Group Charifund and the various CBF Church of England Funds managed by CCLA.

The Trustees are happy with the performance of the charity's investment portfolio over a challenging period and have reaffirmed that the management of Mothers' Union's investments and the current asset allocation strategy are appropriate.

Reserves and Fund Accounting

MU's reserves are a mix of unrestricted funds and restricted funds

The Trustees have calculated free reserves (those reserves available for general purposes) on 31 December 2022 as follows:

Total Funds at 31/12/22	£ 3,561,271
Less total restricted funds	£ (1,626,364)
Less total designated funds	£ (324,650)
Less unrestricted tangible fixed assets	£ (597,005)

Free Reserves at 31/12/22 **£ 1,013,252**

The Trustees have set a target level for free reserves of between £700,000 and £1,700,000, which represents approximately 6 to 9 months of unrestricted expenditure of the Charity based on long-run expenditure levels on the fund. Free reserves are presently £1,013,252, towards the lower end of the range the Trustees believe is appropriate.

The Trustees are intending to manage the financial affairs and planning of the charity so that reserves are at the upper end of the desired range by the middle of the decade to ensure the financial stability of the movement. However, it is understood that in the immediate term, free reserve levels may need to decline slightly as the charity deals with the impacts of inflation and ongoing disruption to income generation.

The reserves policy for Restricted Funds is for sufficient assets to be held to meet the obligations of each fund, and this was again the case as of 31 December 2022. In 2019 the Trustees agreed to move to an updated accounting fund structure by the start of 2021. This has seen the closure of most of the Charity's existing restricted funds to new donations with effect from 01 January 2021 and the creation during the year of a number of project-specific restricted and designated funds, bringing Mothers' Union's approach to the management of funds and reserves more in line with best practice elsewhere within the third sector.

During 2021 the Trustees confirmed plans to close and spend out the Provident fund over an accelerated timeframe. The intention is for all valid claims to be paid out in full by the end of 2025, with this process commencing in 2023.

Statement Of Trustees' Responsibilities

The Trustees are responsible for preparing the Annual Report and the financial statement in accordance with applicable laws and regulations.

Charity law in England and Wales requires the Trustees to prepare financial statements for each financial year. Under the law, the Trustees have elected to prepare the financial statements in accordance with United Kingdom Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the

state of affairs of the charity and group and of the surplus or deficit for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- follow applicable accounting standards, and
- prepare the financial statements on an ongoing concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and group and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Provision of information to auditors

So far as each of the Trustees at the time the report is approved are aware:

- there is no relevant audit information of which the auditors are unaware and,
- they have taken all the steps they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Approved by the Trustees and signed on their behalf by:

Sheran Harper

Worldwide President and Trustee
23/10/2023

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Independent Auditor's Report To The Trustees Of Mothers' Union

Opinion

We have audited the financial statements of Mothers' Union ('the parent charity') for the year ended 31 December 2022, which comprise the consolidated statement of financial activities, the group and parent charity balance sheets, the consolidated statement of cash flows and the notes to the financial statements, including significant accounting policies. The financial reporting framework applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102, *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- Give a true and fair view of the state of the group and parent charity's affairs as of 31 December 2022 and of the group's incoming resources and application of resources for the year that ended
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- Have been prepared in accordance with the requirements of the Charities Act 2011

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on Mothers' Union's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other Information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other

information contained within the annual report. Our opinion on the financial statements does not cover the other information, and except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- The information given in the trustees' annual report is inconsistent in any material respect with the financial statements
- Sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- We have not received all the information and explanations we require for our audit

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group and the parent charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or the parent charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditors under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the

aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is set out below.

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, and the audit and risk committee, which included obtaining and reviewing supporting documentation concerning the group's policies and procedures relating to:
 - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
 - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the group operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the group from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulations. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the parent charity's trustees as a body, in accordance with section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the parent charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the parent charity and the parent charity's trustees as a body for our audit work, for this report, or for the opinions we have formed.

25 October 2023

Sayer Vincent LLP, Statutory Auditor
Invicta House, 108-114 Golden Lane, LONDON, EC1Y 0TL

Sayer Vincent LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006

The Mothers' Union

Consolidated statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 December 2022

		2022			2021				
	Note	Unrestricted £	Overseas Restricted £	Other Restricted £	Total £	Unrestricted £	Overseas Restricted £	Other Restricted £	Total £
Income from:									
Subscriptions, Donations & Legacies	2	1,366,094	–	346,938	1,713,032	1,737,365	97,976	196,424	2,031,765
Other trading activities									
Trading income – MU Enterprises	12	532,623	–	–	532,623	462,508	–	–	462,508
Sale of Publications and other income		13,103	–	–	13,103	20	–	–	20
Investments	3	205,428	–	19,039	224,467	58,822	31,566	20,686	111,074
Total income		2,117,248	–	365,977	2,483,225	2,258,715	129,542	217,110	2,605,367
Expenditure on:									
Raising funds									
Trading expenditure – MU Enterprises		425,562	–	–	425,562	352,322	–	–	352,322
Fundraising		129,789	–	–	129,789	133,549	–	–	133,549
Charitable activities		1,448,612	141,451	314,643	1,904,706	1,553,776	353,871	183,779	2,091,426
Total expenditure		2,003,963	141,451	314,643	2,460,057	2,039,647	353,871	183,779	2,577,297
Net income / (expenditure) before net gains / (losses) on investments		113,285	(141,451)	51,334	23,168	219,068	(224,329)	33,331	28,070
Net (losses) / gains on investments		(178,287)	–	(65,808)	(244,095)	280,442	–	77,003	357,445
Net gains on foreign exchange		15,847	–	–	15,847	–	–	–	–
Net (expenditure) / income for the year	5	(49,155)	(141,451)	(14,474)	(205,080)	499,510	(224,329)	110,334	385,515
Reconciliation of funds:									
Total funds brought forward		1,984,062	153,233	1,629,056	3,766,351	1,484,552	377,562	1,518,722	3,380,836
Total funds carried forward		1,934,907	11,782	1,614,582	3,561,271	1,984,062	153,233	1,629,056	3,766,351

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 21a to the financial statements.

The Mothers' Union

Balance sheets

As at 31 December 2022

	Note	The group		The charity	
		2022	2021	2022	2021
		£	£	£	£
Fixed assets:					
Tangible assets	10	597,005	657,493	597,005	657,493
Investments:					
Subsidiary undertaking	12	–	–	12	12
Other investments	11	2,652,662	2,896,757	2,652,662	2,896,757
		3,249,667	3,554,250	3,249,679	3,554,262
Current assets:					
Stocks	15	26,928	28,518	2,550	2,550
Debtors	16	209,836	132,374	387,696	422,910
Short term deposits		5,218	5,125	5,218	5,125
Cash at bank and in hand		441,925	798,683	310,308	580,621
		683,907	964,700	705,772	1,011,206
Liabilities:					
Creditors: amounts falling due within one year	17	(372,303)	(550,295)	(340,827)	(515,720)
Net current assets		311,604	414,405	364,945	495,486
Total assets less current liabilities		3,561,271	3,968,655	3,614,624	4,049,748
Creditors: amounts falling due after one year	18	–	(202,304)	–	(202,304)
Total net assets		3,561,271	3,766,351	3,614,624	3,847,444
Funds:	22a				
Restricted income funds		1,626,364	1,782,289	1,626,364	1,782,289
Unrestricted income funds:					
Designated funds		324,650	306,427	324,650	306,427
General funds		1,610,257	1,677,635	1,663,610	1,758,728
Total unrestricted funds		1,934,907	1,984,062	1,988,260	2,065,155
Total funds		3,561,271	3,766,351	3,614,624	3,847,444

The financial statements and notes were approved and authorised for issue by the Board of Trustees on 23 October 2023 and signed on its behalf by

Sheran Harper
Worldwide President and Trustee

The Mothers' Union

Consolidated statement of cash flows

For the year ended 31 December 2022

	Note	2022 £	£	2021 £	£
Cash flows from operating activities					
Net income for the reporting period (as per the statement of financial activities)		(205,080)		385,515	
Depreciation charges		145,937		184,438	
Losses/(gains) on investments		244,095		(357,445)	
Dividends, interest and rent from investments		(224,467)		(111,074)	
Decrease in stocks		1,590		11,946	
(Increase)/decrease in debtors		(77,462)		52,746	
Decrease in creditors		(380,296)		(123,134)	
Net cash (used in) / provided by operating activities		(495,683)		42,992	
Cash flows from investing activities:					
Dividends, interest and rents from investments		224,467		111,074	
Purchase of fixed assets		(85,449)		(75,875)	
Proceeds from sale of investments		-		14,000	
Net cash provided by investing activities		139,018		49,199	
Change in cash and cash equivalents in the year		(356,665)		92,191	
Cash and cash equivalents at the beginning of the year		803,808		711,617	
Cash and cash equivalents at the end of the year		447,143		803,808	
Analysis of cash and cash equivalents and of net debt					
		At 1 January 2022 £	Cash flows £		At 31 December 2022 £
Cash at bank and in hand		798,683	(356,665)		442,018
Short term deposits		5,125	-		5,125
a Total cash and cash equivalents		803,808	(356,665)		447,143

1 Accounting policies

a) Statutory information

Mothers' Union is a charity registered in England and Wales (registration number: 240531) and is also a Royal Charter company limited by guarantee (registration number RC000256).

The charity's registered office address is 24 Tufton Street, London, SW1P 3RB.

b) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) – (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

These financial statements consolidate the results of the charity and its wholly-owned subsidiary M.U. Enterprises Limited on a line by line basis. Transactions and balances between the charity and its subsidiary have been eliminated from the consolidated financial statements. Balances between the two entities are disclosed in the notes of the charity's balance sheet. A separate statement of financial activities, or income and expenditure account, for the charity itself is not presented because the charity has taken advantage of the exemptions afforded by section 408 of the Companies Act 2006. A summary of the result for the year is disclosed in the notes to the accounts.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

c) Critical accounting judgements and key sources of estimation uncertainty

The preparation of financial statements requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the charity's accounting policies. In the application of the accounting policies, Trustees are required to make judgement, estimates, and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affected current and future periods.

The discount rate of the future deficit recovery payments towards the charity's defined benefit pension scheme, which is recognised as a liability in the accounts, is a key source of estimation uncertainty. Further details can be found in note 19. In the view of the Trustees, no other assumptions concerning the future or estimation uncertainty affecting assets or liabilities at the balance sheet date are likely to result in a material adjustment to their carrying amounts in the next financial year.

d) Public benefit entity

The charity meets the definition of a public benefit entity under FRS 102.

e) Going concern

The trustees have reviewed the charity's financial position, reserves levels and future plans and consider that despite the tough operational circumstances, there are no foreseeable material uncertainties about the Charity's ability to continue as a going concern.

1 Accounting policies (continued)

f) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Subscriptions:

Diocesan subscriptions to the General Fund are dealt with on an accrual basis. Receipts from dioceses for subscriptions for *Families First* magazine for the following year have been treated as deferred income in the accounts of the trading subsidiary. All other subscriptions are dealt with within the accounts of the period in which they are received.

Donations and legacies:

Donations and gifts are included in full in the Statement of Financial Activities when there is entitlement, probability of receipt and the amount of income receivable can be measured reliably.

Grants received:

Grants are recognised in full in the Statement of Financial Activities in the year in which the charity has entitlement to the income, the amount of income receivable can be measured reliably and there is probability of receipt.

Government Grants:

Government grants are accounted under the accruals model as permitted by FRS 102. Grants of a revenue nature are recognised in the Statement of Financial Activities in the same period as the related expenditure.

Income from Investments and Short-Term Deposits:

Income from investments and short-term deposits includes taxation recoverable in respect of that income.

g) Fund accounting

Mothers' Union has various types of funds which require separate disclosure. These are as follows:

Restricted funds:

These funds receive income, which are earmarked by the donor for specific purposes, where these purposes are within the overall aims of the organisation. These funds may be income only (where the capital must be retained) or income and capital (where the income derived therein may be fully utilised). Details of restricted funds managed by the Charity are set out in note 21.

Unrestricted funds:

Income received into the general unrestricted fund is expendable at the discretion of the Trustees in the furtherance of the objectives of the Charity. Funds may be held in reserve in this fund to meet general expenditure and working capital needs.

Designated funds:

Designated funds are unrestricted funds that have been set aside to support particular workstreams or projects. They differ from restricted funds as no formal legal restriction exists. Designated funds can be created to support specific foreseeable operational expenditure needs; to separate funds donated for particular projects where a formal restriction has not been created; or to support planned capital expenditure projects.

h) Expenditure

Expenditure is accounted for an accruals basis and include attributable VAT, which cannot be recovered.

Expenditure is allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned based on the direct costs of each activity. Governance costs include the cost of governance arrangements which relate to the general running of the Charity, including strategic planning for its future developments, external audit, any legal advice for the Trustees, and all costs of complying with constitutional and statutory requirements, such as the costs of the Trustee meetings and of preparing the statutory accounts and satisfying public accountability.

i) Grants payable

Grants are normally charged in the period in which they are paid. In the case of the annual grants from the General Fund made to dioceses in Britain and Ireland for general purposes, these are charged in the year for which they are approved.

1 Accounting policies (continued)

j) Tangible fixed assets

In accordance with the Statement of Recommended Practice on Accounting and Reporting by Charities, the freehold property in Westminster, the only property used by the charity on a continuing basis, is stated at cost in the balance sheet.

Assets with a value in excess of £500 or with a useful life over 5 years have been capitalised. Assets that have no further useful life or those that have been scrapped have been written off at cost less accumulated depreciation.

For the property, no depreciation is charged on the original building on the basis that the estimated remaining useful life of the property exceeds 50 years and the property has a high residual value, particularly due to the high value of land in Westminster. This is subject to an annual impairment review. Improvement to property and other tangible fixed assets are depreciated over their expected useful lives on the straight-line basis as follows:

●	Property improvement	4% after the first year
●	Office furniture and equipment	20%
●	Membership database and website development	10%
●	Computer equipment	20%

Depreciation is not charged until the asset has been brought into use.

k) Investments

Investments are stated in the balance sheet at their gross market value as at the balance sheet date without provision for potential costs relating to the disposal of these. All movements in value arising from investment changes or revaluation are shown in the Consolidated Statement of Financial Activities.

Investments in subsidiaries

Investments in subsidiaries are at cost.

l) Stocks

Stocks are stated at the lower of cost and net realisable value. Specific provision is made for obsolete and slow-moving stock on an item by item basis. Stock of publications for resale held by the charity has been shown at cost.

m) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

n) Short term deposits

Bank deposits, which are not repayable on demand without penalty, are treated as short-term investments.

o) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

p) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

q) Financial instruments

The charity only has both basic and non-basic financial assets and financial liabilities. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. Non-basic financial instruments are measured at fair value with any gain or loss going to the statement of financial activities. Full details are given in the financial instruments note.

r) Pension Costs

Mothers' Union participates in the Pension Builder (Defined Contribution) and Defined Benefits Scheme (closed to new entrants), both of which are part of the Church Workers Pension Fund. As the charity is unable to identify its share of the underlying assets and liabilities in the scheme on a consistent and reasonable basis, it takes a multi-employer exemption under FRS102 and so accounts for the scheme as if it were a defined contribution scheme. Pension costs are accounted for on the basis of contributions payable for the year.

2 Income from subscriptions, donations & legacies

	2022				2021			
	Unrestricted £	Overseas Restricted £	Other Restricted £	Total £	Unrestricted £	Overseas Restricted £	Other Restricted £	Total £
Membership subscriptions & donations	1,060,355	-	376	1,060,730	1,144,703	-	-	1,144,703
Other donations and legacies	282,762	-	49,350	332,112	496,551	7,853	160,990	665,394
Grants	22,977	-	297,213	320,190	45,492	90,123	35,434	171,049
Government grants	-	-	-	-	50,619	-	-	50,619
	1,366,094	-	346,938	1,713,032	1,737,365	97,976	196,424	2,031,765

3 Income from investments

	2022				2021			
	Unrestricted £	Overseas Restricted £	Other Restricted £	Total £	Unrestricted £	Overseas Restricted £	Other Restricted £	Total £
Rental income	106,365	-	-	106,365	3,237	-	-	3,237
Investment trusts	98,315	-	19,001	117,316	53,936	31,566	20,686	106,188
Short-term deposits	320	-	38	358	39	-	-	39
Shares in UK listed companies	-	-	-	-	1,610	-	-	1,610
	205,000	-	19,039	224,039	58,822	31,566	20,686	111,074

4 Expenditure

a) Analysis of charitable activities

	Grants 2022 £	Direct costs 2022 £	Support costs 2022 £	Total 2022 £
Community Engagement & Development	56,854	242,226	151,218	450,298
Training & Capacity Building	76,547	257,998	163,113	497,658
Prayer & Fellowship	15,335	137,005	94,591	246,931
Campaigning	18,954	152,464	103,929	275,347
Membership Resources	22,564	239,451	172,457	434,472
	190,254	1,029,144	685,308	1,904,706

2021 comparatives

	Grants 2021 £	Direct costs 2021 £	Support costs 2021 £	Total 2021 £
Community Engagement & Development	72,109	280,786	126,541	479,436
Training & Capacity Building	93,682	302,314	136,394	532,390
Prayer & Fellowship	30,927	173,488	79,059	283,474
Campaigning	34,683	185,450	87,012	307,145
Emergency Relief	-	34	-	34
Membership Resources	40,035	304,565	144,347	488,947
	271,436	1,246,637	573,353	2,091,426

b) Analysis of Support Costs

	Governance 2022 £	Administration 2022 £	Premises & IT 2022 £	Depreciation 2022 £	Total 2022 £
Community Engagement & Development	20,385	33,515	65,212	32,106	151,218
Training & Capacity Building	21,972	36,577	69,539	35,025	163,113
Prayer & Fellowship	12,736	21,348	40,076	20,431	94,591
Campaigning	14,017	22,845	45,176	21,891	103,929
Membership Resources	23,253	38,080	74,639	36,485	172,457
	92,363	152,365	294,642	145,938	685,308

2021 comparatives

	Governance 2021 £	Administration 2021 £	Premises & IT 2021 £	Depreciation 2021 £	Total 2021 £
Community Engagement & Development	16,132	32,793	37,040	40,576	126,541
Training & Capacity Building	17,388	35,849	38,892	44,265	136,394
Prayer & Fellowship	10,079	20,935	22,224	25,821	79,059
Campaigning	11,093	22,325	25,928	27,666	87,012
Membership Resources	18,402	37,239	42,596	46,110	144,347
	73,094	149,141	166,680	184,438	573,353

Support costs are allocated in the ratio of staff time, space occupied, grants paid, and direct costs.

4 Expenditure (continued)

c) Grant Payments

Mothers' Union made grant payments to 41 affiliates of Mothers' Union during the year (2021: 48), which include grants for programmes, salary and travel costs for Community Development Coordinators and other project related costs such as equipment. The total of grants paid and the nature of the activities funded is set out above. No grants were made to individuals.

The largest recipient of grant funding in the year was Mothers' Union Burundi which received grants of £36,028. In 2022, there were no individual grants made of more than £35,000.

d) Analysis of Governance Costs

	2022	2021
	£	£
Audit and accountancy fees	33,084	26,045
Board costs	33,108	399
World Wide Conference	-	150
Apportionment of Staff costs	26,171	46,500
	<hr/>	<hr/>
	92,363	73,094
	<hr/> <hr/>	<hr/> <hr/>

The Mothers' Union

Notes to the financial statements

For the year ended 31 December 2022

5 Net (expenditure) / income for the year

This is stated after charging:

	2022 £	2021 £
Depreciation of tangible fixed assets	145,937	184,438
Auditor's remuneration (excluding VAT):		
Audit of parent charity	16,500	15,400
Audit of M.U. Enterprises Limited	5,000	7,700
Other services	4,800	2,945

6 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2022 £	2021 £
Salaries and wages (including temporary staff)	905,179	1,017,247
Redundancy and termination costs	331	3,292
Social security costs	103,737	101,475
Operating costs of defined benefit pension schemes	63,004	58,670
	<u>1,072,251</u>	<u>1,180,684</u>
Additional pension costs: decrease to deficit contribution (note 19)	(202,304)	(18,000)
	<u>869,947</u>	<u>1,162,684</u>
Less:		
Recharged to subsidiary undertaking	(197,321)	(204,701)
	<u>672,626</u>	<u>957,983</u>

The redundancy and termination costs were settled and paid at the balance sheet date.

The number of employees with annual remuneration in excess of £60,000, excluding pension contributions to the Church Workers Pension Fund administered by Church of England:

	2022 No.	2021 No.
£60,000 – £69,999	1	–
£70,000 – £79,999	1	–
£80,000 – £89,999	–	1
£90,000 – £99,999	1	–

Total remuneration paid to key management personnel totalled £332,190 for 2022 (2021: £294,396), which includes pension contribution of £13,057 (2021: £11,525). Out of this, £14,452 (2021: £16,911) was charged to the subsidiary (M.U. Enterprises) as Directors' remuneration.

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2021: £nil). No charity trustee received payment for professional or other services supplied to the charity (2021: £nil). The Charity paid £1,500 for Trustee indemnity insurance (2021: £1,500).

Trustees expenses of £2,540 were claimed in 2022 by 6 trustees (2021: none). These related to travel and accommodation costs to attend Board meetings.

The Mothers' Union

Notes to the financial statements

For the year ended 31 December 2022

7 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 23 (2021: 27).

8 Related party transactions

There are no related party transactions to disclose for 2022 (2021: none).

Aggregate donations of £1,160 were received from Trustees during 2022 (2021: £450).

9 Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes. The charity's trading subsidiary M.U. Enterprises Limited distributes under Gift Aid available profits to the parent charity. Its charge to corporation tax in the year was:

	2022 £	2021 £
UK corporation tax at 19%	-	-

10 Tangible fixed assets

The group and charity

	Freehold property £	Office Furniture & Equipment £	Membership database & website development £	Computer equipment £	Total £
Cost					
At the start of the year	569,850	540,353	261,920	430,905	1,803,028
Additions in year	-	11,386	-	74,063	85,449
At the end of the year	569,850	551,739	261,920	504,968	1,888,477
Depreciation					
At the start of the year	81,846	528,061	157,311	378,317	1,145,535
Charge for the year	20,729	6,397	49,110	69,701	145,937
At the end of the year	102,575	534,458	206,421	448,018	1,291,472
Net book value					
At the end of the year	467,275	17,281	55,499	56,950	597,005
At the start of the year	488,004	12,292	104,609	52,588	657,493

Mothers' Union owns the freehold property in Westminster consisting of the office premises and chapel, representing an original capital expenditure of £65,492 in 1925, this amount having been received by Mothers' Union from various sources, both home and overseas. The Trustees consider that the market value of the freehold property is in excess of the carrying cost in the Balance Sheet.

As explained in the statement of accounting policies, the cost of this property is shown in the Balance Sheet in accordance with the Statement of Recommended Practice on Accounting and Reporting by Charities.

All of the above assets are used for charitable purposes.

11 Investments

The group and charity

	Unrestricted Funds £	Restricted Fund Overseas £	Other restricted funds £	2022 total £	2021 total £
<i>Market Value:</i>					
At beginning of year	1,300,994	940,403	655,360	2,896,757	2,553,312
Disposal	-	-	-	-	(14,000)
(Losses)/gains	(89,438)	(88,850)	(65,807)	(244,095)	357,445
At end of year	1,211,556	851,553	589,553	2,652,662	2,896,757
<i>Being at market value:</i>					
Investment trusts	1,185,101	847,631	589,553	2,622,285	2,866,115
Shares in UK listed companies	26,455	3,922	-	30,377	30,642
	1,211,556	851,553	589,553	2,652,662	2,896,757

All investments were in UK investment trusts, and UK listed companies.

12 Subsidiary undertaking

The charity owns the whole of the issued share capital of M.U. Enterprises Limited, a company registered in England (company number is 02848474). The registered office address is Mary Sumner House, 24 Tufton Street, London, SW1P 3RB. The principal activities of the company are the sale of publications, cards and gifts, the publication of the magazine Families First, and the letting of conference rooms.

The interests of Mothers' Union are:

	Share Capital	
	2022	2021
	£	£
At beginning and end of year	12	12

Advances, where made, are secured by way of a fixed and floating charge over the assets of the company, under a debenture dated 14 December 1995.

All activities have been consolidated on a line by line basis in the statement of financial activities. Available profits are distributed under Gift Aid to the parent charity.

A summary of the results of the subsidiary is shown below:

	2022	2021
	£	£
Turnover	532,623	444,976
Cost of sales	(361,074)	(292,490)
Gross profit	171,549	152,486
Administrative expenses	(144,237)	(134,832)
Profit on ordinary activities before interest and taxation	27,312	17,654
Interest receivable and similar income	428	18
Profit on ordinary activities before taxation	27,740	17,672
Taxation on profit on ordinary activities	-	-
Profit for the financial year	27,740	17,672
Retained earnings		
Total retained earnings brought forward	(81,093)	(98,765)
Profit for the financial year	27,740	17,672
Distribution under Gift Aid to parent charity	-	-
Total retained earnings carried forward	(53,353)	(81,093)

Administrative expenses include rent payable to Mothers' Union of £33,250 (2021: £28,500). As the subsidiary made a loss of £98,765 in 2020 it has not donated any funds to the charity in 2021 or 2022 under a deed of covenant.

The aggregate of the assets, liabilities and reserves was:

Assets	178,059	279,898
Liabilities	(231,400)	(360,979)
Reserves	(53,341)	(81,081)

Amounts owed to the parent undertaking are shown in note 16.

The Mothers' Union

Notes to the financial statements

For the year ended 31 December 2022

13 Parent charity

The parent charity's gross income and the results for the year are disclosed as follows:

	2022	2021
	£	£
Gross income	1,983,424	2,180,459
Result for the year	<u>(232,820)</u>	<u>576,982</u>

14 Associated Charities

The Mothers' Union is active in 34 Provinces of the worldwide Anglican Communion. Each of the Provincial organisations is independent and accordingly their assets and results are not included in these accounts. The Charity is also at work in dioceses of the Church of England, the Church in Wales, the Church of Ireland and the Scottish Episcopal Church. Each diocesan organisation is autonomous and therefore their assets and results are not included in these accounts either.

15 Stocks

	The group		The charity	
	2022	2021	2022	2021
	£	£	£	£
Goods for resale	26,928	28,518	2,550	2,550
	<u>26,928</u>	<u>28,518</u>	<u>2,550</u>	<u>2,550</u>

16 Debtors

	The group		The charity	
	2022	2021	2022	2021
	£	£	£	£
Trade debtors	65,819	26,655	44,413	–
Amounts due from subsidiary undertakings	–	–	185,355	326,404
Staff season ticket and other loans	1,415	841	1,415	841
Other debtors	91,611	25,614	105,522	25,486
Prepayments	50,991	79,264	50,991	70,179
	<u>209,836</u>	<u>132,374</u>	<u>387,696</u>	<u>422,910</u>

17 Creditors: amounts falling due within one year

	The group		The charity	
	2022	2021	2022	2021
	£	£	£	£
Pension deficit due within one year	–	68,696	–	68,696
Trade creditors	93,887	136,950	73,622	118,268
Taxation and social security	31,799	30,917	28,302	24,308
Other creditors	35,094	24,554	35,094	24,554
Accruals	211,523	289,178	203,809	279,894
	<u>372,303</u>	<u>550,295</u>	<u>340,827</u>	<u>515,720</u>

The Mothers' Union

Notes to the financial statements

For the year ended 31 December 2022

18 Creditors: amounts falling due after one year

	The Group and Charity	
	2022	2021
	£	£
Pension deficit	-	202,304
The total pension deficit is repayable over the following period:		
Within 1 year	-	68,696
Between 1 and 2 years	-	68,422
Between 2 and 5 years	-	133,882
	-	271,000

19 Pension scheme

The Mothers' Union participates in the Defined Benefits Scheme section of the Church Workers Pension Fund (CWPF) for lay staff. The scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Employer and the other participating employers.

The Church Workers Pension Fund (CWPF) has a section known as the Defined Benefits Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Defined Benefits Scheme

The Defined Benefits Scheme ("DBS") section of the Church Workers Pension Fund provides benefits for lay staff based on final pensionable salaries.

For funding purposes, DBS is divided into sub-pools in respect of each participating employer as well as a further sub-pool, known as the Life Risk Pool. The Life Risk Pool exists to share certain risks between employers, including those relating to mortality and post-retirement investment returns.

The division of the DBS into sub-pools is notional and is for the purpose of calculating ongoing contributions. They do not alter the fact that the assets of the DBS are held as a single trust fund out of which all the benefits are to be provided. From time to time, a notional premium is transferred from employers' sub-pools to the Life Risk Pool and all pensions and death benefits are paid from the Life Risk Pool.

The scheme is a multi-employer scheme as described in Section 28 of FRS 102. It is not possible to attribute DBS assets and liabilities to specific employers, since each employer, through the Life Risk Section, is exposed to actuarial risks associated with the current and former employees of other entities participating in DBS. This means that contributions are accounted for as if DBS were a defined contribution scheme. The pensions costs charged to the SoFA during the year are contributions payable towards benefits and expenses accrued in that year (2022: £6,900, 2021: £6,700).

If, following an actuarial valuation of the Life Risk Pool, there is a surplus or deficit in the pool, further transfers may be made from the Life Risk Pool to the employers' sub-pools, or vice versa. The amounts to be transferred (and their allocation between the sub-pools) will be settled by the Church of England Pensions Board on the advice of the Actuary.

A valuation of DBS is carried out once every three years. The most recently finalised was carried out as at 31 December 2022. In this 2022 valuation, the Life Risk Section was shown to be in surplus by £7m therefore no deficit contributions are required at this time into the employers' sub-pool.

Due to the improvements in the projected funding position of the Fund, the Church of England Pensions Board agreed that deficit contributions should cease with effect from 31 December 2022 for employers whose pools were estimated to be materially in surplus. As a result, there is no obligation recognised as a liability within the Employer's financial statements as at 31 December 2022. A liability has been recognised at earlier dates due to a previously agreed deficit recovery payment therefore this has been reversed as at the yearend, reducing the costs for 2022.

The movement in the provision is set out below:

	2022	2021
	£	£
Balance Sheet Liability as at 1 January	271,000	289,000
Deficit contribution paid	(69,000)	(69,000)
Interest	3,000	1,000
Remaining charge to balance sheet liability * (recognised in SoFA)	(205,000)	50,000
Balance Sheet Liability as at 31 December	-	271,000

*Comprises change in agreed deficit recovery plan and change in discount rate between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions, set by reference to the duration of the deficit recovery payments:

	2022	2021	2020
Discount rate	n/a	1.40%	0.40%

Discount rate is not applicable in 2022 due to the liability being nil.

The legal structure of the scheme is such that if another employer fails, the employer could become responsible for paying a share of that employer's pension liabilities.

- 20 As noted in the trustees' annual report, the charity holds a Provident fund for payments to overseas employees relating to historic employment benefits. Where individuals with a valid claim from the fund have made contact with the charity, we have been able to calculate the level of payment due and, where unpaid at yearend, these are accrued into the accounts. While local dioceses are working with the charity to contact those with a potential claim, it is not possible to reliably estimate the number of claims that will become payable. Therefore no provision has been made into the accounts for unclaim payments. However, as shown in note 22, the Overseas Provident funds for any future payments are restricted and therefore set aside from the charity's free reserves.

21a Analysis of group net assets between funds (current year)

	Designated Funds	Unrestricted General Funds £	Overseas Restricted Funds £	Other Restricted Funds £	Total funds £
Tangible fixed assets	-	597,005	-	-	597,005
Investments	-	1,211,556	851,553	589,553	2,652,662
Net current assets		126,346	(839,771)	1,025,029	311,604
Net assets at 31 December 2022	324,650	1,934,907	11,782	1,614,582	3,561,271

21b Analysis of group net assets between funds (prior year)

	Designated Funds	Unrestricted General Funds £	Overseas Restricted Funds £	Other Restricted Funds £	Total funds £
Tangible fixed assets	-	657,493	-	-	657,493
Investments	-	1,422,041	819,356	655,360	2,896,757
Net current assets	306,427	(199,595)	(666,123)	973,696	107,978
Long term liabilities	-	(202,304)	-	-	(202,304)
Net assets at 31 December 2021	306,427	1,677,635	153,233	1,629,056	3,459,924

22a Movements in funds (current year)

	At 1 January 2022	Income & gains	Expenditure & losses	Investment Gains	Transfers	At 31 December 2022
	£	£	£	£	£	£
Restricted funds:						
Overseas Fund	153,233	-	(141,451)	-	-	11,782
<i>Other restricted funds:</i>						
Relief	879,539	-	(6,670)	-	-	872,869
Overseas Provident	532,611	19,039	(5,639)	(65,808)	-	480,204
Britain & Ireland Development Fund	16,467	38,425	(29,840)	-	-	25,052
DRC 2021	70,600	-	(42,458)	-	-	28,142
GBV 2022	99,777	-	(79,874)	-	-	19,904
SS 2023	-	89,872	-	-	-	89,872
MSH Fund	30,062	15	-	-	-	30,077
Five Talents	-	55,907	(54,804)	-	-	1,103
ERD Funds	-	61,089	(39,855)	-	-	21,234
Other Funds	-	101,629	(55,503)	-	-	46,126
	1,629,056	365,977	(314,643)	(65,808)	-	1,614,582
Total restricted funds	1,782,289	365,977	(456,094)	(65,808)	-	1,626,364
Unrestricted funds:						
Designated funds:						
Overseas	251,969	159,297	(90,689)	(88,850)	-	231,727
Relief	32,854	9,940	-	-	-	42,794
Britain & Ireland Development Fund	18,967	7,825	662	-	-	27,454
Other Funds	2,637	20,037	-	-	-	22,674
Total designated funds	306,427	197,100	(90,027)	(88,850)	-	324,650
General funds	1,677,635	1,920,146	(1,913,936)	(73,591)	-	1,610,257
Total unrestricted funds	1,984,062	2,117,248	(2,003,963)	(162,441)	-	1,934,907
Total funds	3,766,351	2,483,225	(2,460,057)	(228,248)	-	3,561,271

The narrative to explain the purpose of each fund is given at the foot of the note below.

22b Movements in funds (prior year)

	At 1 January 2021	Income & gains	Expenditure & losses	Investment Gains	Transfers	At 31 December 2021
	£	£	£	£	£	£
Restricted funds:						
Overseas Fund	377,562	129,542	(353,871)	-	-	153,233
<i>Other restricted funds:</i>						
Relief	895,453	-	(15,914)	-	-	879,539
Overseas Provident	515,975	20,686	(81,053)	77,003	-	532,611
Britain & Ireland Development Fund	20,276	35,434	(39,243)	-	-	16,467
DRC 2021	56,248	61,213	(46,861)	-	-	70,600
GBV 2022	-	99,777	-	-	-	99,777
MSH Fund	30,062	-	-	-	-	30,062
Other Funds	708	-	(708)	-	-	-
	1,518,722	217,110	(183,779)	77,003	-	1,629,056
Total restricted funds	1,896,284	346,652	(537,650)	77,003	-	1,782,289
Unrestricted funds:						
Designated funds:						
Overseas	-	130,922	-	121,047	-	251,969
Relief	-	32,854	-	-	-	32,854
Britain & Ireland Development Fund	-	4,116	(18,799)	-	33,650	18,967
Other Funds	-	3,324	(687)	-	-	2,637
Total designated funds	-	171,216	(19,486)	121,047	33,650	306,427
General funds	1,484,552	2,087,499	(2,020,161)	159,395	(33,650)	1,677,635
Total unrestricted funds	1,484,552	2,258,715	(2,039,647)	280,442	-	1,984,062
Total funds	3,380,836	2,605,367	(2,577,297)	357,445	-	3,766,351

Purposes of restricted funds

The income funds of the charity include restricted funds comprising the unexpended balances of donations and grants held on trust to be applied for specific purposes. Includes two individual funds comprising the Away From It All Fund and The Chapel Fund where the fund balances and income, expenditure, gains or losses on investments are less than £7,000 per fund. A brief description of the purposes of each fund is given below:

Overseas Fund – to support the Charity's work in communities worldwide through Mothers' Union dioceses.

Relief – to give emergency relief to families whose lives have met with adversity.

Overseas Provident – to pay for retirement and health costs for overseas Mothers' Union workers, where adequate local arrangements do not exist.

Britain & Ireland Development Fund – support the charity's work in communities in Britain and Ireland through its Mothers' Union dioceses.

DRC 2021 – to fund the 2021 literacy and education project in DRC.

GBV 2022 – to fund the 2022 Gender Based Violence programmes in Africa.

SS 2023 – To fund the 2023/24 Literacy and Trauma Healing programme in South Sudan

MSH Fund – to support refurbishment work relating to Mary Sumner House.

Five Talents Funds – To fund charitable projects where MU has partnered with Five Talents UK (excluding Christmas Appeals)

ERD Funds – to fund charitable projects where MU has partnered with Episcopal Relief and Development (excluding Christmas Appeals)

Other Funds – a grouping of other restricted funds to support charitable projects around the world.

Purposes of designated funds

In January 2021, the charity established a number of new designated funds. These were set up to replace existing equivalent restricted funds that have now been closed to new donations.

Overseas Fund – to support the charity's work in communities worldwide through Mothers' Union dioceses.

Relief – to give emergency relief to families and communities whose lives have met with adversity.

Britain & Ireland Development Fund – support the charity's work in communities in Britain and Ireland through its Mothers' Union dioceses.

Other:

Away From It All Fund – to help disadvantaged families to have holidays in Britain and Ireland.

Chapel Fund – to pay for the upkeep of the Chapel in Mary Sumner House.

23 Capital commitments

There were no approved capital commitments at 31 December 2022 (2021: none).

Other Information

Trustees

Sheran Harper
Catherine Hilton
Jennifer Barton
Thembsie Mchunu
Kathleen Snow
Roshini Mendis
Paul Hindle
Mary Kamwati
Marie-Pierrette Bezara
Iris Suitor (Term of Office Commenced 01 January 2022)
Julia Jamieson (Term of Office Commenced 01 January 2022)
Pamela Abana (Term of Office Commenced 01 January 2022)
Jaqueline Ogega (Term of Office Ended 28 February 2023)

Chief Executive

Beverley Jullien

Registered Office

Mary Sumner House,
24 Tufton Street,
London SW1P 3RB

Auditors

Sayer Vincent LLP, Statutory Auditor
Invicta House, 108-114 Golden Lane, LONDON, EC1Y 0TL

Bankers

National Westminster Bank Plc
57 Victoria Street,
London SW1H 0HN

Solicitors

BDP Pitmans LLP
50 Broadway,
London SW1H 0BL

Investment Managers

M&G Securities Ltd
PO Box 6152,
Basildon SS14 0WL

CCLA Investment Management Ltd
80 Cheapside,
London EC2V 6D



Thank you to everyone who helped support the vital work of Mothers' Union during 2022.

But a very special thanks, as always, goes to our committed members and supporters. This has been an astonishing period to have lived and worked through and the fact the movement remains able to rise to the endless challenges confronting it is almost solely down to that commitment. Everything we are and everything we achieve stems directly from it. Our gratitude cannot be overstated.

Please get in touch and get involved

Mary Sumner House
24 Tufton Street
London SW1P 3RB

020 7222 5533

www.mothersunion.org

 @MothersUnion

 @MothersUnion

 @officialmothersunion

Mothers' Union

England & Wales - Charity number 240531

Accounts

MOTHERS' UNION ANNUAL REPORT AND ACCOUNTS 2021

**Inspiring communities
worldwide through
faith in action**

Mothers' Union, Mary Sumner House, 24 Tufton Street, London, SW1P 3RB
Mothers' Union, Incorporated by Royal Charter 1926, is a charity
registered in England and Wales (Registration No: 240531)
MU Enterprises Ltd (Registered in England No. 2848474)
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Mothers'UNION
Christian care for families



Mothers' Union Annual Report and Accounts 2021

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About Us

Who We Are

Mothers' Union is a global family committed to sharing God's love through practical action, spiritual sustenance and compassion.

As an international Christian movement, our 4 million members across 84 countries work together to help transform lives in the world's hardest-to-reach families and communities.

With kindness, courage and compassionate action, we will not stop until we live in a world free of violence, poverty and injustice, where everyone can thrive.

We work with people of all faiths and none. We welcome people from all walks of life to join us, and we offer whatever help is needed, to whoever needs it, whenever it is needed. We believe that when people come together to solve challenges, amazing things can happen.

"Mothers' Union representatives, in the UK and over 80 countries worldwide, are beacons of hope for so many in the communities they serve. They spread the good news of Jesus Christ, helping with a myriad of practical tasks and being generous with their time and gifts, all to improve the lives of others. I pray that the Mothers' Union will grow in strength and membership; may its work flourish at the grassroots, national and international level".

The Most Reverend and Right Honourable Lord Archbishop of Canterbury, Justin Welby

In 2021, we supported 1.8 million people worldwide.

The year also saw us celebrate the 145 year anniversary of our founding and 100 years since the death of Mary Sumner, marked with a service of thanksgiving in August.

How we Work

For nearly 150 years Mothers' Union has worked with communities in the UK and around the world to tackle poverty, violence and social injustice. We believe that faith and compassion have the power to transform lives. We work in three core areas to help communities transform:

- Stopping Violence – through Peace & Safety
- Stopping Injustice – through Gender Justice
- Stopping Hunger and Increasing Self-Reliance

We are led by people's needs, wherever they reside. We listen first, understand their circumstances and then act, together with them, offering practical support supported by advocacy to overcome their challenges and deliver long-lasting change.

Our members, as volunteers, support survivors of domestic abuse , refugees, prisoners and any other individuals and families in need.

We also run programmes with communities to help them transform their lives sustainably – for example, through literacy and savings programmes, parenting and resilience training
We are driven by our faith yet work with people of all beliefs and none, partnering with churches, other organisations, and governments to increase our impact.

Worldwide President's Welcome

We need to look at life through a new lens

2021 was, in many ways, a pivotal time for the MU, like many charitable organisations. In one way we settled into new ways of being, supporting others or working together more closely as we embraced the virtual world, but for many the slow vaccine roll out has meant that daily life remained far from normal whilst the 'shadow pandemic' of a reported rise in domestic abuse continued and continues to cast a cloud over women's daily lives.

Women have lost their livelihoods, their children are hungry, they are anxious and fearful and some have lost homes or livelihoods as a result of ongoing environmental challenges or social unrest. Many are seeing a dramatic downward spiral in their living conditions which, if global instability continues, is likely to be exacerbated.

To address this, the MU believes that building bridges and networking are of paramount importance to the advancement of an inclusive and just world where all women and girls are respected in society. We call on global leaders, NGOs and other organisations to work in partnership with us – and other faith-based organisations - to help overturn culturally embedded gender injustices and facilitate transformation, so that women, children and their communities thrive.


There is much to rejoice in. We can take pride that we have made great inroads in helping redress the gender imbalance in sub-Saharan Africa, that our literacy and financial programmes are lifting women and their families out of poverty and, that MU has been effective in the heart of communities in continuing to counter Covid misinformation and building trust with those in greatest need.

We continue to break down global barriers and unite women in causes that matter to them like mental health, parenting, gender inequality, disaster risk reduction and the environment, tackling them together. For example, our flagship project addressing mental health in Kenya is being well received.

Women and girls have a central role to play in caring for our beautiful world and those who live in it and, thanks to our vast network of volunteers across five continents, MU members can help bring about positive change in the hardest-to-reach communities like no other organisation can.

I am delighted to have the opportunity to serve Mothers' Union for the next three years as Worldwide President adhering to Mary Sumner's vision of women supporting each other fuelled by Christian values. Together, we are empowered to face the future with renewed vigour and optimism.

With God's blessing, as always.



Sheran Harper, Worldwide President

Chief Executive's Report

Surviving and Thriving

The theme for Mothers' Union for 2021, as we came through the most critical phase of the pandemic, was "survive and thrive" – to refocus our work and resources, to make the most of a reduced central team (reduced from 40 to 25 to survive the acute phase) and support the membership in the UK and around the world as they adjusted to both further waves of COVID and living with the disease.

It was also the second year of our Strategic Plan, created by the worldwide membership at the end of 2019. Whilst it was necessary to make some adjustments for timing (for example, some programme work was unable to progress as expected due to sickness and inability to travel), circumstances forced us to progress much faster than would otherwise have been possible in connecting digitally, strengthening the bonds of Christian fellowship around the world. Our members, many of whom had been trained as facilitators through programme work, and were known and trusted in their communities, were able to be active in combatting misinformation about COVID and vaccinations, as well as providing ongoing education, for example, on hand hygiene and mask-wearing.

Transforming Lives

The 3 key pillars in our strategic plan established in 2019 are: stopping hunger, stopping injustice and stopping violence. All programme work and central support, and the myriad of small acts undertaken by members in their communities every day, is oriented towards these ultimate goals, based on listening and responding to need in each community.

Nearly 450,000 lives were directly impacted by members around the world whilst we also supported 1.4 million indirectly through our grassroots initiatives – working in prisons, building resilience against climate change, supporting families, educating about health.

In addition, the new, monthly video calls with leaders from across the world have meant that MU has been able to respond fast to issues (for example, providing feedback to the WHO on grassroots issues, and sourcing information from them to "myth-bust" about vaccinations) – and also to prioritise new development programmes. The new "MU Live" approach to data capture has meant that our ability to capture and share stories around the world has greatly improved.

The "shadow pandemic" of Gender Based Violence (GBV)

Sadly, around the world, a consequence of the pandemic was an increase in gender based violence. MU has always been active in speaking out against GBV, and in 2021 we moved towards campaigning against the issue for 365 days a year, beyond the traditional UN 16 Days of Activism.

In the UK, with others, MU continued to campaign for the Domestic Abuse Bill to be as inclusive as possible and called for the Government to ratify the Istanbul Convention, also providing input to the government consultation on Violence against Women and Girls. Members also continued to provide support to refugees across the UK.

In addition, based on insights on the global call about the impact of the pandemic on domestic abuse, for example resulting in an increase in teenage pregnancies and single mothers, a 3-country programme of awareness, support and prevention was prepared to start in 2022 in South Africa, Uganda and Kenya.

Building resilience and responding to need

In Madagascar, which has been badly affected by drought and hurricanes, MU members have worked with communities to build resilience, for example helping to create a pipeline to bring water to an area which enabled the community to harvest sweet potato for the first time in 10 years. In a number of countries, Mothers' Union works through literacy and savings and credit programmes to enable women to earn a sustainable living to support their families, often resulting in them taking on leadership roles in their communities – and in the Democratic Republic of Congo, for example, they are adding practical agricultural skills training to the programmes, so that they can feed their families and also sell produce to local markets.

As conflict and climate change increasingly cause forced migration, MU members focus on supporting those forced to leave their homes. In the UK, for example, working with others in their communities to support refugees from Syria and Afghanistan.

Nurturing Membership

MU is a global community inspired by their Christian faith to take action – and nurturing and supporting one another is a key part of what we do.

In 2021, a new membership publication was launched, Connected, sent directly to the doormats of all members and supporters in Britain and Ireland, telling stories from around the corner and around the world, helping members to stay in touch, and including topics for local action and worship

As well as the regular global video-calls, there were on-line services for key events, such as Thy Kingdom Come and a service to mark the 100th Anniversary of our founder, Mary Sumner, and every day members come together for on-line Facebook live midday prayers, each of which, over time, reach thousands of members and their families and friends.

Building Firm Foundations

In the strategic plan, we committed to strengthening all aspects of support for the movement, and in 2021 significant progress was made in improving the current database to enhance communications, and preparing for the implementation of a new Finance System in 2022.

There was an increased focus on safeguarding across all areas of work, and the decision taken to invite external experts to join the Safeguarding Committee

Staff moved towards hybrid working after lockdown, with 2 days per week in the office and effective use of laptops, Teams and Zoom for agile working, also enhancing staff wellbeing. IT support was outsourced, to facilitate ongoing modernisation and enhance cyber security.

In 2021, the 3-yearly (“triennial”) elections for the Worldwide Board were held for the first time through an external specialist platform, which improved governance. We are delighted that the Worldwide President and all those Trustees who were eligible, were elected for a second 3-year term.

We are also delighted that planning permission was granted for the renovation of our headquarters, Mary Sumner House

Accessing Necessary Resources

We are pleased that we were able to deliver a surplus on operations in 2021, enabling us to build resilience for the future. This was, however, largely achieved through excellent cost management. Our income was £2.6m, a decline of 20% compared with 2019, our last year of normal operation before the pandemic, due to the connected challenges of a continuing slow decline in the UK membership, fundraising events continuing to be limited by pandemic restrictions, and a major loss of income from our premises, through meeting room hire. On the positive side, our partnership work, for example with Five Talents and ERD, increased, enabling critical development programme work to be undertaken.

In 2022 and beyond, strengthening revenue and increasing partnerships will be a priority. The options for ensuring that Mary Sumner House as an asset can generate sustainable net income for the Charity will also be revisited, as the market adjusts to a new normal post pandemic, and we will be recruiting a Head of Membership to refresh and transform our membership offering, as we move to the theme for the next 3 years of “Transformation – now!”



Bev Jillien, CEO

A Focus on our Global Campaigning work

The Mothers' Union has a history of speaking out on important issues affecting women worldwide such as gender violence and inequality and oppression. 2021 was no exception with a number of new initiatives rising to prominence:

Standing Against Domestic Abuse

Members were encouraged to write to their MPs and Dioceses to their Bishops to emphasise the Mothers' Union support for the Domestic Abuse Bill.

An estimated 2.3 million adults aged 16-74 years in the UK experienced domestic abuse in the year to March 2020 (1.6 million women and 757,000 men) according to government figures.

The Bill emphasised that domestic abuse is not just physical violence but can also be emotional, controlling, coercive or economic and set out to protect and support victims and their families, transform the justice process, effectively deal with perpetrators and improve responses across all agencies to domestic abuse. For the first time, children were recognised as survivors

Our template letter was downloaded over 600 times from our website and MU and other agencies obviously had an impact with the landmark bill passing into legislation on 29th April 2021. Our thanks go to Victoria Atkins, Minister for Safeguarding for driving through the bill.

Our work is continuing to ensure that resource is provided to implement the Bill, especially services in the community and ensuring protections are extended to all victims, regardless of their immigration status. We are also calling with others for our government to ratify the Istanbul Convention in June 2022 which sets out standards for countering violence against women worldwide.

No More 1 in 3

For the 3rd year running, we held our Global Day on Saturday 27th November advocating for 'No more 1 in 3', as part of our participation in 16 days of Activism against gender-based violence.

1 in 3 women worldwide continue to experience domestic or sexual abuse which we believe is abhorrent and must be urgently addressed. With global lockdowns sometimes referred to as a 'shadow pandemic', with increasing levels of domestic violence reported, this campaign is as critical as ever.

This year, from Auckland to Angola, 90% of MU overseas participated in their communities alongside MU UK members in cathedrals, branches and their own homes who marked the day by wearing a purple scarf, saying prayers and many also holding a three minute silence at 1.03pm, calling for action nationally and internationally.

Anti-Slavery Crochet Chains

To mark Anti-Slavery Day in the UK, a number of MU members from Bristol, Chester, Oxford and Manchester dioceses, knitted giant crochet chains to symbolise and remember the unseen victims of modern day slavery.

Bristol's giant chain contained 951 chain links representing the estimated 951 victims of modern slavery in Bristol today and was unveiled during an anti-slavery day service at Bristol Cathedral on Sunday 17th October. Manchester, Chester and Oxford had 1129, 47 and 752 links respectively in their chains.

The idea stemmed from a close partnership with The Clewer initiative, both united in the goal to raise awareness of modern day slavery and end the practice.

UNCSW and Other Events

In March, 26 MU members from nine different countries attended the virtual United National Commission on the Status of Women conference with its focus on gender equality and women's rights. A chance to contribute to discussions alongside government ministers, other NGOs and UN delegates regarding issues affecting the rights of women and girls, we called for improved financial backing and the need to implement international agreements, emphasising how we help by transforming culturally embedded gender injustices and facilitating change.

[Matito Lechoano, member of the Diocese of the Free State, South Africa, attended "I recognised that we need to use the 'time travel method' to address the challenges of today by using the experiences of the past, giving people a safe space to reflect and move forward. We need to nurture young girls and give them access to education to drive forward change."](#)

Our president, Sheran Harper, spoke at the **'Building Fraternity, Defending Justice'** conference last summer which looked at the challenges facing the Island people in the Pacific, Indian and Atlantic Oceans. A joint project between the Anglican Centre in Rome and the Vatican's Dicastery for Promoting Integral Human Development, Sheran spoke of the need to take seven steps to instigate change, in cooperation with governments, NGOs and society: Creating stable Livelihoods; Generating reconciliation and peace; giving voice and influence to women and girls; promoting literacy and education; sharing positive gender roles; taking action against gender-based violence and protecting the environment.

[Marie-Pierrette Bezara a Mothers' Union member from the Indian Ocean said, "Life is a huge struggle so it is important for us to collaborate with the Church and other Organisations to uplift the lives of Island people. It would be effective if there are strong relationships existing between Insular States – so that bridges could be built for regional co-operation."](#)

Examples of Our Impact

Gender Justice in Action

According to the World Health Organisation, one in three women world-wide has experienced domestic, physical and sexual violence – a shocking statistic that is reported to have increased following mandatory lockdowns - ‘the shadow pandemic’ as highlighted by the UN and other organisations.

We continue to campaign vociferously to end abuse and violence directed at women and girls. This takes all form from tackling cultural taboos and long-held traditions in close-knit communities to promoting women’s rights and equal division of labour, encouraging literacy and numeracy amongst women, improving women’s self-esteem and reducing isolation and running projects such as safeguarding and trauma healing to help those who have been affected. These are always with the full-consent of women affected and led by their requirements, putting in the right measures to break the cycle of gender-based abuse.

Domestic Abuse – supporting survivors

MU branches continue to support women affected by domestic violence by providing support for those trying to build new lives in and beyond refuges. In Northern Ireland in Armagh and Down and Dromore, MU members collected many essential items including saucepans, pots, cutlery, groceries, toiletries, toys, teddies, bedding and nightdresses – the latter were new from a member’s own shop.

[MU Manchester president Christine Sharp, said: “I’m so pleased and feel humbled that we can bring a little light into people’s lives and keep a family unit together.”](#)

Bolton MU donates items to the Fortalice refuge which houses over 60 women and children, whilst also creating positivity packs which contain activities for mums and children to complete together.

Breaking the Chains of Silence

The MU Diocese of Saldanha Bay in Southern Africa partnered with the TAMAR ministry which uses biblical study, of *2 Samuel: 13* to break the silence and educate men, women and children about gender based violence.

Action needed to be taken as the local Red Cross War Memorial Children’s Hospital in Cape town reported 226 cases of child abuse in early 2020. The MU members and TAMAR group decided to use puppetry to help parents and children understand gender-based violence. Both the children and adults engaged with the appealing characters and, through them, observed imaginative role play and were able to ask pertinent questions relating to GBV. The initiative has given community members the tools to question violence in their midst and is expected to reduce incidents going-forward.

Thursdays in Black Campaign

This campaign, again in South Africa, promotes awareness-raising about GBV and supports victims of both abuse and violence, supporting them and, if necessary helping them start a new life.

[“Victims are stigmatised”, said Thembsie Mchunu, MU zonal trustee and MU member since 1978.](#)

“The campaign, supported by the Archbishop of South Africa, Thabo Makgoba and his bishops, is helping to educate members about the different signs of abuse and in the future will set up support groups and counsel those who are ready to speak out.”

Most cases of sexual abuse take place by family members and violence by partners and MU members are drawing attention to this by going into schools to educate them and encourage them to speak out and seek support if they are affected.

On Thursdays, Thembsie and MU members symbolically dress in black and visit community groups to find out what they might need whilst often supporting women with provision of toiletries or sanitary items. They also help women who have suffered to establish a new life.

Saturday group for girls in Ethiopia to prevent early marriage.

Awar Othow Odol, an MU coordinator and graduate of the local Anglican theological college which is focused on preventing early marriage by teaching about puberty, menstruation and sex, has hosted a Saturday group for girls in Gambella town, Ethiopia.

Attended by 10-18 year olds, the group discuss ways to prevent early marriage and teach all about puberty, menstruation and sex. Traditional culture tells girls they shouldn't leave their houses when on their periods and this is challenged and underwear and sanitary pads are provided to help the girls take more control of their wellbeing. Early marriage can increase the risk of death in childbirth and also leads to girls dropping out of school early.

Awar herself was forced to marry at 17 and so is keen to pass on her knowledge ‘If I had training like this, my life would have been very different.’ I give Saturdays to the girls so they have the best future and a good life and avoid experiencing all that I did.

Nuch, 17, said “I thank God for this opportunity to learn. Some of my friends are married, some with children and some have HIV. I want more for my life.”

Rallying into Action to Promote Peace and Safety

Ensuring women and girls live in a community where they can feel safe remains a pressing concern of MU. Too many females still live in places, in both emerging and developed countries, where conflict is part of their everyday existence – from violence in the home to conflicts over land or resources to tribal warfare.

Abuse is often linked to traditions, poor education or financial insecurity, and MU members are there to support women to recover and equip themselves for the future. Tactics include talking therapies, praying, conflict resolution workshops and trauma healing groups to help rebuild trust.

Opening Arms to Afghan Refugees

Norwich MU has partnered with other charities and faith organisations to campaign for Norwich to be a City of Sanctuary promoting a culture of welcome for refugees and asylum seekers. The Diocese worked with the County Council to ‘Make up the beds.’

The care includes thoughtful touches such as good quality waterproof mattresses in case children wet the bed, prayer mats provided by the local mosque and teddies for the children, all paid for through fundraising by the MU branch.

Initially, the group supported Syrian refugees but in Summer 2021, they chose to help families escaping from Afghanistan. The team helps get properties ready for refugees making them

as homely as possible, buying bedding and making up beds so the recipients can relax when they arrive and feel safe.

'What is appropriate? What is helpful? 'We need to show them love and welcome,' says Jenny Holcombe, MU member for 35 years and Project Development Trustee

'Be aware, pray, read the news, ask God what he thinks we could do,' suggests Jenny. 'Julian of Norwich says, "God is our mother." We are looking to support families in difficulties. When we see families in difficulties, our heart, prompted by God, bleeds – but it also says, "what can I do?" We look for where people are doing the work and where it fits with what we might be able to do.'

"They didn't see me as a stranger, they saw me as somebody who has come here to add on to the work that they are doing, in terms of working with families. I view Mothers' Union members as my friends and sisters ... we all pray together and work together to make Norfolk a welcoming and special place for new people who arrive and settle here."

Marie Lyse, herself a Rwandan refugee who arrived in England after the Rwandan civil war in 1994 and is now instrumental in the Norwich refugee resettlement programme, part sponsored by the MU.

Members of Manchester and Leeds Diocese also assisted Afghan refugees providing outdoor toys, games and warm coats for the children

Jean Thurman, MU Diocesan President for Leeds, "It is such a privilege to play a small part in welcoming Afghan people to the UK. We pray for them."

Prison Work

MU members continued to support prisoners in 2021, many of whom suffered terribly in the Covid pandemic which forced increased isolation through confinement to cells and visiting restrictions. Beanie hats were knitted to guard against the cold of the cells, baby boxes provided to mother and baby units, regular supplies of toiletries and packs for those being released passed on alongside many members sending seasonal cards to let prisoners know they are loved.

Shipping our Support

For over 15 years, the Diocese of Birmingham has sent a container of equipment and supplies to Malawi annually. The items include children's clothing, cooking utensils, shoes, basic first aid items, handmade blankets, second-hand sewing machines (to avoid customs' duty) and haberdashery – plus PPE items like face masks, aprons and bed linen in response to the Covid pandemic. The container is usually packed in the field of a friendly farmer! After three months and, on arrival the DP of the Malawi Diocese and the gifts are distributed to those most in need.

'For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me.'

Matthew 25: 35-40.

Building Resilience/Self reliance

Despite Covid curtailing some projects, MU centrally-funded literacy, savings and credit and business mentoring programmes continued in 2021, with their focus on boosting self-reliance and bolstering financial independence, particularly amongst women. In turn, women are better able to feed and provide for their families and feel empowered to speak out as role models in their communities, leading to lasting change.

Tea for All

Jane Sida in South Sudan was helped by an MU supported literacy and savings scheme to set up a tea stall, using the income raised to support herself and her three children after her husband left her.

The MU supports the Village Savings and Loan Association (VSLA) and Literacy and Financial Education Programme (LFEP) here, empowering women to learn business skills and giving them the confidence to become entrepreneurs to increase self-reliance and wellbeing.

Jane started with a loan of SSP 10,000 (£25) to set up a tea stall selling black tea, hibiscus tea and coffee now making profit of SSP 6,000 (£15). She uses half the profit to feed her children.

“We are healthy and have enough to eat, due to my income.” Jane said.

Monica from Tanzania has expanded her food sales business to make it more economically viable, developing a second income for her family reducing financial pressure and reducing conflict in her marriage. She makes regular payments into her savings’ group social fund which is accessed in emergencies like sickness or death and also has enough to pay her children’s school feeds and buy medication.

Our Christmas appeal in 2020 resulted in generous donations from MU members totalling £124k which funded important literacy and agricultural training projects in the Democratic Republic of Congo.

Reaching over 1,200 vulnerable and illiterate women and nearly 200 men, the project has already exceeded its planned participant numbers with more expected to join the groups as they continue into 2022.

The groups are working towards improving literacy skills in the context of agricultural knowledge and techniques relevant to people’s day to day lives. Nearly half of all learners can now trade via telephone and 80% can send and receive money via their mobiles, with many now thinking about saving for their futures.

Led by 48 community facilitators, the project also helps to encourage discussion and the need promote gender balance, with many of the participants now talking openly about social norms in a society that dictates male superiority and can perpetuate gender based violence. Nearly 60% of the project’s beneficiaries now believe that men/boys and women/girls are equal and should be treated equally. Similar projects having taken place in South Sudan during 2021.

Antoinette Kavira, Beni Diocese

‘Because of this learning I looked at my land and built a pond because I saw I had water there. I then started to grow fish in it. Now I can count and read a little I have started using my mobile and Facebook to sell my fish. I take a photo of the fish and people contact me to buy. This project has really helped me to have this business, it is helping me raise up and help my family.’

Mentoring Mental Health in Kenya

We are leading on a programme to promote mental well-being and better relationships within the family and society. This involves highlighting issues in churches and communities, supporting those with health problems through counselling helping to reduce stigma and instigate lasting change.

Nurturing Membership

Our members are the beating heart of the Mothers' Union, leading responses to need in their own communities. A new centralised database and the growth of our virtual connections have enabled us to be even more united in sharing ideas and closer together spiritually than ever before.

Over 7,000 members watched our Thy Kingdom Come service in May 2021, broadcast online, providing a renewed opportunity to share in fellowship and faith together.

Our Metamorphosis course translated successfully to be 'pandemic proof' with an eight module course combining personal study, small group discussion and live sessions, with bible study and prayer and its heart. 56% of participants in 2021 said the course led to them taking new actions in their branches, churches and communities.

Fundraising in fellowship 'Summer of Hope walks'

During summer 2021, we launched *MU on the Move* in Britain and Ireland, encouraging members, together with families and friends to get active, keep Covid-safe and raise funds to support our work. Over £80,000 was raised through our Summer of Hope Appeal and the fundraising walks.

The Wickford and Runwell MU branch walked 14.5km past every members' home planting a laminate flower with the MU logo in every garden, marking 145 years of the MU, even singing happy birthday to one member's husband! The branch raised over £470. Meanwhile, over in the SE Derbyshire deanery, members walked in August, sharing chatter and laughter and raising over £2k for MU work.

Overseas, Malta and Gozo walked 5km over a number of days, raising 1046 E which was used to support families at refuges in the local community with food parcels, plus support for the MU international fund.

Connected relaunch

We relaunched our Members' magazine, Connected, in the Spring with a mix of faith articles, project updates, news from Dioceses, policy articles and thought-provoking features to keep everyone up-to-date with the wide movement. The magazine was warmly received. The launch followed an extensive period of consultation and over 44000 copies are now distributed twice annually in March and October.

["It really made me feel connected to all our movement". MU member](#)

Rodriguez Islands Joins the MU

Our overseas dioceses continue to attract new women keen to be trailblazers in their own communities and unite with others, through the love of God. We were delighted to launch a new branch in the Rodriguez Islands (located off the coast of Mauritius and housing a population of over 40,000).

Resources for those stuck at home in Covid

As the world moved into the second year of the Covid pandemic, its effects continued to be felt across many communities affecting many projects, impacting financial resources and preventing face-to-face gatherings.

However, MU teams have worked hard to turn this into a positive by putting the charity's values at the heart of their response and supporting information-sharing and helping to protect the most vulnerable from the virus. MU members helped to encourage vaccination uptake, crafted face masks, led church services and peer support activities online, provided support and counselling for those who had lost loved ones, distributed food and emergency supply parcels to those in need, undertook socially-distanced home visits, used radio programmes to share valuable insights with communities and instigated kitchen gardens to help communities become self-sufficient.

Looking to the future

For the 3 years 2022-24, the theme for Mothers' Union will be "Transformation – now!" The aim is to continue to progress the five year plan, and to ensure that we take the opportunities arising from the challenges of the pandemic to take action and progress necessary change.

- Specifically in 2022, this means that we will be holding a special conference with the membership within Britain and Ireland, "Reimagining MU" – looking at how to stay true to MU values, whilst reaching out in ways which are right for the future. We will also be recruiting a Head of Membership, to drive and support change.
- We continue to make progress against the multi year strategic plan.
- We will be seeking to rebuild revenue, particularly through Mary Sumner House, and also seeking to strengthen partnerships, so that the support for members' work can increase, and capacity developed within countries.
- We will continue to strengthen systems and processes, and specifically recruit a safeguarding officer, who will build on the work already ongoing to improve our safeguarding culture and procedures, as well as implementing a new finance system.
- The planned 3-country programme against Gender Based Violence will form the key part of our development work, and our advocacy against Domestic Abuse further strengthened, in partnership with other charities.
- We will move forward with the process of paying out valid Provident Fund claims, with the aim of closing the fund permanently by 2025.
- Towards the end of 2022, we will also start active planning for the 150th Anniversary in 2026.

Fundraising

During 2021, fundraising activities were adjusted to respond to the realities of working within an ongoing pandemic. This saw a continued reduction in the number of in-person event-based activities and an increase in online engagement.

In line with prior years, Mothers' Union undertook fundraising activity with members, dioceses and individuals via presentations, online campaigns, email and direct mail. We have not engaged any third parties to fundraise on our behalf during this period. We are proud to be members of the Institute of Fundraising and to have registered with the Fundraising Regulator and committed to abide by their Fundraising Code of Practice,. Procurement and monitoring systems were reviewed to ensure they complied with both the Fundraising Regulator Code of Conduct and Mothers' Union's values and policies.

We have worked hard to ensure that all staff are aware of, and sensitive to, data protection issues in their day-to-day work, embedding this into Mothers' Union. The charity has continued to review and enhance its systems and processes around safeguarding during the year, which in turn have been applied to fundraising to protect vulnerable donors. Improvements implemented in 2020 to the monitoring of giving patterns were sustained throughout 2021. In addition, options remain in place to suppress communications to members that are flagged as vulnerable by diocesan data leads.

Planning work is now underway on the replacement of our CRM package which we anticipate will result in improved data and fundraising management by late 2023.

During 2021, Mothers' Union received no fundraising complaints and no suppression requests from the Fundraising Preference service (FPS). Improved data quality saw continued significant improvement in the engagement with members and donors.

Governance

Mothers' Union is governed by a Royal Charter originally dated 15 June 1926 and subsequently amended by Supplemental Charters, most recently in April 2018. The latest revision was part of the modernisation programme of Mothers' Union, to be consistent with current best governance practice, and to reflect the global nature of the Charity

The financial statements have been prepared in accordance with the accounting policies set out on pages 28 to 46 and comply with the Charity's Royal Charter, the Charities Act 2011 and the Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102) (Effective 1 January 2019).

The Board comprises the Worldwide President and 11 Zonal Trustees, 5 from Britain and Ireland and 6 from Regions around the world. Additionally, the board can be strengthened by up to 4 specialist appointees to fill gaps in knowledge or experience amongst the elected Board.

The Trustee Board met during 2021 on average every second month, exclusively via video conferencing, to agree broad strategy and oversee areas of activity for the Charity, including investment, reserves and risk management. The Board works on Triennial Cycles, with a new triennium commencing in January 2022.

The Zonal Trustees and Worldwide President are elected from within the membership to their position for an initial term of three years and may stand for re-election for a second term. Appointed Trustees serve an initial term of 3 years, which may be renewed for a further 3 years. The Board of Trustees is accountable to a representative body of the membership, the Worldwide Council, which meets at least once a Triennium. This comprises the serving Trustee Board members, a representative of past Worldwide Presidents and all of the Provincial Presidents from across the world. It exists to review the performance of the global movement and the central charity, and play an advisory or decision making role on matters of long term importance for the movement.

The Board of Trustees has established a number of subcommittees through which it discharges a number of its primary responsibilities. It can co-opt individuals from outside the Board where necessary to complement the skills of Board members. Prominent amongst these sub committees is an Audit & Risk Committee. This comprises at least two Trustees, with the Chief Executive and the Head of Finance in attendance. It meets quarterly and supports the Board to fulfil its duties relating to financial reporting, internal controls, the audit process, management of risk, and compliance with the legal requirements that govern the Charity.

Decisions on grant making are undertaken by a Development Committee, which includes 2 appointed external experts, following guidelines set by the Trustees. In addition, a remuneration committee and a safeguarding committee are in place and a member of the Board has been nominated to take a lead in matters relating to data protection. All Trustees receive an induction programme including external speakers at the start of each Triennium, covering their roles and responsibilities. A skills audit was conducted, to ensure the range of skills was fully understood, and to enable additional skills to be brought in if and as required. Update training sessions are delivered as necessary throughout the triennium. The day-to-day work of Mothers' Union is delegated to the Chief Executive and staff of approximately 23.

Organisational Structure

MU has a wholly owned trading company, MU Enterprises Limited (MUe). MUe exists to handle the non- primary purpose trading operations of the group. It is governed by a board of at least 3 directors that includes the CEO of the Charity and it reports quarterly to the main Board of the Charity.

Staffing and Remuneration

The Trustees consider that the Board of Trustees and the Senior Management Team comprise the key management personnel of the Charity in charge of directing and controlling, running and operating the Charity on a day to day basis.

All Trustees give of their time freely and received no remuneration in the year. Details of Trustees' expenses and related party transactions are disclosed in notes 8 and 9 to the accounts. The Trustees and Senior Management Team declare any conflict(s) of interest by signing the conflict of interest declaration register.

The pay of the Senior Management Team and other staff is reviewed regularly by the Remuneration Committee who benchmark pay scales against pay levels in other similar charities within London and to make recommendations concerning the pay of the CEO and other senior staff. The general remuneration benchmark is the mid-point of the range paid for similar roles in similar charities.

Public Benefits

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Commission in determining the activities undertaken by the Charity

Risk Management

The Trustees have a risk management strategy which identifies the major risks to which the charity is exposed and the possible impact of these risks. Established systems are in place through the regular review of the risk register and quarterly management reports to review both the risks facing the charity and the effectiveness of the controls. All significant deviation from the activities planned and budgeted is subject to approval from the Audit and Risk Committee.

Other measures that are in place and regularly reviewed and updated include environmental risk management, health and safety procedures and staff policies.

Throughout the pandemic crisis period, the Board and Audit and Risk Committee have been meeting frequently virtually to assess risks, oversee progress and provide guidance.

Budgets and operational plans for 2021 and 2022 were designed with pessimistic assumptions applied around any return to normality, these assumptions have been continually reviewed and revised during 2021 and 2022 as new information has become available.

The following table shows the other principal residual areas of risk faced by the Charity and the measures that have been put in place to manage these risks.

Category of Risk and Description	Steps taken to mitigate residual risk
<p>Compliance Risk</p> <p>Risk of compliance breach arising from failure of training, policies, procedures or oversight. Key risk areas include safeguarding and the GDPR.</p>	<ul style="list-style-type: none"> • A suite of policies and procedures is in place to help address risks arising from MU staff and members. • Dioceses are required to confirm that they adhere to the legislative and other standards recommended by regulatory authorities • An ongoing review of Safeguarding within the movement, overseen by a Board Committee • A follow up data protection audit is now planned for 2023
<p>Sustainability of Income</p> <p>The charity is predominantly funded by subscriptions, donations and other contributions from the UK membership which is ageing and in decline.</p>	<ul style="list-style-type: none"> • Active Fundraising Strategy to develop income outside traditional membership sources • Working with affiliate provinces worldwide to increase contributions towards the needs of the central Charity • Membership Communication Project development is continuing and will shortly enable improvements in the administration of membership across the Charity and its affiliates. Intended to encourage member retention and facilitate growth. • Options for maximising income generated by Mary Sumner House remain under active consideration. Planning permission now achieved for expansion.
<p>Systems Risks</p> <p>Obsolete Finance package and aging CRM enhancing risks of inaccurate data recording and reporting</p>	<ul style="list-style-type: none"> • Finance package replacement actively underway during 2022 • Scoping exercise concerning CRM replacement taking place during 2022
<p>Competition</p> <p>Many charities are competing for the same sources of income</p>	<ul style="list-style-type: none"> • The Fundraising Strategy identifies ways to support our membership, who are our primary supporters, as well as developing approaches to reach under-tapped audiences who are supportive of our core programmes and activities • Ensuring project design is optimised to maximise opportunities to access grant funding. • Where appropriate, we will partner rather than compete with others to ensure best use of our collective resources
<p>Cash flow Risk</p> <p>Ongoing activities, a number of new strategic projects and high levels of inflation continue to place pressure on cashflow</p>	<ul style="list-style-type: none"> • Detailed consideration of cashflow requirements when setting annual budgets including identification of anticipated pinch points • Creation of a cashflow strategy to address anticipated cashflow pinch points ahead of time and Regular review of cashflow as part of management reporting
<p>Investment Risk</p> <p>Risk of significant declines in investment values/ income</p>	<ul style="list-style-type: none"> • Ongoing monitoring of the investment market and portfolio performance. • Selling investments to cater for short-term cash flow needs only when the investment values are favourable and when there are no realistic alternatives • Stated intention to move towards budgeting for surpluses of sufficient size to readily absorb foreseeable fluctuations in investment income
<p>Disaster Risk</p> <p>Fire/flooding/pandemic/terrorist attack risk</p>	<ul style="list-style-type: none"> • Insurance cover and the disaster recovery plan helps to manage these risks • Foreseeable building maintenance needs are being built into the future redevelopment plans for the building

Financial Review

Financial Summary

2021 was another hugely challenging year, with key income generating streams continuing to be drastically impacted by Covid related disruption. It is therefore pleasing to be able to report that the Central Charity was once again able to adapt its operations, to ensure that, over the year as a whole, we continued to run sustainably, generating an operating surplus of £28,071 (2020: 563,683) and a total Surplus of £385,516 (2020: £347,079) once investment gains have been taken into account.

Thanks to these operational and investment surpluses generated, we were once again able to strengthen our free reserves position, building on progress made in recent years. These free reserves now sit comfortably in the lower end of our target range, leaving us well placed to ride out what we hope will be relatively short lived period of inflationary challenges being faced in 2022.

Financial Performance

Income and Gains

Total consolidated income for the year settled at £2,605,367 (2020: £3,325,273). This was well short of the £3.7m originally budgeted.

Income generation from our primary asset, Mary Sumner House was once again severely impacted by periods of Covid enforced lockdown and technology driven shift in meeting habits. Conference income generated by our meeting room suite was £56k (2020: £178k) , over £300k short of budget.

Fundraising activities were again heavily disrupted compared with historic norms. Total fundraising income not including grants fell to £984k (2020: £1.57m) with the decline relative to 2020 which benefited from an emergency fundraising appeal. . The total decline therefore slightly obscures relatively strong performance from our three primary appeals despite heavy disruption. This decline in fundraising activity was mirrored by a fall in grant income from: £413k in 2020 to £221k in 2021. However, excluding grants of £50k (2020 £206k) which were claimed during the year from the government under the Coronavirus Job Retention Scheme, underlying grant income only fell marginally.

Member subscriptions income recovered to £826k from a 2020 figure of £645k, arising from more consistent collection of subs by our local affiliated bodies, facilitated by reduced pandemic related restrictions on movement and gatherings.

Other income sources generally proved resilient. Trading income from our retail operations grew strongly to £385k (2020: £322k) and Investment income grew to £108k (2020: £100k) but income from mid-term letting of MSH fell to £3k (2020: £28k) following the departure of our primary tenant, which has only corrected during 2022.

The investment portfolio performed strongly in what was generally a bumper year for stock markets. Total unrealised gains in the period were £357,445 (2020: £216,604 unrealised loss) and it is these gains, even more so than operational performance, that have driven the overall surplus for the year.

Expenditure

Ongoing disruption to both global travel and local movement rights unavoidably served to limit the scale and number of projects and initiatives being delivered by local MU's around the world, which in turn had a downward impact on our project spending. This, combined with the dramatic reimagining of the scale of the staff team, which concluded in 2021, the reversal of some previously recognised expenditure relating to the provident fund, and a series of other efficiency savings introduced over the pandemic period, saw total expenditure reach £2,577,296 (2020: £2,761,590). This is well down on both historic norms and budgeted expenditure for the period and was a key feature of the operational surplus achieved.

Thanks to the realignment of our cost base and operational plans over the pandemic period, Mothers' Union remains generally well positioned to operate sustainably over the mid-term, even in the face of challenging and uncertain climate for income generation and cost inflation.

Staff costs in the period totaled £1,162,684 (2020: £1,418,396), with the reduction being primarily driven by a drop in redundancy costs recognised in the period.

Plans for the closure and spend out of the Provident fund were confirmed during 2021 and significantly enhanced levels of expenditure against this fund can therefore be expected over the next 3 years.

Financial Position

The operational and investment outcomes for the year have delivered another material improvement in the financial position of the group, with continued improvement in both liquidity and free reserves.

The group remained debt free at the year end and no new facilities were required during the year. Liabilities included within the accounts were once again relatively routine in scale and nature.

On a consolidated basis total assets exceeded total liabilities at 31 December 2021 by £3,766,352 (2020: £3,380,836). Thanks to a combination of deliberate financial planning and the better than anticipated operational outcome, the Net Current Assets position had strengthened further by the end of the year to total £414,405 (2020: £281,773). Cash holdings grew to £803,808 at the year-end (2020: £711,617).

In addition to more appropriate cash holdings, the charity also continues to benefit from detailed financial planning and oversight, a supportive and committed membership, the availability of investment assets that can be realised at relatively short notice as an option of last resort, and a good degree of control over the timing of grant expenditure. The Trustees therefore believe that cashflow risk remains manageable in the short term even under the current exceptional inflationary conditions. The residual risks in this area will continue to be addressed in the mid-term by plans for surpluses on future operational budgets.

Movement across the fund categories was more substantial than in recent years owing to the change in funding accounting policy that has seen all long term generic restricted funds closed to new donations. The decline in those restricted funds and the surplus generated on the general fund has seen that fund grow relative to the restricted funds. The balance on the general fund at the year-end was £1,984,064 (2020: £1,484,552). The balance of Restricted Funds was £1,782,288 (2020: £1,896,284).

Owing to the loss generated in 2020, MUE brought forward a deficiency of assets of £99k into 2021. The profit generated during 2021 has seen this deficiency of assets reduce to £81k. Given the Nature of MUE's liabilities, including its relationship with its primary creditor, Mothers' Union, this deficiency of assets currently has no implications for the going concern status of the trading subsidiary. The Board of Trustees of Mothers' Union have reaffirmed their intention to provide ongoing financial support to MUE. This decision was made following detailed review of financial forecasts and budgets by the Board and Audit and Risk Committee, which now indicate that the deficiency of assets is expected to have corrected itself by 31 December 2024 at the latest. In considering these matters the Trustees identified that MUE has historically generated significant profits for the charitable group and that the factors giving rise to the deficit 2020 and the reduced profitability being experienced in 2021 and 2022 appear predominantly temporary in nature.

This financial recovery, to a position of tentative financial stability is something every member can feel justifiably proud of. Mothers' Union is buffeted by the same financial ill winds that have impacted the general economy but we have been able to navigate a safe path thus far. This has only been possible thanks to the grace of God and the commitment of the membership and staff team, who have collectively made great sacrifices to get us to this point.

The task before us in the coming years is to build upon the foundation we have created, and continue our transformation to ensure the movement can remain sustainable in the long term. This approach will likely see a weakening of our reserves position in 2022 as we invest for the future but this anticipated outcome will be with a view towards achieving genuine long term sustainability.

Capital Expenditure

Total Capital expenditure during the year was £75,875 (2020: £115,653). This consisted predominantly of IT equipment renewal and continued work on the planning permission, for the intended expansion of Mary Sumner House, which was secured in the year.

Future Financial Plans

The Trustees continue to acknowledge the importance of diversifying income streams to strengthen the financial sustainability of the charity, particularly with a view to enabling it to cope with anticipated future demographic challenges within the B&I membership. They are also acutely aware of the need to maintain and grow financial reserves, which have now recovered back into the acceptable range after a decade in which they had consistently been lower than ideal. The necessity of this has been amply demonstrated by the Coronavirus related disruption seen in recent years and the sudden growth of cost inflation that has followed.

The Trustees had previously committed to running budgets with break-even or surplus positions shown on the general unrestricted fund with effect until free reserve levels had recovered to the desired level. They remain committed to this path but are pleased that the recovery of free reserve levels in recent periods grants some increased flexibility.

A number of significant strategic projects are underway to help address these risks. Prominent amongst these projects is the intended redevelopment of the movement's headquarters, Mary Sumner House. In late 2020 the Board agreed that a redevelopment scheme, created during 2020, should be put forward for formal planning approval. The scheme is intended to secure

the long term future of the building and maximise the income it generates to support the work of the charity. Planning approval was formally granted in late summer 2021. Now the application has been successful the Board intends to secure this planning permission indefinitely by instigating a small works package in 2023. In parallel to this, the board will also be conducting a review of the viability of the scheme, as put forward for planning, in light of current economic circumstances and will reassess other options for the building. Only once this body of work has been completed will the Board determine how the charity should move forward.

Financial Control Environment

The Board approves an annual budget prior to the commencement of each financial year. This budget is subsequently monitored and scrutinised by staff and Trustees as a comparative on the monthly and quarterly management accounts.

All expenditure must be authorised by a budget holder prior to it going forward for payment. Budget and sub budget holders are identified at the time the budget is approved. Single transaction authority limits within total allocated budgets are determined by Job role.

Policies and controls are in place to cover all aspects of financial processing. Detailed controls over funds and cheques are also in place. Multiple signatories are required to instigate any payments.

The adequacy of the control environment is periodically assessed by both the Board and Audit and Risk Committee. The internal controls environment is being reconstructed as part of the implementation of the new Finance Package. Once this software has gone live the controls environment will be fully reviewed by the Audit and Risk Committee.

Investment Policy

The Trustees have full discretion to invest funds not immediately needed as they see appropriate. Every effort is made to ensure that the funds are invested to maximise returns without placing funds at undue risk or compromising ethical integrity. Therefore, to safeguard the assets of the Charity, the Trustees have adopted a low risk policy and have invested solely in diversified Britain and Ireland based funds, splitting the portfolio of investments more or less equally between the M&G Group Charifund and the various CBF Church of England Funds managed by CCLA.

The Trustees are happy with the performance of the charity's investment portfolio over a challenging period, and have reaffirmed that the management of Mothers' Union's investments and the current asset allocation strategy are appropriate.

Reserves and Fund Accounting

MU's reserves are a mix of unrestricted funds and restricted funds

The Trustees have calculated free reserves (those reserves available for general purposes) at 31 December 2021 as follows:

Total Funds at 31/12/21	£ 3,766,352
Less total restricted funds	£ (1,782,288)
Less total designated funds	£ (306,427)
Less unrestricted tangible fixed assets	£ (657,493)
Free Reserves at 31/12/21	£ 1,020,144

The Trustees have set a target level for free reserves of between £700,000 and £1,700,000, which represents approximately 6 to 9 months of unrestricted expenditure of the Charity based on long run expenditure levels on the charity. Free reserves are presently just over £1 Million, which is towards the lower end of the range the Trustees believe is appropriate.

The Trustees are intending to manage the financial affairs and planning of the charity so that reserves are at the upper end of the desired range by the middle of the decade, to ensure the financial stability of the movement. However it is understood that in the immediate term free reserve levels may need to decline slightly as the charity deals with the impacts of inflation and ongoing disruption to income generation.

The reserves policy for Restricted Funds is for sufficient assets to be held to meet the obligations of each fund and this was again the case as at 31 December 2021. In 2019 the Trustees agreed to move to an updated accounting fund structure by the start of 2021. This has seen the closure of most of the Charity's existing restricted funds to new donations with effect from 01 January 2021 and the creation during the year of a number of project specific restricted and designated funds, bringing Mothers' Union's approach to management of funds and reserves more in line with best practice elsewhere within the third sector.

During 2021 the Trustees confirmed plans to close and spend out the provident fund over an accelerated timeframe. The intention is for all valid claims to be paid out in full by the end of 2025, with this process commencing in 2022.

Statement Of Trustees' Responsibilities

The Trustees are responsible for preparing the Annual Report and the financial statement in accordance with applicable law and regulations.

Charity law in England and Wales requires the Trustees to prepare financial statements for each financial year. Under the law the Trustees have elected to prepare the financial statements in accordance with United Kingdom Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the charity and group and of the surplus or deficit for that period. In preparing those financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- follow applicable accounting standards, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

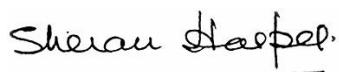
The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and group and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Provision of information to auditors

So far as each of the Trustees at the time the report is approved are aware:

- there is no relevant audit information of which the auditors are unaware and,
- they have taken all the steps they ought to have taken to make themselves aware of any relevant audit information, and to establish that the auditors are aware of that information.

Approved by the Trustees and signed on their behalf by:



Sheran Harper

Worldwide President and Trustee
28th October 2022

Independent Auditor's Report To The Trustees Of Mothers' Union

Opinion

We have audited the financial statements of The Mothers' Union for the year ended 31 December 2021 which comprise the Consolidated Statement of Financial Activities, the Consolidated and Charity Balance Sheets, the Consolidated Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and of the parent charity's affairs as at 31 December 2021 and of the group's net movement in funds for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder. We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Trustees' Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude

that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charity; or
- sufficient accounting records have not been kept; or
- the parent charity financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees for the financial statements

As explained more fully in the trustees' responsibilities statement set out on **page 24**, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group's and the parent charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or the parent charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the group and the environment in which it operates, we have considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities Act 2011, income tax, payroll tax and sales tax.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls). Audit procedures performed by the engagement team included:

- Inspecting correspondence with regulators and tax authorities;
- Discussions with management including consideration of known or suspected instances of non-compliance with laws and regulation and fraud;
- Evaluating management's controls designed to prevent and detect irregularities;
- Identifying and testing journals, in particular journal entries posted with unusual account combinations, postings by unusual users or with unusual descriptions; and

The Mothers' Union
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- Challenging assumptions and judgements made by management in their critical accounting estimates

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an Auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity's trustees as a body for our audit work, for this report, or for the opinions we have formed.

Haysmacintyre LLP

Haysmacintyre LLP
10 Queen Street Place
Statutory Auditors
London EC4R 1AG

31st October 2022

Haysmacintyre LLP is eligible to act as auditor in terms of section 1212 of the Companies Act 2006.

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Consolidated Statement of Financial Activities

	Note	Unrestricted	Overseas	Other	Total	Total
		2021	Restricted	Restricted	2021	2020
		£	2021	2021	£	£
			£	£		Note 2
Income from						
Subscriptions, Donations & Legacies						
Membership subscriptions & donations		1,144,703	-	-	1,144,703	1,079,806
Other donations and legacies		496,551	7,853	160,990	665,394	1,140,054
Grants		45,492	90,123	35,434	171,049	206,783
Government grants	1	50,619	-	-	50,619	206,172
		<u>1,737,365</u>	<u>97,976</u>	<u>196,424</u>	<u>2,031,765</u>	<u>2,632,815</u>
Other Trading Activities						
Trading income – MU Enterprises	4	462,508	-	-	462,508	553,640
Sale of Publications and other income		20	-	-	20	987
Investment income	5	58,822	31,566	20,686	111,074	137,831
		<u>2,258,715</u>	<u>129,542</u>	<u>217,110</u>	<u>2,605,367</u>	<u>3,325,273</u>
Expenditure on						
Raising Funds						
Trading expenditure – MU Enterprises	4	352,322	-	-	352,322	577,405
Fundraising		133,549	-	-	133,549	181,238
		<u>485,871</u>	<u>-</u>	<u>-</u>	<u>485,871</u>	<u>758,643</u>
Charitable activities	6	1,553,776	353,871	183,779	2,091,426	2,002,947
		<u>2,039,647</u>	<u>353,871</u>	<u>183,779</u>	<u>2,577,297</u>	<u>2,761,590</u>
Net Income/(Expenditure) before recognised gains and losses		219,068	(224,329)	33,331	28,070	563,683
Net gains/(losses) on investments		280,442	-	77,003	357,445	(216,604)
Transfers between funds	19	-	-	-	-	-
		<u>499,510</u>	<u>(224,329)</u>	<u>110,334</u>	<u>385,515</u>	<u>347,079</u>
Total Funds Brought Forward		<u>1,484,552</u>	<u>377,562</u>	<u>1,518,722</u>	<u>3,380,836</u>	<u>3,033,757</u>
Total Funds Carried Forward	20	<u>1,984,062</u>	<u>153,233</u>	<u>1,629,056</u>	<u>3,766,351</u>	<u>3,380,836</u>

All the activities in the above financial years were derived from continuing operations. All recognised gains and losses are included in the above statement. The notes on pages 31 to 46 form part of these accounts.

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Consolidated and Charity Balance Sheets

		Group		Charity	
		2021 £	2020 £	2021 £	2020 £
Fixed Assets					
Tangible assets	13	657,493	766,055	657,493	766,055
Investments:					
Subsidiary undertaking	3	-	-	12	12
Other investments	15	2,896,757	2,553,312	2,896,757	2,553,312
		<u>3,554,250</u>	<u>3,319,367</u>	<u>3,554,262</u>	<u>3,319,379</u>
Current Assets					
Stocks	18	28,518	40,464	2,550	2,550
Debtors	16	132,374	185,121	422,910	315,772
Short term deposits		5,125	5,125	5,125	5,125
Cash at bank and in hand		798,683	706,492	580,621	555,715
		<u>964,700</u>	<u>937,202</u>	<u>1,011,206</u>	<u>879,162</u>
Current Liabilities					
Creditors: Falling due within one year	17	(550,295)	(655,429)	(515,720)	(498,636)
Net Current Assets / (Liabilities)		<u>414,405</u>	<u>281,773</u>	<u>495,486</u>	<u>380,526</u>
Total Assets less current liabilities		<u>3,968,655</u>	<u>3,601,140</u>	<u>4,049,748</u>	<u>3,699,905</u>
Long-Term Liabilities – Pension Deficit	17	(202,304)	(220,304)	(202,304)	(220,304)
Net Assets	20	<u>3,766,351</u>	<u>3,380,836</u>	<u>3,847,444</u>	<u>3,479,601</u>
Fund Balances					
Restricted funds	19	1,782,289	1,896,284	1,782,289	1,896,284
Unrestricted funds – General	19	1,677,635	1,484,552	1,758,728	1,583,317
Unrestricted funds - Designated	20	306,427	-	306,427	-
		<u>3,766,351</u>	<u>3,380,836</u>	<u>3,847,444</u>	<u>3,479,601</u>

The financial statements and notes on pages 31 to 46 were approved and authorised for issue by the Board of Trustees on 28th October 2022 and signed on its behalf by



Sheran Harper
Worldwide President and Trustee

The Mothers' Union
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Consolidated Statement of Cash Flows

		2021 £	2020 £
Net cash provided by/(used in) from operating activities	a	42,992	305,682
Cash flows from investing activities			
Purchase of tangible fixed assets		(75,875)	(115,653)
Investment income		111,074	137,831
Proceeds from sale of investments		14,000	-
Changes in cash in the reporting period	a	<u>49,199</u>	<u>22,178</u>
Increase in cash in the year		92,191	327,860
Cash at 1 January	b	<u>711,617</u>	<u>378,632</u>
Cash at 31 December	b	<u><u>803,808</u></u>	<u><u>711,617</u></u>

a) Reconciliation of changes in resources to net outflow from operating activities

	2021 £	2020 £
Net income	385,515	347,079
Depreciation	184,438	64,334
(Gain)/loss on investments	(357,445)	216,604
Income from investments	(111,074)	(137,831)
Decrease in stocks	11,946	1,798
Decrease in debtors	52,746	26,137
Decrease in creditors	(123,134)	(212,439)
	<u>42,992</u>	<u>305,682</u>

b) Reconciliation of net debt

	2021 £	2020 £
Cash at 1 January	711,617	383,757
Cash flows	92,191	327,860
Cash at 31 December	<u>803,808</u>	<u>711,617</u>

The notes on pages 31 to 46 form part of these accounts.

Notes to the Financial Statements

1. Accounting Policies

Basis of Preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Second Edition - effective 1 January 2020) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Mothers' Union meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Mothers' Union is a charity registered in England and Wales (registration number: 240531) and is also a Royal Charter company limited by guarantee (registration number RC000256). The charity's registered office address is: 24 Tufton Street, London, SW1P 3RB.

Going concern

The trustees have reviewed the charity's financial position, reserves levels and future plans and consider that despite the tough operational circumstances, there are no foreseeable material uncertainties about the Charity's ability to continue as a going concern.

Subscriptions

Diocesan subscriptions to the General Fund are dealt with on an accruals basis. Receipts from dioceses for subscriptions for *Families First* magazine for the following year have been treated as deferred income in the accounts of the trading subsidiary. All other subscriptions are dealt with within the accounts of the period in which they are received.

Income Recognition

All income is recognised once the Charity has entitlement to income, it is probable that income will be received, and the amount of income receivable can be measured reliably.

Donation and Legacies

Donations and gifts are included in full in the Statement of Financial Activities when there is entitlement, probability of receipt and the amount of income receivable can be measured reliably.

Grants Received

Grants are recognised in full in the statement of financial activities in the year in which the Charity has entitlement to the income, the amount of income receivable can be measured reliably and there is probability of receipt.

Government Grants

Grants are accounted under the accruals model as permitted by FRS 102.

Grants of a revenue nature are recognised in the Statement of Financial Activities in the same period as the related expenditure. The government grants recognised in the Statement of Financial Activities relate to the Coronavirus Job Retention Scheme Income.

Income from Investments and Short-Term Deposits

Income from investments and short-term deposits includes taxation recoverable in respect of that income.

Pension Costs

Mothers' Union participates in the Pension Builder (Defined Contribution) and Defined Benefits Scheme (closed to new entrants), both of which are part of the Church Workers Pension Fund. As the Charity is unable to identify its share of the underlying assets and liabilities in the scheme on a consistent and reasonable basis, it takes a multi-employer exemption under FRS102 and so accounts for the scheme as if it were a defined contribution scheme. Pension costs are accounted for on the basis of contributions payable for the year.

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Grants Payable

Grants are normally charged in the period in which they are paid. In the case of the annual grants from the General Fund made to dioceses in Britain and Ireland for general purposes, these are charged in the year for which they are approved.

Investments

Investments are stated in the balance sheet at their gross market value as at the balance sheet date without provision for potential costs relating to the disposal of these. All movements in value arising from investment changes or revaluation are shown in the Consolidated Statement of Financial Activities.

Fund Accounting

Mothers' Union has various types of funds which require separate disclosure. These are as follows:

Restricted Funds:

These funds receive income, which are earmarked by the donor for specific purposes, where these purposes are within the overall aims of the organisation. These funds may be income only (where the capital must be retained) or income and capital (where the income derived therein may be fully utilised). There are currently 8 such restricted funds managed by the Charity.

Unrestricted Funds:

Income received into the general unrestricted fund is expendable at the discretion of the Trustees in the furtherance of the objectives of the Charity. Funds may be held in reserve in this fund to meet general expenditure and working capital needs.

Designated Funds

Designated Funds are unrestricted funds that have been set aside to support particular workstreams or projects. They differ from restricted funds as no formal legal restriction exists. Designated funds can be created to support specific foreseeable operational expenditure needs; to separate funds donated for particular projects where a formal restriction has not been created; or to support planned capital expenditure projects.

Property

In accordance with the Statement of Recommended Practice on Accounting and Reporting by Charities, the freehold property in Westminster, the only property used by the Charity on a continuing basis, is stated at cost in the balance sheet.

Tangible fixed assets

For the property, no depreciation is charged on the original building on the basis that the estimated remaining useful life of the property exceeds 50 years and the property has a high residual value, particularly due to the high value of land in Westminster. This is subject to an annual impairment review. Improvement to property and other tangible fixed assets are depreciated over their expected useful lives on the straight-line basis as follows:

Property improvement – 4% after the first year
Office equipment and furniture – 20%

Computer equipment – 20%
Membership database and Website – 10%

Depreciation is not charged until the asset has been brought into use.

Assets with a value in excess of £500 or with a useful life over 5 years have been capitalised. Assets that have no further useful life or those that have been scrapped have been written off at cost less accumulated depreciation.

Stocks

Stocks are stated at the lower of cost and net realisable value. Specific provision is made for obsolete and slow-moving stock on an item by item basis. Stock of publications for resale held by the Charity has been shown at cost.

Short-Term Deposits

Bank deposits, which are not repayable on demand without penalty, are treated as short-term investments.

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Expenditure

Expenditure is accounted for on an accruals basis and include attributable VAT, which cannot be recovered. Expenditure is allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned based on the direct costs of each activity. Governance costs include the cost of governance arrangements which relate to the general running of the Charity, including strategic planning for its future developments, external audit, any legal advice for the Trustees, and all costs of complying with constitutional and statutory requirements, such as the costs of the Trustee meetings and of preparing the statutory accounts and satisfying public accountability.

Critical accounting judgements and key sources of estimation uncertainty

The preparation of financial statements requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the charity's accounting policies. In the application of the accounting policies, Trustees are required to make judgement, estimates, and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affected current and future periods.

The discount rate of the future deficit recovery payments towards the charity's defined benefit pension scheme, which is recognised as a liability in the accounts, is a key source of estimation uncertainty. Further details can be found in note 10. In the view of the Trustees, no other assumptions concerning the future or estimation uncertainty affecting assets or liabilities at the balance sheet date are likely to result in a material adjustment to their carrying amounts in the next financial year.

The Mothers' Union
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2. Comparative Statement of Financial Activities – for the year ended 31 December 2020

	Note	Unrestricted 2020 £	Overseas Restricted 2020 £	Other Restricted 2020 £	Total 2020 £
Income from					
Subscriptions, Donations & Legacies					
Membership subscriptions and donations		855,022	148,156	76,628	1,079,806
Other donations and legacies		1,073,584	9,907	56,563	1,140,054
Grants		178,712	28,071	-	206,783
Government grants	1	206,172	-	-	206,172
		<u>2,313,490</u>	<u>186,134</u>	<u>133,191</u>	<u>2,632,815</u>
Other Trading Activities					
Trading income – MU Enterprises	4	553,640	-	-	553,640
Sale of Publications and other income		987	-	-	987
Investments	5	88,906	29,473	19,452	137,831
		<u>2,957,023</u>	<u>215,607</u>	<u>152,643</u>	<u>3,325,273</u>
Expenditure on Raising Funds					
Trading expenditure – MU Enterprises	4	577,405	-	-	577,405
Fundraising		181,238	-	-	181,238
		<u>758,643</u>	<u>-</u>	<u>-</u>	<u>758,643</u>
Charitable activities	6	1,486,200	399,127	117,620	2,002,947
		<u>2,244,843</u>	<u>399,127</u>	<u>117,620</u>	<u>2,761,590</u>
Net Income/(Expenditure) before recognised gains and losses		712,180	(183,520)	35,023	563,683
Net gains/(losses) on investments		(171,567)	(55,492)	10,455	(216,604)
Transfers between funds	19	-	(59,407)	59,407	-
		<u>540,613</u>	<u>(298,419)</u>	<u>104,885</u>	<u>347,079</u>
Total Funds Brought Forward		943,939	675,981	1,413,837	3,033,757
Total Funds Carried Forward	20	<u>1,484,552</u>	<u>377,562</u>	<u>1,518,722</u>	<u>3,380,836</u>

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3. Subsidiary Undertaking

Mothers' Union owns the whole of the issued share capital of MU Enterprises Limited ("the company"). The principal activities of the company are the sale of publications, cards and gifts, the publication of the magazine *Families First*, and the letting of conference rooms.

The interests of Mothers' Union are:

	Share Capital	
	2021	2020
	Total	Total
	£	£
At beginning and end of year	12	12

Advances, where made, are secured by way of a fixed and floating charge over the assets of the company, under a debenture dated 14 December 1995.

4. Trading Activities and Results of MU Enterprises Limited

	2021	2020
	£	£
Turnover	444,976	553,562
Cost of sales	(292,490)	(413,684)
Gross profit	152,486	139,878
Indirect and administrative costs	(134,832)	(238,721)
Interest receivable	18	78
Net profit/(loss) before donation to parent charity	17,672	(98,765)

Indirect and administrative costs include rent payable to Mothers' Union of £28,500 (2020 - £28,500). As the subsidiary made a loss of £98,765 in the prior year it has not donated any funds to the Charity this year under a deed of covenant (2020: £nil).

The aggregate of the assets, liabilities and reserves was:

	2021	2020
	£	£
Aggregate assets	279,898	221,720
Aggregate liabilities	(360,979)	(320,473)
	(81,081)	(98,753)

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5. Investments – other investments

	Unrestricted Funds 2021 £	Overseas Funds 2021 £	Other Restricted Funds 2021 £	Total 2021 £
Rental Income	3,237	-	-	3,237
Investment trusts	53,936	31,566	20,686	106,188
Short-term deposits	39	-	-	39
Shares in UK listed companies	1,610	-	-	1,610
	<u>58,822</u>	<u>31,566</u>	<u>20,686</u>	<u>111,074</u>
	<u><u>58,822</u></u>	<u><u>31,566</u></u>	<u><u>20,686</u></u>	<u><u>111,074</u></u>
	<i>Unrestricted Funds 2020 £</i>	<i>Overseas Funds 2020 £</i>	<i>Other Restricted Funds 2020 £</i>	<i>Total 2020 £</i>
<i>Rental Income</i>	37,463	-	-	37,463
<i>Fixed interest stocks</i>	49,295	29,473	19,452	98,220
<i>Investment trusts</i>	89	-	-	89
<i>Short-term deposits</i>	2,059	-	-	2,059
	<u>88,906</u>	<u>29,473</u>	<u>19,452</u>	<u>137,831</u>
	<u><u>88,906</u></u>	<u><u>29,473</u></u>	<u><u>19,452</u></u>	<u><u>137,831</u></u>

6. Expenditure

a) Analysis of Charitable Activities

	Grants 2021 £	Direct Costs 2021 £	Support Costs 2021 £	Total 2021 £
Community Engagement & Development	72,109	280,786	126,541	479,436
Training & Capacity Building	93,682	302,314	136,394	532,390
Prayer & Fellowship	30,927	173,488	79,059	283,474
Campaigning	34,683	185,450	87,012	307,145
Emergency Relief	-	34	-	34
Membership Resources	40,035	304,565	144,347	488,947
	<u>271,436</u>	<u>1,246,637</u>	<u>573,353</u>	<u>2,091,426</u>
	<u><u>271,436</u></u>	<u><u>1,246,637</u></u>	<u><u>573,353</u></u>	<u><u>2,091,426</u></u>
<i>2020 comparatives</i>	<i>Grants 2020 £</i>	<i>Direct Costs 2020 £</i>	<i>Support Costs 2020 £</i>	<i>Total 2020 £</i>
<i>Community Engagement & Development</i>	70,027	286,271	103,124	459,422
<i>Training & Capacity Building</i>	70,918	311,023	111,017	492,958
<i>Prayer & Fellowship</i>	25,420	177,618	64,354	267,392
<i>Campaigning</i>	26,676	205,682	70,809	303,167
<i>Emergency Relief</i>	2,423	16	-	2,439
<i>Membership Resources</i>	28,363	331,733	117,473	477,569
	<u>223,827</u>	<u>1,312,343</u>	<u>466,777</u>	<u>2,002,947</u>
	<u><u>223,827</u></u>	<u><u>1,312,343</u></u>	<u><u>466,777</u></u>	<u><u>2,002,947</u></u>

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6. Expenditure (continued)

b) Analysis of Support Costs

	Governance 2021 £	Administration 2021 £	Premises & IT 2021 £	Depreciation 2021 £	Total 2021 £
Community Engagement & Development	16,132	32,793	37,040	40,576	126,541
Training & Capacity Building	17,388	35,849	38,892	44,265	136,394
Prayer & Fellowship	10,079	20,935	22,224	25,821	79,059
Campaigning	11,093	22,325	25,928	27,666	87,012
Membership Resources	18,402	37,239	42,596	46,110	144,347
	<u>73,094</u>	<u>149,141</u>	<u>166,680</u>	<u>184,438</u>	<u>573,353</u>
<i>2020 comparatives</i>					
	Governance 2020 £	Administration 2020 £	Premises & IT 2020 £	Depreciation 2020 £	Total 2020 £
Community Engagement & Development	15,701	44,485	28,784	14,154	103,124
Training & Capacity Building	16,777	48,577	30,223	15,440	111,017
Prayer & Fellowship	9,725	28,351	17,271	9,007	64,354
Campaigning	10,701	30,309	20,149	9,650	70,809
Emergency Relief	-	-	-	-	-
Membership Resources	17,753	50,535	33,102	16,083	117,473
	<u>70,657</u>	<u>202,257</u>	<u>129,529</u>	<u>64,334</u>	<u>466,777</u>

Support costs are allocated in the ratio of staff time, space occupied, grants paid and direct costs.

c) Grant Payments

Mothers' Union made grant payments to 48 affiliates during the year (2020 – 60 which include grants for programmes, salary and travel costs for Community Development Coordinators and other project related costs such as equipment).

There were no individual grants made of more than £35,000 in 2021 (2020: none).

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6. Expenditure (continued)

d) Analysis of Governance Costs

	2021	2020
	£	£
Audit and accountancy fees	26,045	16,775
Trustees' Training	-	25
Trustees' Expenses	399	6,790
World Wide Conference	150	567
Apportionment of Staff costs	46,500	46,500
	<u>73,094</u>	<u>70,657</u>

7. Net income/(expenditure)

Net income/(expenditure) is stated after charging

	2021	2020
	£	£
Depreciation of tangible fixed assets	184,438	64,334
Auditors remuneration – audit of parent charity	15,400	16,775
– audit of MU Enterprises Limited	7,700	7,320
– Taxation compliance services	2,945	2,805
	<u>210,483</u>	<u>91,234</u>

8. Employees

	2021	2020
Average number of employees (headcount)	<u>27</u>	<u>39</u>
Aggregate remuneration to employees was:	£	£
Wages & salaries (including temporary staff)	1,020,539	1,268,747
Social Security costs	101,475	117,898
Pension costs: operating cost	58,670	72,055
Subtotal	<u>1,180,684</u>	<u>1,458,700</u>
Additional pension costs: decrease to deficit contribution (note 10)	(18,000)	(40,304)
Total salary expenditure	<u>1,162,684</u>	<u>1,418,396</u>
Less:		
Recharged to subsidiary undertaking by way of management charge	<u>(204,701)</u>	<u>(310,118)</u>
Net salary expenditure, borne by the Charity	<u>957,983</u>	<u>1,108,278</u>

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8. Employees (continued)

The number of employees with annual remuneration in excess of £60,000, excluding pension contributions to the Church Workers Pension Fund administered by Church of England:

	2021	2020
£80,001 - £90,000	1	1
	<u>1</u>	<u>1</u>

During the year no Trustees received any remuneration and no Trustees claimed expenses (2020, 4 Trustees claimed expenses- £1,000) for travel and subsistence. In addition, the Charity paid £1,500 for Trustee indemnity insurance (2020 - £1,500).

Total remuneration paid to key management personnel totalled £294,396 for 2021 (2020 - £263,007), which includes pension contribution of £11,525 (2020 - £10,456). Out of this, £16,911 (2020 – £30,319) was charged to the subsidiary (MU Enterprises Ltd.) as Directors' remuneration.

Redundancy and settlement payments totalled £3,292 in the period (2020: £42,557).

9. Related Parties

Aggregate donations of £450 were received from Trustees during 2021 (2020: £2,800). Donations totalling £nil (2020: £3,700) were received from management personnel.

10. Pension Costs

The Mothers' Union participates in the Defined Benefits Scheme section of the Church Workers Pension Fund (CWPF) for lay staff. The scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Employer and the other participating employers.

The Church Workers Pension Fund (CWPF) has a section known as the Defined Benefits Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Defined Benefits Scheme

The Defined Benefits Scheme ("DBS") section of the Church Workers Pension Fund provides benefits for lay staff based on final pensionable salaries.

For funding purposes, DBS is divided into sub-pools in respect of each participating employer as well as a further sub-pool, known as the Life Risk Pool. The Life Risk Pool exists to share certain risks between employers, including those relating to mortality and post-retirement investment returns.

The division of the DBS into sub-pools is notional and is for the purpose of calculating ongoing contributions. They do not alter the fact that the assets of the DBS are held as a single trust fund out of which all the benefits are to be provided. From time to time, a notional premium is transferred from employers' sub-pools to the Life Risk Pool and all pensions and death benefits are paid from the Life Risk Pool.

The scheme is a multi-employer scheme as described in Section 28 of FRS 102. It is not possible to attribute DBS assets and liabilities to specific employers, since each employer, through the Life Risk Section, is exposed to actuarial risks associated with the current and former employees of other entities participating in DBS. This means that contributions are accounted for as if DBS were a defined contribution scheme. The pensions costs charged to the SoFA during the year are contributions payable towards benefits and expenses accrued in that year (2021: £ 6,700 , 2020: £9,000), plus any impact of deficit contributions (see below), giving a total Charge of £60,466 for 2021 (2020: charge of £40,304).

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10. Pension Costs (continued)

If, following an actuarial valuation of the Life Risk Pool, there is a surplus or deficit in the pool, further transfers may be made from the Life Risk Pool to the employers' sub-pools, or vice versa. The amounts to be transferred (and their allocation between the sub-pools) will be settled by the Church of England Pensions Board on the advice of the Actuary.

A valuation of DBS is carried out once every three years. The most recently finalised was carried out as at 31 December 2019. The next valuation is due in 2022. In this 2019 valuation, the Life Risk Section was shown to be in deficit by £2.6m and £2.6m was notionally transferred from the employers' sub-pools to the Life Risk Section. This increased the Employer contributions that would otherwise have been payable. The overall deficit in DBS was £26.2m.

Following the valuation, the Employer has entered into an agreement with the Church Workers Pension Fund to pay expenses of £6,300 per year. In addition deficit payments of £68,696 per year have been agreed for 7.00 years from 1 April 2018 in respect of the shortfall in the Employer sub-pool. This obligation has been recognised as a liability within the Employer's financial statements.

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out below:

	2021	2020
	£	£
Balance Sheet Liability as at 1 January	289,000	329,304
Deficit contribution paid	(69,000)	(69,000)
Interest	1,000	4,000
Remaining change to balance sheet liability * (recognised in SoFA)	50,000	24,696
	<u>271,000</u>	<u>289,000</u>
Balance Sheet liability as at 31 December	<u>271,000</u>	<u>289,000</u>

* Comprises change in agreed deficit recovery plan and change in discount rate between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions, set by reference to the duration of the deficit recovery payments:

	2021	2020	2019
Discount rate	1.4%	0.4%	2.40%

The legal structure of the scheme is such that if another employer fails, the employer could become responsible for paying a share of that employer's pension liabilities.

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11. Freehold Property

Mothers' Union owns the freehold property in Westminster consisting of the office premises and chapel, representing an original capital expenditure of £65,492 in 1925, this amount having been received by Mothers' Union from various sources, both home and overseas. The Trustees consider that the market value of the freehold property is in excess of the carrying cost in the Balance Sheet.

As explained in the statement of accounting policies, the cost of this property is shown in the Balance Sheet in accordance with the Statement of Recommended Practice on Accounting and Reporting by Charities.

12. Tangible Assets - (Group and Charity)

	Freehold Property £	Office Furniture & Equipment £	Membership database & website development £	Computer Equipment £	Total £
Cost					
1 January 2021	547,350	533,028	261,920	384,855	1,727,153
Additions	22,500	7,325	-	46,050	75,875
31 December 2021	<u>569,850</u>	<u>540,353</u>	<u>261,920</u>	<u>430,905</u>	<u>1,803,028</u>
Deprecation					
1 January 2021	62,233	519,518	70,877	308,470	961,098
Charge for year	19,613	8,543	86,434	69,847	184,437
31 December 2021	<u>81,846</u>	<u>528,061</u>	<u>157,311</u>	<u>378,317</u>	<u>1,145,535</u>
Net Book Value at 31 December 2021	<u>488,004</u>	<u>12,292</u>	<u>104,609</u>	<u>52,588</u>	<u>657,493</u>
<i>Net Book Value at 31 December 2020</i>	<u>485,117</u>	<u>13,510</u>	<u>191,043</u>	<u>76,385</u>	<u>766,055</u>

13. Capital commitments

There were no approved capital commitments at 31 December 2021 (2020: none).

14. Associated Charities

The Mothers' Union is active in 34 Provinces of the worldwide Anglican Communion. Each of the Provincial organisations is independent and accordingly their assets and results are not included in these accounts. The Charity is also at work in dioceses of the Church of England, the Church in Wales, the Church of Ireland and the Scottish Episcopal Church. Each diocesan organisation is autonomous and therefore their assets and results are not included in these accounts either.

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15. Investments – (Group & Charity)

	Unrestricted Funds £	Restricted Fund Overseas £	Other Restricted Funds £	Total 2021 £	Total 2020 £
<i>Market Value:</i>					
At beginning of year	1,141,599	819,356	592,357	2,553,312	2,769,916
Disposal	-	-	(14,000)	(14,000)	-
Gains/(losses)	159,395	121,047	77,003	357,445	(216,604)
At end of year	<u>1,300,994</u>	<u>940,403</u>	<u>655,360</u>	<u>2,896,757</u>	<u>2,553,312</u>
<i>Being at market value:</i>					
Fixed interest stocks	-	-	-	-	14,484
Investment trusts	1,274,800	935,955	655,360	2,866,115	2,515,398
Shares in UK listed Companies	26,194	4,448	-	30,642	23,430
	<u>1,300,994</u>	<u>940,403</u>	<u>655,360</u>	<u>2,896,757</u>	<u>2,553,312</u>
Cost of investments	<u>138,463</u>	<u>87,885</u>	<u>41,897</u>	<u>268,245</u>	<u>288,559</u>

All investments were in UK fixed interest stocks and investment trusts, and UK listed companies.

16. Debtors: Amounts falling due within one year

	2021 Group £	2021 Charity £	2020 Group £	2020 Charity £
Trade debtors	26,655	-	33,029	-
Amount due from subsidiary undertaking				
Deed of Covenant	-	-	-	-
Other	-	326,404	-	163,680
Total amount due from subsidiary undertaking	-	326,404	-	163,680
Staff season ticket and other loans	841	841	811	811
Other debtors	25,614	25,486	87,133	87,133
Prepayments	79,264	70,179	64,148	64,148
	<u>132,374</u>	<u>422,910</u>	<u>185,121</u>	<u>315,772</u>

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17 (a) Creditors: Amounts falling due within one year

	2021 Group £	2021 Charity £	2020 Group £	2020 Charity £
Pension deficit due within 1 year	68,696	68,696	68,696	68,696
Trade creditors	136,950	118,268	145,098	96,501
Other taxation and social security	30,917	24,308	48,950	38,833
Other creditors	24,554	24,554	29,713	29,713
Deferred income	-	-	76,510	26,082
Accruals	289,178	279,894	286,462	238,811
	<u>550,295</u>	<u>515,720</u>	<u>655,429</u>	<u>498,636</u>

(b) Creditors: Amounts falling due after more than one year

	Charity and Group	
	2021 £	2020 £
Pension Deficit	<u>202,304</u>	<u>220,304</u>
The total pension deficit is repayable over the following period		
Within 1 year	68,696	68,696
Between 1 and 2 years	68,422	68,422
Between 2 and 5 years	133,882	151,882
	<u>271,000</u>	<u>289,000</u>

(c) Deferred Income

	Balance at 1 January 2021 £	Released during the year £	Deferred during the Year £	Balance at 31 December 2021 £
Deferred income	<u>76,510</u>	<u>(76,510)</u>	<u>-</u>	<u>-</u>
<i>2020 comparative</i>	<i>Balance at 1 January 2020 £</i>	<i>Released during the year £</i>	<i>Deferred during the Year £</i>	<i>Balance at 31 December 2020 £</i>
<i>Deferred income</i>	<u>19,164</u>	<u>(19,164)</u>	<u>76,510</u>	<u>76,510</u>

Deferred income represents income that was received during the year, for subscriptions relating to the publications, which have not been sent to subscribers and other income received in advance.

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18. Stocks

	2021		2020	
	Group £	Charity £	Group £	Charity £
Goods for resale	28,518	2,550	40,464	2,550
	<u>28,518</u>	<u>2,550</u>	<u>40,464</u>	<u>2,550</u>

19. Restricted Funds

The income funds of the Charity include restricted funds comprising the unexpended balances of donations and grants held on trust to be applied for specific purposes. The details of these funds are as follows:

	Balance at 1 January 2021 £	Income £	Expenditure £	Investment Gains £	Transfers £	Balance at 31 December 2021 £
Overseas Fund	377,562	129,542	(353,871)	-	-	153,233
Other Restricted Funds						
Relief	895,453	-	(15,914)	-	-	879,539
Overseas Provident Britain & Ireland	515,975	20,686	(81,053)	77,003	-	532,611
Development Fund	20,276	35,434	(39,243)	-	-	16,467
DRC 2021	56,248	61,213	(46,861)	-	-	70,600
GBV 2022	-	99,777	-	-	-	99,777
MSH Fund	30,062	-	-	-	-	30,062
Other Funds	708	-	(708)	-	-	-
	<u>1,518,722</u>	<u>217,110</u>	<u>(183,779)</u>	<u>77,003</u>	<u>-</u>	<u>1,629,056</u>
Total Restricted Funds	<u>1,896,284</u>	<u>346,652</u>	<u>(537,650)</u>	<u>77,003</u>	<u>-</u>	<u>1,782,289</u>

Other Funds includes two individual funds comprising the Away From It All Fund and The Chapel Fund where the fund balances and income, expenditure, gains or losses on investments are less than £7,000 per fund. A brief description of the purpose of each fund is given below:

Fund	Purpose
Overseas Fund	To support the Charity's work in communities worldwide through Mothers' Union dioceses.
Relief	To give emergency relief to families whose lives have met with adversity.
Overseas Provident	To pay for retirement and health costs for overseas Mothers' Union workers, where adequate local arrangements do not exist.
Britain & Ireland Development Fund	Support the Charity's work in communities in Britain and Ireland through its Mothers' Union dioceses.
DRC 2021	To fund the 2021 literacy and education project in DRC
GBV 2022	To fund the 2022 Gender Based Violence programmes in Africa
MSH Fund	To support refurbishment work relating to Mary Sumner House.
Other	
Away From It All Fund	To help disadvantaged families to have holidays in Britain and Ireland.
Chapel Fund	To pay for the upkeep of the Chapel in Mary Sumner House.

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19. Restricted Funds (continued)

	Balance at 1 January 2020 £	Income £	Expenditure £	Investment Gains £	Transfers £	Balance at 31 December 2020 £
Overseas Fund	675,981	215,607	(399,127)	(55,492)	(59,407)	377,562
Other Restricted Funds						
Special Regional Meetings	(59,407)	-	-	-	59,407	-
Relief	856,955	38,708	(210)	-	-	895,453
Overseas Provident Britain & Ireland	519,418	19,452	(33,350)	10,455	-	515,975
Development Fund	54,177	11,064	(44,965)	-	-	20,276
MSH Fund	28,686	1,376	-	-	-	30,062
Other Funds	14,008	25,794	(39,094)	-	-	708
	<u>1,413,837</u>	<u>152,642</u>	<u>(117,619)</u>	<u>10,455</u>	<u>59,407</u>	<u>1,518,722</u>
Total Restricted Funds	<u>2,089,818</u>	<u>368,249</u>	<u>(516,746)</u>	<u>(45,037)</u>	<u>-</u>	<u>1,896,284</u>

20. Unrestricted funds

	Balance at 1 January 2021 £	Income £	Expenditure £	Investment Gains £	Transfers £	Balance at 31 December 2021 £
Unrestricted general	1,484,552	2,087,499	(2,020,161)	159,395	(33,650)	1,677,635
Designated funds						
Relief	-	32,854	-	-	-	32,854
Britain & Ireland Development Fund	-	4,116	(18,799)	-	33,650	18,967
Overseas	-	130,922	-	121,047	-	251,969
Other Funds	-	3,324	(687)	-	-	2,637
Designated Funds	<u>-</u>	<u>171,216</u>	<u>(19,486)</u>	<u>121,047</u>	<u>33,650</u>	<u>306,427</u>
	<u>1,484,552</u>	<u>2,258,715</u>	<u>(2,039,647)</u>	<u>280,442</u>	<u>-</u>	<u>1,984,062</u>
Total unrestricted funds	<u>1,484,552</u>	<u>2,258,715</u>	<u>(2,039,647)</u>	<u>280,442</u>	<u>-</u>	<u>1,984,062</u>

In January 2021 the charity established a number of new designated funds. These were set up to replace existing equivalent restricted funds that have now been closed to new donations.

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20. Unrestricted funds (continued)

Designated funds

Overseas Fund	To support the Charity's work in communities worldwide through Mothers' Union dioceses.
Relief	To give emergency relief to families and communities whose lives have met with adversity.
Britain & Ireland Development Fund	Support the Charity's work in communities in Britain and Ireland through its Mothers' Union dioceses.
Other Away From It All Fund Chapel Fund	To help disadvantaged families to have holidays in Britain and Ireland. To pay for the upkeep of the Chapel in Mary Sumner House.

21. Analysis of Group Net Assets between Funds

	Unrestricted Fund £	Overseas Restricted Fund £	Other Restricted Funds £	Total £
Fixed Assets	657,493	-	-	657,493
Investments	1,422,041	819,356	655,360	2,896,757
Current Assets/Liabilities	106,832	-666,123	973,696	414,405
Long term Liabilities	(202,304)	-	-	(202,304)
Net Assets	1,984,062	153,233	1,629,056	3,766,351
<i>2020 comparative</i>				
	<i>Unrestricted Fund £</i>	<i>Overseas Restricted Fund £</i>	<i>Other Restricted Funds £</i>	<i>Total £</i>
<i>Fixed Assets</i>	<i>766,055</i>	<i>-</i>	<i>-</i>	<i>766,055</i>
<i>Investments</i>	<i>1,141,599</i>	<i>819,356</i>	<i>592,357</i>	<i>2,553,312</i>
<i>Current Assets/Liabilities</i>	<i>(202,798)</i>	<i>(441,794)</i>	<i>926,365</i>	<i>281,773</i>
<i>Long term Liabilities</i>	<i>(220,304)</i>	<i>-</i>	<i>-</i>	<i>(220,304)</i>
<i>Net Assets</i>	<i>1,484,552</i>	<i>377,562</i>	<i>1,518,722</i>	<i>3,380,836</i>

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Other Information

Trustees

Sheran Harper
Elisabeth Crossman (Term of office ended 31 December 2021)
Nicola Sweatman (Term of office ended 31 December 2021)
Catherine Hilton
Jennifer Barton
Elizabeth Butler (Term of office ended 31 December 2021)
Thembsie Mchunu
Kathleen Snow
Roshini Mendis
Paul Hindle
Mary Kamwati
Marie-Pierrette Bezara
Iris Suitor (Term of Office Commenced 01 January 2022)
Julia Jamieson (Term of Office Commenced 01 January 2022)
Pamela Abana (Term of Office Commenced 01 January 2022)
Jaqueline Ogega (Term of Office Commenced 29 March 2022)

Chief Executive

Beverley Jullien

Registered Office

Mary Sumner House,
24 Tufton Street,
London SW1P 3RB

Auditors

Haysmacintyre LLP
10 Queen Street Place,
London EC4R 1AG

Bankers

National Westminster Bank Plc
57 Victoria Street,
London SW1H 0HN

Solicitors

Bircham Dyson Bell
50 Broadway,
London SW1H 0BL

Investment Managers

M&G Securities Ltd
PO Box 6152,
Basildon SS14 0WL
CCLA Investment Management Ltd
80 Cheapside,
London EC2V 6D

THE TEDDY VEAN PROJECT

run by the Mawnan MU branch, Cornwall is colourful way to communicate inclusivity to local primary school children that, while every human being is different, God values us and loves us just the same.



THANK YOU!

to everyone who helped support our vital work during 2021.

Please get in touch and get involved

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Mothers' Union

England & Wales - Charity number 240531

Accounts

Mothers' Union Annual Report and Accounts 2020

RECOVERY AND RESILIENCE



WHO WE ARE

Mothers' Union is a global family committed to sharing God's love through practical action, spiritual support and emotional care.

Our 4 million members across 84 countries work together to help transform lives in the world's hardest-to-reach communities. With kindness, courage and compassionate action, we will not stop until we live in a world free of violence, poverty and injustice, where everyone can thrive.

Our door is always open. We work with people of all faiths and none. We welcome people from all walks of life to join us, and we offer whatever help is needed, to whoever needs it, whenever it is needed.

Because we believe that when people come together to solve local challenges, amazing things can happen.

in 2020, we made a difference to the lives of more than **1.6 million people**, often in hard-to-reach communities.

Her Majesty the Queen is our Royal Patron



MU leaders praying around the cross where they have put symbols of their local resources, which they will use as part of the Eagle programme. The knowledge gained will now be taken back to their individual communities.

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"Every blessing to members of the Mothers' Union who, following in the footsteps of Jesus Christ, thought of others before themselves during

this unprecedented year. Adapting rapidly to change, you responded admirably by reaching out to struggling communities, providing solutions to their unique situations and being there for them in a time of extreme need. Your commitment is, as always, much appreciated."

The Most Reverend and Right Honourable Lord Archbishop of Canterbury, Justin Welby

HOW WE WORK

One of the world's first women-led organisations, for over 140 years Mothers' Union has worked with communities in the UK and around the world to tackle poverty and social injustice.

We believe that faith and compassion have the power to transform lives. Our approach is led by people's needs. We listen to them, observe their circumstances and then we take action, together, through practical support and advocacy to overcome their challenges. All our work is undertaken by members working as volunteers in their own communities.

From parenting groups, prison ministry, literacy programmes and financial education, to marching on the streets against gender-based violence, we are driven by our faith yet work with people of all faiths and none, partnering with churches, other organisations, and governments to increase our impact.

Our focus is in transforming lives and conducting programme and policy work for long-term community transformation under three interlinked areas:

Stopping Hunger and Increasing Self-Reliance



Stopping Violence through Peace & Safety

Stopping Injustice through Gender Justice

Mothers' Union directly supported

128,000 people in the UK in 2020

WORLDWIDE PRESIDENT'S WELCOME

“Some of you will rebuild the deserted ruins of your cities. Then you will be known as a rebuilders of walls and a restorer of homes.” Isaiah 58:12

We have been humbled by how Mothers' Union members have mobilised during 2020, a year dominated by the Covid-19 pandemic.

While our programmes were delayed in many countries, our members sprang into action around the world. Some provided much-needed essential items for health workers, and educated communities about Covid-19. And others helped people who suffered most during the pandemic – domestic violence survivors, individuals facing financial hardship, and people struggling to cope emotionally.

As always, our faith has united us and carried us through a hugely challenging and stressful time. We thank God for his guidance in our work.

Like many, Mothers' Union rose to the challenge of creating virtual connections using new technologies. In many ways, this has brought us closer together as a movement. We have been spiritually nourished by our Midday Prayers on Facebook – which reached around 2,000 people a day across the world – and have had the opportunity to meet so many members online through our information-sharing and advocacy webinars.



We have, of course, faced challenges, including having to reduce our budget significantly and reorganise our staff to create a leaner yet agile support team. Thank you to everyone who contributed to our Urgent Appeal in April 2020, raising £860,000 to support our vital work.

Despite the ongoing global restrictions, we remain committed to helping the world's hardest-to-reach communities to transform their lives – by stopping violence, poverty and injustice.

Sadly, our worldwide programmes and advocacy work have been more needed than ever, particularly in tackling domestic abuse. Showing our strength and determination, we worked with the Church and other agencies to influence the UK Domestic Abuse Bill, and 86% of Dioceses in the UK took part in the 16 Days of Activism Against Gender-Based Violence.

Our founder Mary Sumner would have been proud of all the things we achieved together during 2020, as you will see in the

following pages. In the year ahead, we look forward to implementing our ongoing plans to help fill the world with love, compassion and fulfilment, and ensure equality and diversity.

With God's blessing, as always.

Sheran Harper, Worldwide President

CHIEF EXECUTIVE REPORT

What a year!

2020 was the first year of the new Strategic Plan leading up to the 150th Anniversary of Mothers' Union in 2026, based on the extensive consultation with over 200,000 members worldwide, 2017-19 (Mothers' Union Listens, Observes and Acts, "MULOA"), and approved by leaders worldwide in Kigali, Rwanda in 2019.

The overarching aims of the strategy are to work towards three key outcomes: stopping violence and building peace; stopping gender injustice; and stopping hunger and increasing self-reliance. The strategy to support members to achieve these outcomes is divided into four key areas: Transforming Lives, Nurturing Members, Building Firm Foundations and Accessing Necessary Resources.

Year 1 was to have focused on reviewing and consolidating systems, processes and structures, but this was impacted by the onset of the pandemic, and the need to focus on addressing urgent needs in members' communities, as well as managing the financial crisis.

I am delighted to say that, through the year, not only has the charity survived the acute phase of the pandemic financially, but that the opportunity was taken, based on the grassroots insights from MULOA, and connections made in Kigali, to focus collectively on the most urgent priorities, as well as to embrace new technology to increase our connectedness and effectiveness around the world. Highlights from each area of the strategy are given below.

Transforming Lives

- Around the world, Mothers' Unions used the new "MU Live" tool to capture grassroots activities, and the difference members have been making, despite the crisis. Over 714,000 lives were impacted positively by members around the world directly and 1.6 million indirectly.
- Whilst programme work was delayed in a number of countries, MU volunteer networks mobilized to educate communities around Covid-19 – correcting misinformation, and educating on prevention measures, especially hand-hygiene.
- Especially in the UK, members who were self-isolating worked with those who could get out to identify and provide for local needs, for example, providing scrub bags for hospitals, and pairs of hearts for patients and their families who were unable to visit.
- Sadly, domestic abuse was identified as a "second pandemic", and in 2020 MU raised funds for, and delivered, programmes in Uganda, Tanzania, DRC and Myanmar to raise awareness of, and counter, domestic abuse.
- MU delivered evidence for a UN report on the scale of the issue of domestic abuse, and submitted papers for the 65th Meeting of the United Nations Commission on the Status of Women (UNCSW).
- In the UK, MU worked with the Church and other agencies to influence the Domestic Abuse Bill.
- Worldwide, over 86% of Dioceses took part in 16 Days of Activism Against Gender-Based Violence, and in addition, some 56% advocated for child protection and 33% against people trafficking.
- In our programmes, 65% of Mothers' Union participants reported an increase of women's participation in decision-making in the Church or their community for over half of the participants in the programmes.



Nurturing Membership

- Zoom was used to help members stay connected in their dioceses, across countries and internationally, and twice-weekly meetings of members from over 30 countries enabled sharing and mutual support.
- Worship was moved online, with daily midday prayers led by a mixture of members and staff, each reaching on average 1,000 individuals around the world. Global services were transmitted through Facebook and YouTube, each reaching 5,000-10,000.
- The Annual Members' Meeting and a special Worldwide Council were held online.
- An extensive range of resources were prepared to support members through lockdown.
- A number of webinars were held to train and develop members, for example, sharing ideas on how to connect in a socially distanced way.
- For those who were unable to get online, midday prayers were included in the Church of England freephone DailyHope phone line, and members locally printed resources when needed to share with others, or kept in touch over the phone.

Building Firm Foundations

- Due to lockdown and the Government asking everyone to work from home if they could, all staff moved to working remotely, and staff and trustees moved to working with Microsoft Teams.
- Central staffing was reduced by one third, without a negative impact on the diversity of the team. Full use was also made of the Government Furlough Scheme.
- The senior leadership team took a 20% salary cut for seven months, the CEO for nine months and all other remaining staff a 15% cut for three months.
- A new approach was introduced for the development, monitoring and evaluation of programmes.
- The safeguarding strategy was updated, and all trustees and senior staff undertook online training.
- The Board and Audit and Risk Committee met frequently by Zoom, in order to provide guidance to management through the crisis.
- The database modernisation was completed to enable the vast majority of members in the UK to receive member publications by post direct to their homes.



Accessing Necessary Resources

- An emergency appeal was launched in record time in April 2020, which generated over GBP860,000, and rigorous cost control reduced expenditure compared to budget by GBP1.2m.
- Record contributions were received from outside the UK, despite the economic challenges.
- MU worked in partnership with other Anglican agencies to obtain financial support and provide the necessary equipping of members, including working with ERD, ACF, 5Talents, and Anglican Alliance.
- A planning application was made for the renovation of Mary Sumner House, with the aim of this generating significantly increased revenue to support the Charity. Further work has been put on hold until the post-pandemic environment becomes clearer.

As the detailed report will show, this was, in almost all respects, a year like no other.

Guidance and restrictions issued by the UK Government during the year had a dramatic impact on our regular income sources and activities. With our members unable to meet and our building closed to income generating opportunities, over 50% of our budgeted income for the year was at risk of not materialising. Fortunately, these risks were identified early and a series of planned responses was put into action, including a plea to the movement for assistance.

The movement responded to this plea in spectacular fashion through our Covid-19 Urgent Appeal, allowing us to replace a significant proportion of our lost income and buying us the necessary space to adjust our cost profile to suit the changed circumstances facing us. The result is that financial stability and sustainability were preserved in the face of the most dramatic period of economic turmoil in living memory.

Income levels from existing sources in 2021, and some time beyond, are likely to remain suppressed as a result of this crisis. We remain committed to increasing our work around the world, in partnership with others where appropriate, in order to enable our members to achieve even more. We will therefore continue to explore opportunities to increase the resources available to us to help facilitate this work.

Bev Jullien, CEO

OUR GLOBAL COVID-19 RESPONSE



2020 was a year like no other as we were all affected by the global Covid-19 crisis in some way, whether experiencing personal illness, the loss of a loved one, financial worries, or loneliness, fear and isolation.

Mothers' Union members across the globe stepped up to help others through these dark times in many different ways.

Thank you all.

Strengthening Relationships

In some ways, Covid-19 brought our members closer together and virtual communications have strengthened the organisation. We found new ways of connecting, from sharing our Midday Prayers on Facebook and via the Church of England DailyHope phone line to setting up WhatsApp groups and holding our carol service online.

Our online Thy Kingdom Come service reached up to 10,000 people around the world. By arranging virtual fellowship meetings via Zoom, we brought members from over 30 countries on all continents together to share ideas and give mutual support.



Our members in the UK crafted

23,000 essential items in 2020.

We also provided resources for people without online access. For example, many of our branches set up their own befriending telephone services.

This new form of fellowship has given us a new way of working, which we will continue to use to increase our reach and impact.

Providing Local Support, Globally

Throughout the year, our members continued actively supporting people at the heart of communities worldwide (see page 10 for examples). They drew on their faith to respond to immediate local needs, and skillfully and swiftly adapted projects that could not continue as planned.

We deliberately increased our partnership working to improve outcomes for local people during the pandemic. Many of our branches drew on skills and partnerships gained through implementing our literacy and savings programmes to educate community members about Covid-19 to help reduce its spread, while also donating hygiene packs and food parcels to support particularly vulnerable people (see page 10).

SUPPORTING PEOPLE

... in the UK during the pandemic

Some **2,025** talented members created **23,000 essential items for use in hospitals**, including scrubs and face masks for staff and patients. As well as meeting critical needs, this work supported our members' wellbeing during Covid-19 lockdowns.

For 10 years, the **Diocese of Gloucester** has supported the Rubies, 50 older women from **Eastwood Park Women's prison**, by working with a specialist organisation to deliver crafting projects. In 2020, this helped the Rubies to win four Koestler Awards for arts in criminal justice. It also gave them something fulfilling to do during lockdowns, when they were shut in their cells for 23 hours a day.

Many of our members donated **gifts of love to foodbanks or women's refuges**, supported families or homeless people, and provided Christmas gifts to vulnerable children or comforting items to care home residents. Our **Diocese of Norwich** launched the **Hospital Hygiene project** at Queen Elizabeth hospital, providing hygiene necessities to inpatients who were isolated due to Covid-19 restrictions.



Photo: Our Caerphilly branch knitted squares to form a Christmas tree, and then blankets for local homeless people.



Photo: In Llandaff, our members knitted hearts for Covid-19 wards. Patients and their families received matching hearts, helping them to feel connected while they were apart.

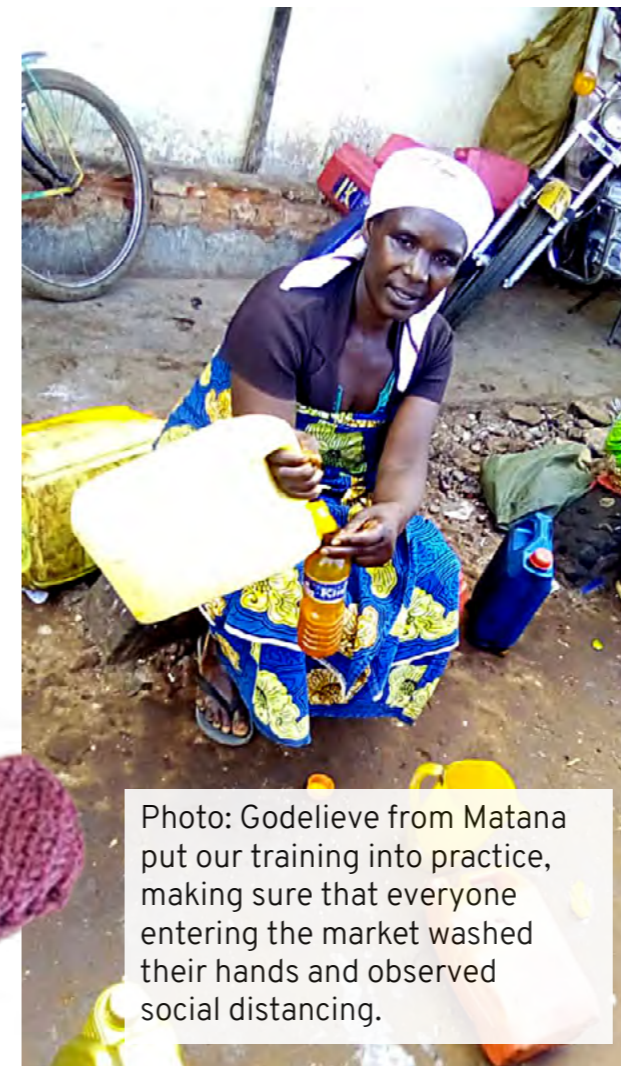


Photo: Godelieve from Matana put our training into practice, making sure that everyone entering the market washed their hands and observed social distancing.



Photo: Nurses holding up bags.



Photo: Gender-based violence awareness training in Myanmar.

... around the world

In **Tanzania**, many people believed herbal remedies would ward off Covid-19 or disregarded its seriousness. Our members reached **13,248 people with information on Covid-19 prevention**.

In **Burundi**, we partnered with Episcopal Relief & Development, Development Services International and other organisations to help **over 30,000 people** recognise Covid-19 symptoms and adopt social distancing and hygiene measures to **reduce transmission**. We also provided **over 1,000 hygiene kits** to vulnerable people.

In **South Africa**, our **Ncambedalana Archdeaconry** has supported a **rehabilitation centre for people living with HIV** for over 20 years. In 2020, it successfully lobbied for governmental support for this vulnerable group and ran a **gardening project to grow nutritious food and provide stress relief** for the residents.

In **Australia**, our branches transferred their **Families Equip parenting courses** online, attracting up to **100 participants** per session. Around the world, many of our members' **skills development courses and community services** also moved online, to **reach people safely at a challenging time**.

In **South America**, our AMARE group consisting of MU members in **Argentina and Uruguay** started to hold **daily midday prayers** to encourage and support their communities at the onset of lockdown. The group also organised radio broadcasts in Spanish and Wichi (one of the local languages in the north of Argentina) twice weekly to **reach communities without mobile phones** to inform them of the latest Covid-19 recommendations and to share uplifting hymns, songs and readings.

GENDER JUSTICE

Standing up for Gender Justice - tackling cultural taboos and promoting equality between men and women - has become an increasingly significant part of Mothers' Union's work in recent years.

The World Health Organisation reports that around 1 in 3 women experience physical or sexual violence, a finding echoed by Mothers' Union leaders in different communities. Sadly, our work with vulnerable women and girls became more important than ever during the year as Covid-19 led to a second 'silent or shadow pandemic' as global lockdowns forced millions of people to remain at home intensifying domestic violence and abuse worldwide, according to UN Women and other organisations.

In addition, increased poverty in low-income countries due to the pandemic meant that many girls had to leave school to start work or enter into early marriage to provide much-needed money for families.

Throughout 2020, gender justice was at the forefront of much of our work around the world. It was a prevalent theme during our weekly (later moving to bi-weekly) virtual international leadership meetings. We heard horrific first-hand accounts, debated key issues and devised solutions such as using radio campaigns to raise awareness of women's rights in Uganda (see page 14).

We ran gender justice programmes in Uganda, Myanmar and the Democratic Republic of Congo to break the cycle of gender-based violence including emotional, physical and economic abuse. All of our work in this sensitive area takes place with the full consent and participation of women in the communities affected, including them in decision-making processes, running campaigns based on what they want and need, and giving them the confidence to speak out against injustices.

86%

of MU respondents in a worldwide survey took part in our 16 Days of Activism against Gender-Based Violence campaign.



Worldwide, a shocking 1 in 3 women experience physical or sexual violence at some point in their lives.

(World Health Organisation).

Mothers' UNION
#NoMore1in3
End abuse and violence now

OUR GENDER JUSTICE WORK IN ACTION



Our annual global members' survey highlighted improved self-confidence among women, increasing awareness of their rights and greater awareness of domestic violence among 50% of the people they support.

Supporting Women's Refuges in the UK

Over 3,000 women escaping domestic violence and living in refuges were supported by our MU branches across the UK. Our members provided them with food, toiletries, toys, household items and knitted clothes to help them during their stay or as they set up a new home with their children.

Awareness-raising campaigns

Mothers' Union members in **Uganda** produced **radio shows and TV programmes to raise awareness of gender-based violence** and help to challenge the cultural practices of keeping silent and ignoring perpetrators.

As a direct result of one of the radio programmes, someone came forward to report a pastor who had trafficked 25 girls below the age of 18, violating their rights by keeping them captive, withholding food and sexually abusing them. Our local branch helped return the children to their parents, offering the families post-trauma support and ensuring the police arrested the pastor.

Another woman told the story of being verbally abused by her husband and shared how she was so distressed that she headed to the nearest river with her children, and was determined to throw herself in. However, she remembered the words of Dr Alice Mwesigwa, the Diocesan Mothers' Union President of Ankole from the radio programme and called her. Dr Alice started mediating between the woman and her husband, and the two were reconciled with support from the Fathers' Union.

"Mothers' Union gave us counsel, words of wisdom and encouragement. They prayed for us and we thank God."

A woman from Uganda who, with our support, overcame domestic abuse and suicidal thoughts and has managed to rebuild her marriage.



Our work in Uganda inspired **100 women to take up leadership positions** to speak about and campaign for their communities, building their confidence, achieving results for themselves and serving as important role models for women, men, boys and girls alike. We also **trained 2,000 church leaders and Mothers' Union representatives in conflict resolution** to help rebuild relationships and families affected by gender-based violence and abuse.

With our support, **698 women** in the country **received counselling or were empowered to report domestic or sexual violence**. Five offenders have already been convicted thanks to our work with police and local communities. Unfortunately, even young girls can be victims of gender-based prejudice and violence. We ran **over 100 parenting sessions** on how to have peaceful homes and conducted youth workshops on reporting gender-based violence.

Our similar Gender Justice campaign in Myanmar reached **over 500 people**. In the **Democratic Republic of Congo** we held community counselling sessions for people affected by gender-based violence. We were pleased to see an increase in both awareness of this issue, and support for women survivors to rebuild their lives.

Tackling harmful misconceptions

We carried out gender-based violence awareness training for **545 people in Myanmar** to help more communities to understand girls' rights and how best to support them. A further **2,000 people** benefitted from the programme having received information from those directly trained.

"The training has brought a new perspective [that] everyone can do house chores and it shouldn't just be the responsibility of the female. I will now bring up my son and daughter the same to be responsible, strong and healthy."

A woman from Myanmar who participated in one of our parenting courses that covered girls' rights and harmful gender norms.



PEACE AND SAFETY

Around the world, Mothers' Union works to bring peace and safety to communities affected by conflict and other threats to their safety. We help people to recover from their experience, and endeavour to prevent future harm.

Closely linked to poor education, violence commonly relates to family conflicts over land, marital and parenting challenges, and finances. Our approach to conflict resolution often involves talking and praying with community members to work through issues and working with parents to build better relationships with their children to prevent future violence.

We also run trauma healing groups to help communities feel safe and rebuild trusting relationships after significant events such as conflict or natural or man-made disasters that caused them to lose their homes or livelihoods.



Two MU leaders now able to read the Bible because of our literacy programme and now being trained for the Eagle programme and will take it to their communities.

Our Peace and Safety Work in Action

Following **Cyclone Idai** in Mozambique, **Malawi and Zimbabwe**, which killed over 1,300 people at the end of 2019, we implemented **trauma healing sessions**. We **trained 50 people to hold workshops** to help their neighbours manage their grief and healing, along with inspiring Bible passages and stress-relieving breathing exercises. By March 2020 over 15 trauma healing groups had been set up, 228 hours of group sessions taken place with 635 participants completing the sessions leading to 2,540 indirect beneficiaries as each participant is encouraged to share learnings with their household and community.

The Covid-19 pandemic put 2 million more girls at risk of **female genital mutilation (FGM)**, and 10 million more **at risk of child marriage** – both forms of gender-based violence. In **Sudan**, where FGM is still common, we are working with communities to educate them about women's rights, and the physical and emotional harm associated with this practice.

Across the globe, we achieve significant positive change for people by using our local presence and knowledge to support individuals and families. In **South Africa**, for example, our members helped to reconcile a family whose father had murdered a young girl. Mothers' Union members prayed with the family, supporting them through their ordeal. They also managed to persuade the father to hand himself into the police, to reduce the danger to others.

In **Uganda**, a woman was facing abuse from her husband because he doubted that one of their children was his. Following a Mothers' Union programme focused on breaking cycles of domestic violence, the couple took a DNA test that proved the husband was the father and helped to resolve the family's long-term conflict.

In **Mthatha, southern Africa**, our work helped educate local people about albinism. By tackling misconceptions about the condition, we stopped some parents from thinking that having a child with albinism is a curse and potentially ostracising those with the condition.



"I'm a mother with children affected by albinism. We were invited by the Mothers' Union to share our stories and receive sunscreens as we are prone to chapped skin and cancer. We inform people that we are normal, the only difference is our skin colour."

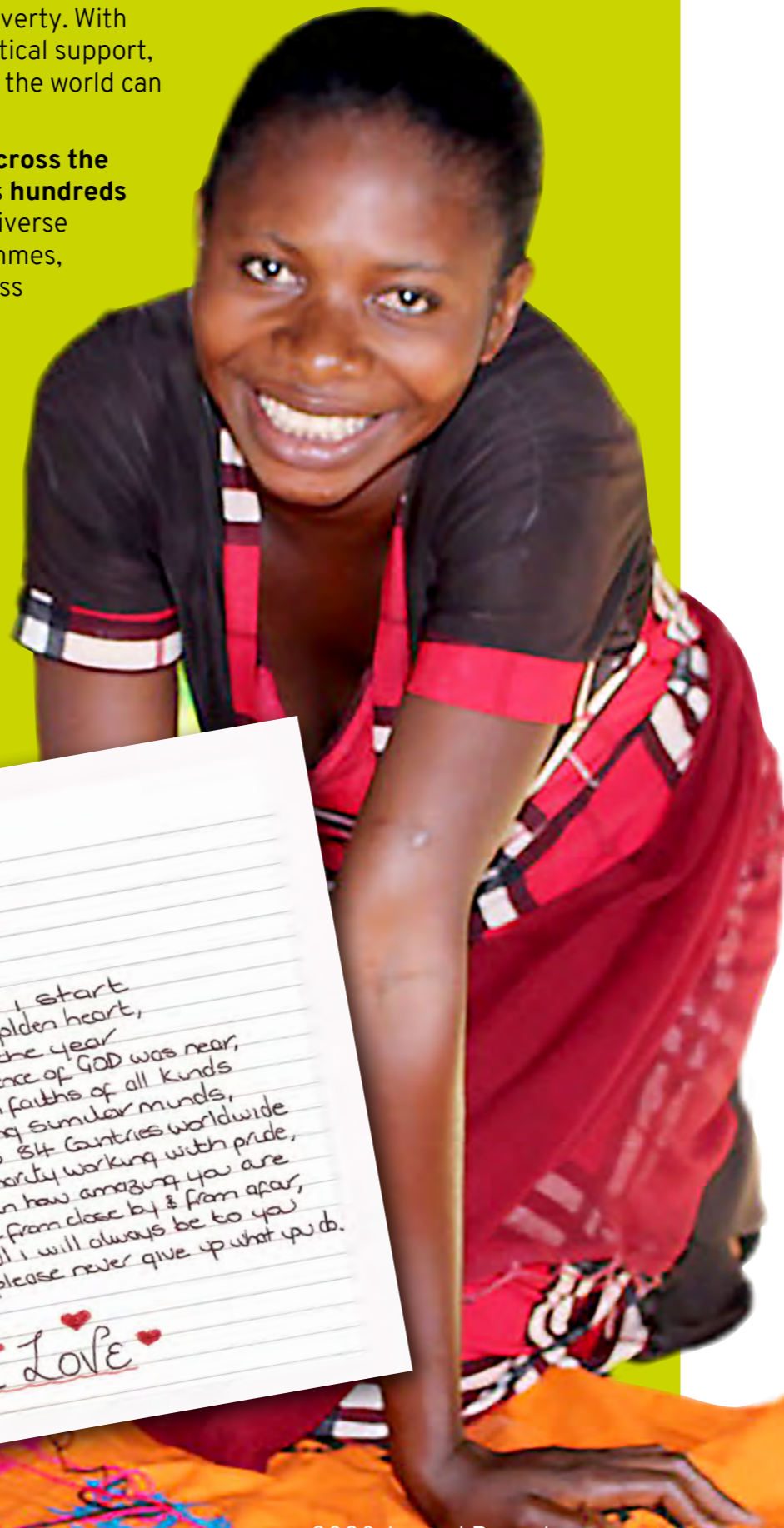
Nolundi from Mthatha who helped us to tackle misconceptions and prejudices around albinism

SELF-RELIANCE

Building self-reliance is a key to escaping poverty. With access to the right education, skills and practical support, Mothers' Union believes more people across the world can improve their own lives.

We run **11 centrally-funded programmes across the world** to help people build self-reliance, plus **hundreds of diocesan-led projects** reaching hugely diverse communities. These include literacy programmes, saving and credit schemes, providing business start-up support, mentoring or training, and helping people back on their feet after experiencing homelessness or domestic violence.

Our literacy programme enables women to gain knowledge and confidence, increase their status and improve dialogue and respect between women and men. This is a win-win situation: women are more valued and their quality of life improves because of their new skills.



OUR SELF-RELIANCE WORK IN ACTION

Metamorphosis

In the UK, we equipped 35 people to support their local community by adapting and piloting Metamorphosis online during lockdown. Members built their confidence through prayer and reflection with listening and research learnt to use new tools to engage with their community and develop new initiatives. In Gosport (the Diocese of Portsmouth) this resulted in a church offering their hall and volunteers for a homeless shelter, and a holiday hunger initiative. Schemes had to change with the pandemic but the group found creative ways to continue supporting families and homeless people.

Many of our MU dioceses used 2020 to rethink their programmes, for example, expanding support, such as parenting groups, into online spaces.

Reimagining Away From It All (AFIA)

Our much-loved AFIA programmes had to be re-imagined during Covid-19 lockdowns but our resourceful members worked hard to adapt activities. Incredibly, **2,026 people** (a similar number as in previous years) were still able to benefit from the scheme in 2020. Our members all work closely with their local networks to identify and support the people who are most in need.



The **Diocese of Newcastle** arranged **short breaks in caravans** – where it was easy to social distance – for domestic abuse survivors. The holidays gave women and children respite and something to look forward to, while also strengthening Mothers' Union's relationships with five refuges. The **Dioceses of Chelmsford and Coventry** offered **days out for key workers**, **Swansea** offered **activity boxes for families**, **Derry and Raphoe** in Ireland launched a Pandemic Fund that offered people in need supermarket vouchers or food hampers, and other groups provided much-needed experience days.

Threads of Blessing

Through our Threads of Blessing project, 650 women across 13 Ugandan dioceses received literacy and skills training and were helped to overcome engrained cultural practices that encourage girls to marry, stay at home and have children. This project brings women together to produce unique textile art representing local culture, which is then sold to generate income so they can pay school fees, start a business or buy livestock, improving their lives, confidence and life chances.



Responding to Immediate Need

In Australia, Mothers' Union Sydney sprang into action to help people affected by bushfires and floods in early 2020, donating funds, clothing and blankets to families. Members also sent financial aid to people in need after the explosion in Beirut in August.

Meanwhile, our branch in the Diocese of Mpumalanga, South Africa, supported the Malehohonolo Young Disabled Centre recruiting a nurse and health specialists, training care givers and volunteers, and strengthening governance systems.

In the UK, many members helped prisoners to feel loved and maintain their wellbeing by sending cards to show prisoners they are not forgotten or distributing replacement reading glasses in prison during the pandemic such as in HMP Forest Bank (Manchester).

"Once again, by sending us an Easter card, you show us detainees a small act of kindness. We are not forgotten, it says, and there is still hope in our lives. Thank you very much [for] these cards and your most generous Christmas pack of goodies. I'm sure I speak for many souls here when I say we are very grateful and very touched."

A thank you letter from a prisoner to our Diocese of Bristol.

2,026 individuals benefitted from AFIA in 2020.

Over two decades, we have trained **900 literary facilitators** in Burundi helping **over 100,000** women and men to become literate and numerate as well as gain practical life skills and increased confidence and self-esteem.

Since 2014, we have enabled over **32,500 people**, predominantly women, to join community savings and loan groups, helping them to set up businesses, educate their children and feed their families.

65% of Mothers' Union branches have reported an **increase of women's participation in decision-making** in the Church or they're following our programmes.





Uganda Eagle Process co-ordinators 2020

THE EAGLE PROCESS IS FLYING

In 2020, 29,102 new people benefited directly from Mothers' Union-funded international projects.

Much of our work empowers women to start new initiatives to support themselves and their families through projects such as the Eagle Process and VICOBA (Village Community Banks).

Trainers share knowledge and Bible passages and enable participants to use and share resources.

Many groups have begun shared farming activities or developed small businesses to earn income or formed savings and loans groups. Loans of less than US\$5 enable members to buy items such as flour to make snacks, or seeds to grow crops. Sales profits enable people to buy equipment or livestock to generate additional income and feed their family, educate their children and contribute to the Church.

“Before, I cultivated with [a] very small tool. I didn't know how to save. But one day I heard about Eagle Process and had a vision to use local land – a God-given resource – to generate an income for myself.”

Wzo Wanyi Omod from Gambella, Ethiopia, a widow with two daughters who has started to cultivate some land with sorghum and maize, using the profits to pay for her children's education.

Since adopting the Eagle process, Mothers' Union in **Gambella, Ethiopia** has reported a reduction in poverty, improvements in overall health outcomes and even fewer preventable childhood deaths due to income generating projects and new approaches to hygiene and sanitation.

In **South Ankole, Uganda**, Eagle group members trained **40 teenage mothers in hairdressing and tailoring skills**, enabling them to generate their own income.

Through financial literacy training and micro loans, our savings programme in South Sudan helps parents to improve family nutrition, pay school fees and access healthcare. Across **255 groups, participants saved US\$300,000** in 2020.

In **Tanzania, 26,720 people also benefitted** from this programme. In just three years, **1,150 women have built the confidence to take on leadership roles** in their local churches and communities!

97%

of our members have reported an **increase in women's household decision making** about money since joining the VICOBA scheme.

By relieving financial pressures, the project has reduced family conflicts. It has also enabled participants to support vulnerable community members, including by donating clothes, food and soap.

“Since being a member I am more [financially] independent. I can do anything, like paying my children's school fees or paying for medication when they are sick. I don't have to rely [only] on my husband anymore.”

A savings group member from Mpwapwa diocese, Tanzania.

Helen from Zanzibar and her group have used the additional income from their small businesses to access national health insurance for all members and their families. Now, they can afford healthcare when anyone falls ill.

One Eagle group in Kenya has been keeping bees, harvesting honey and selling it as far afield as Nairobi!

NURTURING MEMBERSHIP

To support our members during the pandemic, the central Mothers' Union team reduced in size by one third, while ensuring that our essential services continued. We cut £1.2 million of costs, including staff voluntarily taking cuts in salary, and taking advantage of the UK Government's Furlough Scheme. We now have just **27 paid staff supporting 4 million members**.

Of course, our members rallied around and our Urgent Appeal raised a **record-breaking £860,000** to replace lost income from cancelled income generation activity. **Thank you** to everyone who has contributed to our fundraising, and to all of our hardworking staff – past and present.

Supporting members through the global crisis by using virtual media and increasing connectivity was a priority during 2020. We also updated our safeguarding strategy, modernised our member database so we can now mail directly to our members in the UK and boosted our online training and access to resources – all of which will make us a much more cohesive and agile organisation.

“The Mothers' Union did really well in lockdown, on the ground helping people and keeping people in touch.”

Margaret, an MU member, from Leicester, UK



GLOBAL ACTIVISM

As part of our advocacy work, many members joined us for the international **16 Days of Activism Against Gender-Based Violence** campaign to draw attention to the alarming global rates of domestic abuse and calling for an end to gender-based violence.

We distributed over **400 survivor manuals** from the Christian charity *Restored* to refugees across the UK. And many of our branches held marches, vigils, reflections, prayers and church services to support the campaign. We also made a noise on social media, engaging many young people.

Our first **Global Day of Action** on 5 December brought our diverse members across the world together to push for a common goal – an end to gender-based violence. Members painted lips with red crosses or held placards, while our **campaign video was watched 14,000 times** and many attended our virtual **Cup of Tea Reflection**.

We submitted a statement to the UN calling for all member states to finance and fully implement existing international agreements affecting the rights of women and girls, including the Sustainable Development Goals. We also highlighted the importance of involving faith-based organisations as key partners to transform culturally embedded gender injustices and facilitate change.



Mothers' Union is a diverse and inclusive global movement. Much of our work around the world involves supporting women and marginalised people to overcome the disadvantages they face, and working with communities to dismantle these barriers.

5,000 of our members viewed our **Global Day Cup of Tea Reflection** online.



Members from **13 countries** took part in our **Global Day of Action** to end gender-based violence.

In response to the Black Lives Matter campaign, we issued a statement saying how we stood in solidarity with everyone who faces discrimination of any form, including based on race. We called for an end to injustice and systemic discrimination, encouraging our members to reflect, pray and unite to help find a peaceful, compassionate and lasting solution to end all forms of racism, wherever it is found.

"I am hoping that legislators will listen and enact laws to guarantee equality for everyone under the law, and bring lasting peace. As a minority, this is my ardent hope."

Annie Beckley, Mothers' Union member, USA

We joined the /Together Coalition in July to thank everyone who helped get us through the initial months of the pandemic. We are looking forward to supporting the coalition in its mission to build a kinder, closer and more connected society.

14,000 people watched our **virtual protest video** calling for an end to gender-based violence.

86% of our MU dioceses worldwide were involved in our **16 Days of Activism Against Gender-Based Violence** campaign.



FUTURE PLANS

The theme for 2021, within the framework of the 2020-26 plan as an organisation, is “to survive and thrive”. This recognises that there is work to be done to rebuild as Covid-19 restrictions in the UK reduce, but the pandemic continues around the world – and also that the pandemic has created the opportunity for us to work differently in future.

Transforming Lives

- To continue those programmes delayed through the pandemic, using the performance management system to monitor, evaluate and report.
- To obtain funding for, and begin, new programmes addressing the three key outcomes: stopping violence and building peace; stopping gender injustice; and stopping hunger and increasing self-reliance, with a particular focus on programmes to reduce gender-based violence.
- To start to move from “16 days to 365 days” of activism against gender injustice.

Nurturing Membership

- To use the theme, “rebuilding hope and confidence” with the membership, to help them, and the communities they serve, to move beyond the immediate crisis of the pandemic.
- To continue virtual communication across all levels and countries within the movement.
- To further develop online resources, to build resilience through and beyond the pandemic.
- To launch the new membership publication, and deliver direct to each member in the UK.
- To continue to develop the programme of virtual worship and member engagement started in 2020.

Building Firm Foundations

- For a core number of pilot countries, to support them to undertake an audit of capabilities across all areas of governance and programme management, and to help them form plans to address any issues, including identifying local partners to support them.
- Specifically for safeguarding, to aim to recruit an external expert to join the Board, to ensure access to the necessary level of expertise.
- To organise the Triennial Worldwide Board elections, using an independent third-party website.
- To commission and implement a modern, fit for purpose, finance system.
- To continue to improve the current database, and scope requirements for a modern replacement, as soon as finances allow.
- To nurture and develop an agile and flexible staff team.
- To move the retail fulfilment to an outsourced provider.

Accessing Necessary Resources

- To generate a net surplus that strengthens the reserves against future uncertainties.
- To develop a pipeline of funding proposals to ensure that all programme work is “focused and funded”.
- To start to rebuild the revenue lost from the conferences business due to building closure during lockdowns.
- To progress planning permission for the Mary Sumner House project.
- To continue to support members in the UK in their fundraising.
- To complete the process of MoUs for funding workers outside the UK.
- To strengthen and further develop partnership working.



FUNDRAISING

During 2020, the planned fundraising activities were adjusted to respond to the pandemic. This saw a reduction in the number of in-person event-based activities but an increase in online engagement and most notably a highly successful Urgent Appeal which was very generously supported by the membership.

In line with prior years, Mothers’ Union undertook fundraising activity with members, dioceses and individuals via presentations, online campaigns, email and direct mail. We have not engaged any third parties to fundraise on our behalf during this period. We are proud to be members of the Institute of Fundraising and to have registered with the Fundraising Regulator and committed to abide by their Fundraising Code of Practice, which covers various aspects of fundraising. Procurement and monitoring systems were reviewed to ensure they complied with both the Fundraising Regulator Code of Conduct as well as Mothers’ Union’s values and policies.

We have worked hard to ensure that all staff are aware of, and sensitive to, data protection issues in their day-to-day work, embedding this into Mothers’ Union and using 2020 to dramatically improve the quality of our data. The charity has reviewed and enhanced its systems and process around safeguarding during the year, which in turn has been applied to fundraising to protect vulnerable donors. In 2020, we reviewed these approaches to ensure we are monitoring giving patterns and amounts. In addition, options are in place to suppress communications to members that are flagged as vulnerable by diocesan data leads. Planning and development meetings, along with training, have taken place during the year. We will continue to develop, and where possible, automate these systems as we move into 2021/22.

During 2020, Mothers’ Union received no fundraising complaints and three suppression requests from the Fundraising Preference service (FPS) which were all actioned within three days. Improved data quality and a focused membership data project in 2020 saw a significant improvement in the engagement with members and donors.



GOVERNANCE

Mothers' Union is governed by a Royal Charter originally dated 15 June 1926 and subsequently amended by Supplemental Charters, most recently in April 2018. The latest revision was part of the modernisation programme of Mothers' Union, to be consistent with current best governance practice, and to reflect the global nature of the Charity.

The financial statements have been prepared in accordance with the accounting policies of the Charity and comply with the Charity's Royal Charter, the Charities Act 2011 and the Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102) (Effective 1 January 2019). The Financial Review, Policies and Statements are laid out on pages 40 to 60 inclusive.

From 2019, the Board comprised the Worldwide President and 11 Zonal Trustees, five from Britain and Ireland and six from regions around the world. Additionally, the Board can be strengthened by up to four specialist appointees to fill gaps in knowledge or experience amongst the elected Board.

The full Trustee Board has increased the frequency of its meetings this year albeit remotely via video-conferencing to agree broad strategy and areas of activity for the Charity, including investment, reserves and risk management, and can convene ad hoc meetings in the interim virtually if required. The Board works on triennial cycles, and the current triennium began in January 2019.

The Zonal Trustees and Worldwide President are elected from within the membership to their position for an initial term of three years and may stand for re-election for a second term. Appointed Trustees serve an initial term of three years, which may be renewed for a further three years. The Board of Trustees is accountable to a representative body of the membership, the Worldwide Council, which meets at least once a triennium. This comprises the serving Trustee Board members, a representative of past Worldwide Presidents and all of the Provincial Presidents from across the world. It exists to review the performance of the global movement and the central charity, and play an advisory or decision-making role on matters of long-term importance for the movement.

The Board of Trustees has established a number of subcommittees through which it discharges a number of its primary responsibilities. It can co-opt individuals from outside the Board where necessary to complement the skills of Board members. Prominent amongst these subcommittees is an Audit & Risk Committee. This comprises at least two Trustees, with the Chief Executive and the Head of Finance in attendance. It meets quarterly and supports the Board to fulfil its duties relating to financial reporting, internal controls, the audit process, management of risk, and compliance with the legal requirements that govern the Charity.

Decisions on grant making are, with effect from 2019, undertaken by a Development Committee, which includes two appointed external experts, following guidelines set by the Trustees. In addition, a remuneration committee and a safeguarding committee are in place from 2019, and a member of the Board has been nominated to take a lead in matters relating to data protection. All Trustees received an induction programme including external speakers at the start of this Triennium covering their roles and responsibilities. A skills audit was conducted, to ensure the range of skills was fully understood, and to enable additional skills to be brought in if and as required. Update training sessions are delivered as necessary throughout the triennium. In 2020, all Trustees undertook on-line safeguarding training, and the Board undertook a mid-term performance review. The remuneration committee oversaw the restructuring programme on behalf of the Board. The day-to-day work of Mothers' Union is delegated to the Chief Executive and staff of approximately 30.

ORGANISATIONAL STRUCTURE

MU has a wholly owned trading company, MU Enterprises Limited (MUe). MUe exists to handle the non-primary purpose trading operations of the group. It is governed by a Board of at least three directors that includes the CEO of the Charity and it reports quarterly to the main Board of the Charity.

STAFFING AND REMUNERATION

The Trustees consider that the Board of Trustees and the Senior Management Team comprise the key management personnel of the Charity in charge of directing and controlling, running and operating the Charity on a day-to-day basis.

All Trustees give of their time freely and received no remuneration in the year. Details of Trustees' expenses and related party transactions are disclosed in notes 6 (d) and 8 on pages 50 and 51 to the accounts.

The Trustees and Senior Management Team declare any conflict(s) of interest by signing the conflict of interest declaration register.

The pay of the Senior Management Team and other staff is reviewed regularly by the Remuneration Committee who benchmark pay scales against pay levels in other similar charities within London and to make recommendations concerning the pay of the CEO and other senior staff. The remuneration benchmark is the mid-point of the range paid for similar roles in similar charities.

In 2020, all members of the Senior Leadership team took a voluntary pay cut of 20% from April to October, the CEO from April to December. All staff not impacted by redundancy also took a voluntary 15% cut for 3 months, in order to mitigate the financial consequences of the crisis on the Charity.

RISK MANAGEMENT

The Trustees have a risk management strategy which identifies the major risks to which the Charity is exposed and the possible impact of these risks. Established systems are in place through the regular review of the risk register and quarterly management reports to review both the risks facing the Charity and the effectiveness of the controls. All significant deviation from the activities planned and budgeted is subject to approval from the Audit and Risk Committee.

Other measures that are in place and regularly reviewed and updated include environmental risk management, health and safety procedures and staff policies.

Throughout the pandemic crisis period, the Board and Audit and Risk Committee have been meeting frequently and virtually to assess risks, oversee progress and provide guidance.

Rapid action was taken as the crisis developed, including a launch of an Urgent Appeal, significant use of the Job Retention Scheme and other large reductions in costs, including a major staffing restructure, in order to secure the Charity's financial stability and ongoing sustainability. Budgets and operational plans for 2021 were designed with pessimistic assumptions applied around any return to normality in 2021, these assumptions have been continually reviewed and revised during 2021 as new information has become available.

The table below shows the other principal residual areas of risk faced by the Charity and the measures that have been put in place to manage these risks.

Category of Risk and Description	Steps taken to mitigate residual risk
<p>Compliance Risk</p> <p>Risk of compliance breach arising from failure of training, policies, procedures or oversight. Key risk areas include safeguarding and GDPR</p>	<ul style="list-style-type: none"> • A suite of policies and procedures is in place to help address risks arising from MU staff and members • Dioceses are required to confirm that they adhere to the legislative and other standards recommended by regulatory authorities • An ongoing review of safeguarding within the movement, overseen by a Board Committee • A full data protection audit took place in 2018 using the services of a third party. Recommendations have been actioned, and the Board have oversight of performance. A follow up audit is intended in 2022
<p>Sustainability of Income</p> <p>The Charity is predominantly funded by subscriptions, donations and other contributions from the UK membership which is ageing and in decline</p>	<ul style="list-style-type: none"> • Active Fundraising Strategy to develop income outside traditional membership sources • Working with affiliate provinces worldwide to increase contributions towards the needs of the central Charity • Membership Communication Project development is continuing and will shortly enable improvements in the administration of membership across the Charity and its affiliates. Intended to encourage member retention and facilitate growth • A new global strategy and communications approach was launched in 2020 • Options for maximising income generated by Mary Sumner House remain under active consideration
<p>Competition</p> <p>Many charities are competing for the same sources of income</p>	<ul style="list-style-type: none"> • The Fundraising Strategy identifies ways to support our membership, who are our primary supporters, as well as developing approaches to reach under-tapped audiences who are supportive of our core programmes and activities • Ensuring project design is optimised to maximise opportunities to access grant funding • Where appropriate, we will partner rather than compete with others to ensure best use of our collective resources
<p>Cashflow Risk and Reserves</p> <p>Ongoing activities and the number of new strategic projects are placing increased pressure on cashflow</p>	<ul style="list-style-type: none"> • Detailed consideration of cashflow requirements when setting annual budgets including identification of anticipated pinch points • Creation of a cashflow strategy to address anticipated cashflow pinch points ahead of time and regular review of cashflow as part of monthly management reporting
<p>Investment Risk</p> <p>Risk of significant declines in investment values/ income</p>	<ul style="list-style-type: none"> • Ongoing monitoring of the investment market and portfolio performance • Selling investments to cater for short-term cashflow needs only when the investment values are favourable and when there are no realistic alternatives • Stated intention to move towards budgeting for surpluses of sufficient size to readily absorb foreseeable fluctuations in investment income
<p>Disaster Risk</p> <p>Fire/flooding/pandemic/terrorist attack risk</p>	<ul style="list-style-type: none"> • Insurance cover and the disaster recovery plan helps to manage these risks • Foreseeable building maintenance needs are being built into the future redevelopment plans for the building

Our 11 funded programmes directly supported nearly

250,000 people worldwide in 2020.

PUBLIC BENEFIT

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Commission in determining the activities undertaken by the Charity.



FINANCE REVIEW

Financial Performance

2020 was a year like no other. The Covid-19 pandemic and resulting Government guidance and restrictions interfered with operational activities in ways, and on a scale, that would have been almost impossible to imagine before the situation arose.

It is therefore particularly pleasing to be able to report that, in the face of all this disruption, the group was ultimately able to rise to these challenges and can report a consolidated surplus of £347,079 for the year (2019: £454,045).

This was not an outcome that was easily achieved. At one stage over 50% of budgeted income for the year was projected to be at risk of not materialising, and it is only as a result of the commitment of our members and the diligence and sacrifice of our staff team that the threats posed were overcome. Doing so entailed many painful decisions and still saw Mothers' Union's trading subsidiary, MU Enterprises Limited reporting a deficit of £99k for the year.

Fortunately, the income risks arising from the pandemic were identified and highlighted to the Board before the crisis fully reached the UK. The management team and Board were then able to set about creating and implementing plans to address the threats posed in good time. The plans created focussed on two areas: replacing as far as possible budgeted income that was expected to be lost; and alongside this re-engineering the cost base to allow the Charity to operate sustainably on an ongoing basis in the face of what was correctly judged to be medium term shock to general income levels.

Income

Mothers' Union has, by the standards of many charities, a well-diversified income profile with income coming from member subscriptions, fundraising appeals, grants and substantial trading activities amongst others. The impact of the pandemic remarkably managed to impact all income sources simultaneously as a result of the restrictions applied. Prominent amongst the impacts were: the forced closure of our headquarters to the public; the cancellation of our annual Summer of Hope Appeal; and the disruption of subscription collection mechanisms across the movement. Without corrective action total income would have fallen £1.8m short of originally budgeted levels.

As part of the recovery plans, an Urgent Appeal was launched globally in April 2020, with the aim of securing financial stability whilst action was performed on the expenditure front. This appeal was received with amazing grace across the global movement and income generated from the appeal was able to not only replace lost budgeted income from appeals but also made a substantial contribution towards covering other income

shortfalls. Total income from the appeal was £895k, enabling total income from appeals and general fundraising to end the year at £1.14m (2019: £621k).

Income from Britain & Ireland ("B&I") member subscriptions and donations fell to £1.07m (2019: £1.25m) with the subscription income component falling to £645k (2019: £759k). These declines primarily arose from pandemic-related restrictions impacting on the ability of our membership to meet in person and for subscriptions to be paid in person. Trading income was massively impacted, falling to £554k (2019: £1.077m). The main driver of this fall was conferencing income generated by Mary Sumner House, which was severely impacted by building closures and restrictions on the size of business meetings during the year. Retail income was also significantly impacted, with our sales reps unable to hold or attend events or visit members for much of the year, although a renewed focus on sales direct to members helped to partially mitigate this in the second half of the year.

Included in grant income reported of £413k (2019: £99k) is £206k which was claimed during the year from the Government under the Coronavirus Job Retention Scheme. Whilst substantial and a welcome contribution to our financial stability and our ability to minimise redundancies, ultimately it was still dwarfed by the expected income lost from all sources as a result of Government guidance and restrictions.

Investment income fell to £100k (2019: £125k) and rental income to £28k (2019: £55k), once again the changes primarily driven by impacts of the pandemic on the financial and office rental markets.

Total income for the year therefore settled at £3.33m (2019: £3.23m). This was still well short of the £3.7m originally budgeted but represents as good an outcome as could reasonably have been hoped for given our circumstances in springtime, and crucially brought income shortfalls back to a level that could be addressed through action on the cost side.

Expenditure

Mothers' Union had originally been budgeting and planning to substantially increase activity levels and therefore expenditure in 2020. Instead, the year ended with total expenditure of just £2.762m (2019: £3.219m), well below historic norms. The transformation of spending plans once again highlights the ability of the movement to adjust its plans to deal with the financial realities facing it.

Expenditure reduction options were initially worked through in February as the scale of the forthcoming disruption began to become clear. These were further refined and implemented over the coming months, culminating in a full staffing restructure

which took place over the summer. With no certainty available at that time concerning the success of measure to bolster income, the cuts applied were unavoidably swingeing and resulted in substantial reductions in expenditure in all areas.

In some instances, reduced expenditure came relatively organically from wider events. Restrictions on gatherings and interactions around the world significantly curtailed our ability to deliver the originally planned programmes of work, resulting in large bodies of work being reimaged or rescheduled. Similarly, condensed trading activity inevitably lead to reduction in associated direct costs. However most planned reductions involved tough decisions weighing up how limited resources could be used to greatest effect.

The staff team bore a significant burden throughout the year. The staffing restructure applied saw the size of the team reduced by approximately one third by early 2021, with most departures occurring in 2020. Substantial usage of the Coronavirus Job Retention Scheme also saw available staffing significantly throughout the last three quarters, leaving the remaining staff carrying an exceptionally heavy burden. In addition to this, staff not impacted by redundancy or substantially reduced terms following the restructure voluntarily waived a portion of their pay for part of the year. Total staffing expenditure therefore fell to £1.46m (2019: £1.56m). The Trustees cannot overstate their gratitude for these sacrifices and endeavours during 2020, nor their importance in helping stabilise our finances. Thanks to the realignment of our cost base and operational plans, Mothers' Union is now well positioned to operate sustainably in the coming years even in the face of a challenging and uncertain climate for income generation.

Financial Position

Thanks primarily to the operational outcome achieved during the year, the financial position of the group has improved materially, building on ground gained in recent years.

The group remained debt free at the year-end and no new facilities were required during the year, in stark contrast to many organisations in the charity sector. Liabilities included within the accounts were once again relatively routine in scale and nature.

The Defined Benefit Pension Scheme liability reported in the accounts continued to reduce in line with agreed deficit reduction payments, however changes to discount rates applied reduced the scale of the reduction slightly in 2020. At the year end the Defined Benefit Scheme liability stood at £289,000 (2019: £329,304).

The most pressing financial concern in recent years has been around ensuring sufficient liquidity and free reserves. By the year end significant improvements had been seen in both areas.

On a consolidated basis total assets exceeded total liabilities at 31 December 2020 by £3,380,836 (2019: £3,033,757). Thanks to a combination of deliberate financial planning and the better than anticipated operational outcome, the Net Current Assets position had eased significantly by the end of the year to total £281,773 (2019: net current liabilities of £190,287). A significant portion of the improvement in this area was increased cash holdings which totalled £711,617 at the year-end (2019: £383,757).

In addition to more appropriate cash holdings, the charity also continues to benefit from detailed financial planning and oversight, a supportive and committed membership, the availability of investment assets that can be realised at relatively short notice as an option of last resort, and a good degree of control over the timing of grant expenditure. The Trustees therefore now believe that cashflow risk remains manageable in the short term even under the current exceptional operating conditions. The residual risks in this area will continue to be addressed in the mid-term by plans for surpluses on future operational budgets.

Movement across the fund categories was comparable with previous years, however the surplus generated on the general fund has seen that fund grow relative to the restricted funds as part of planned efforts to restore Free Reserve levels. The balance on the General Fund at the year-end was £1,484,552 (2019: £934,939). The balance of Restricted Funds was £1,896,284 (2019: £2,089,818).

Owing to the profit transfer covenant, MUE brought forward minimal net assets into the 2020 financial year. The loss generated in 2020 within the trading company has therefore resulted in a deficiency of assets of £99k at the year-end (2019: net assets of £12). Given the nature of MUE's liabilities, including its relationship with its primary creditor, Mothers' Union, this has no implications for the going concern status of the trading subsidiary. The Board of Trustees of Mothers' Union have reaffirmed their intention to provide ongoing financial support to MUE. This decision was made following a detailed review of financial forecasts and budgets by the Board and Audit and Risk Committee, which indicate that the deficiency of assets is expected to have corrected itself by 31 December 2022 at the latest. In considering these matters the Trustees identified that MUE has historically generated significant profits for the charitable group and that the factors giving rise to the deficit in 2020, appear temporary in nature.

Capital Expenditure

Total Capital expenditure during the year was £115,653 (2019: £402,951). This significant strategic investment was again predominantly spent on early phases of the Mary Sumner House redevelopment project and continued upgrades to IT infrastructure. The MSH investment was approved on the basis that planning permission alone would increase the value of the asset beyond the cost of the application.

Future Financial Plans

The Trustees continue to acknowledge the importance of diversifying income streams to strengthen the financial sustainability of the Charity, particularly with a view to enabling it to cope with anticipated future demographic challenges within the B&I membership. They are also acutely aware of the need to maintain and grow financial reserves, which have now recovered back into the acceptable range after a decade in which they had consistently been lower than ideal. The necessity of this has been amply demonstrated by the coronavirus-related disruption seen in 2020 and 2021.

The Trustees had previously committed to running budgets with break-even or surplus positions shown on the general unrestricted fund with effect from 2020 until free reserve levels had recovered to the desired level. They remain committed to this path but are pleased that the recovery of free reserve levels in 2020 grants some increased flexibility.

A number of significant strategic projects remain underway to help address these risks. Prominent amongst these projects is the intended redevelopment of the movement's headquarters,

Mary Sumner House. In late 2020 the Board agreed that a redevelopment scheme, created during 2020, should be put forward for formal planning approval. The scheme is intended to secure the long-term future of the building and maximise the income it generates to support the work of the Charity. A decision from the planning authorities is expected in Autumn 2021. If this application is successful then the trustees will, in due course, determine when and how to deliver the scheme taking into account current economic circumstances.

Financial Control Environment

The Board approves an annual budget prior to the commencement of each financial year. This budget is subsequently monitored and scrutinised by staff and Trustees as a comparator for the monthly and quarterly management accounts.

All expenditure must be authorised by a budget holder prior to it going forward for payment. Budget and sub-budget holders are identified at the time the budget is approved. Single transaction authority limits within total allocated budgets are determined by job role.

Policies and controls are in place to cover all aspects of financial processing. Detailed controls over funds and cheques are also in place. Multiple signatories are required to instigate any payments.

The adequacy of the control environment is periodically assessed by both the Board and Audit and Risk Committee.

Investment Policy

The Trustees have full discretion to invest funds not immediately needed as they see appropriate. Every effort is made to ensure that the funds are invested to maximise returns without placing funds at undue risk or compromising ethical integrity. Therefore, to safeguard the assets of the Charity, the Trustees have adopted a low-risk policy and have invested solely in diversified Britain & Ireland based funds, splitting the portfolio of investments more or less equally between the M&G Group Charifund and the various CBF Church of England Funds managed by CCLA.

The Trustees are happy with the performance of the Charity's investment portfolio over a challenging period, and have reaffirmed that the management of Mothers' Union's investments and the current asset allocation strategy are appropriate.

A full review of the charity's investment policy will now be held in 2022. This will include a review of the ethical investment policy. A review had been intended to take place in 2021 but operational issues arising during the pandemic have necessitated that the Board's focus be placed elsewhere.

Reserves and Fund Accounting

Mothers' Union's reserves are a mix of unrestricted funds and restricted funds.

The Trustees have calculated free reserves (those reserves available for general purposes) at 31 December 2020 as follows:

Total Funds at 31/12/20	£ 3,380,836
Less total restricted funds	£ (1,896,284)
Less unrestricted tangible fixed assets	£ (766,055)
Free Reserves at 31/12/20	£718,497

The Trustees have set a target level for free reserves of between £700,000 and £1,700,000, which represents approximately six to nine months of unrestricted expenditure of the Charity based on long run expenditure levels on the fund. Free reserves are presently £718,497, which is towards the lower end of the range the Trustees believe is appropriate.

It has been a significant period of time since the Charity was last able to report free reserves within the desired target range and marks the achievement of major long-term goals of successive Boards. The Trustees are now intending to manage the financial affairs and planning of the Charity so that reserves are at the upper end of the desired range by the middle of the decade, to ensure the financial stability of the movement.

The reserves policy for Restricted Funds is for sufficient assets to be held to meet the obligations of each fund and this was again the case as at 31 December 2020. In 2019 the Trustees agreed to move to an updated accounting fund structure by the start of 2021. This has seen the closure of most of the Charity's existing restricted funds to new donations with effect from 31 December 2020 and the creation in 2021 of an increased number of project specific restricted and designated funds, bringing Mothers' Union's approach to management of funds and reserves more in line with best practice elsewhere within the third sector.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the Annual Report and the financial statement in accordance with applicable law and regulations.

Charity law in England and Wales requires the Trustees to prepare financial statements for each financial year. Under the law the Trustees have elected to prepare the financial statements in accordance with United Kingdom Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the Charity and group and of the surplus or deficit for that period. In preparing those financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- follow applicable accounting standards, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

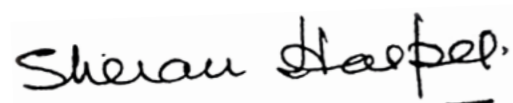
The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and group and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Provision of information to auditors

So far as each of the Trustees at the time the report is approved are aware:

- there is no relevant audit information of which the auditors are unaware and,
- they have taken all the steps they ought to have taken to make themselves aware of any relevant audit information, and to establish that the auditors are aware of that information.

Approved by the Trustees and signed on their behalf by:



Sheran Harper
Worldwide President and Trustee
8th September 2021

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF MOTHERS' UNION

Opinion

We have audited the financial statements of the Mothers' Union for the year ended 31 December 2020 which comprise the Consolidated Statement of Financial Activities, the Consolidated and Charity Balance Sheets, the Consolidated Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and of the parent Charity's affairs as at 31 December 2020 and of the group's net movement in funds for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder. We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Trustees' Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charity; or
- sufficient accounting records have not been kept; or
- the parent charity financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees for the financial statements

As explained more fully in the trustees' responsibilities statement set out on page 36, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group's and the parent Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or the parent charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the group and the environment in which it operates, we have considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities Act 2011, income tax, payroll tax and sales tax.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls). Audit procedures performed by the engagement team included:

- Inspecting correspondence with regulators and tax authorities;
- Discussions with management including consideration of known or suspected instances of non-compliance with laws and regulation and fraud;
- Evaluating management's controls designed to prevent and detect irregularities;
- Identifying and testing journals, in particular journal entries posted with unusual account combinations, postings by unusual users or with unusual descriptions; and
- Challenging assumptions and judgements made by management in their critical accounting estimates

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an Auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity's trustees as a body for our audit work, for this report, or for the opinions we have formed.

Haysmacintyre LLP

Haysmacintyre LLP
Statutory Auditors
10 Queen Street Place
London EC4R 1AG

Date: 10 September 2021

Haysmacintyre LLP is eligible to act as auditor in terms of section 1212 of the Companies Act 2006.

Consolidated Statement of Financial Activities

	Note	Un-restricted 2020 £	Overseas Restricted 2020 £	Other Restricted 2020 £	Total 2020 £	Total 2019 £
Income from						
						Note 2
Subscriptions, Donations & Legacies						
Membership subscriptions and donations		855,022	148,156	76,628	1,079,806	1,251,526
Other donations and legacies		1,073,584	9,907	56,563	1,140,054	620,833
Grants		178,712	28,071	-	206,783	91,077
Government grants	1	206,172	-	-	206,172	-
		<u>2,313,490</u>	<u>186,134</u>	<u>133,191</u>	<u>2,632,815</u>	<u>1,963,436</u>
Other Trading Activities						
Trading income – MU Enterprises	4	553,640	-	-	553,640	1,077,172
Sale of Publications and other income		987	-	-	987	8,780
Investments	5	88,906	29,473	19,452	137,831	180,469
Total Income		<u>2,957,023</u>	<u>215,607</u>	<u>152,643</u>	<u>3,325,273</u>	<u>3,229,857</u>
Expenditure on Raising Funds						
Trading expenditure – MU Enterprises	4	577,405	-	-	577,405	731,430
Fundraising		181,238	-	-	181,238	198,687
		<u>758,643</u>	<u>-</u>	<u>-</u>	<u>758,643</u>	<u>930,117</u>
Charitable activities	6	1,486,200	399,127	117,620	2,002,947	2,288,613
Total Expenditure		<u>2,244,843</u>	<u>399,127</u>	<u>117,620</u>	<u>2,761,590</u>	<u>3,218,730</u>
Net Income/(Expenditure) before recognised gains and losses		712,180	(183,520)	35,023	563,683	11,127
Net gains/(losses) on investments		(171,567)	(55,492)	10,455	(216,604)	442,916
Transfers between funds	19	-	(59,407)	59,407	-	-
Net Income/(expenditure)		<u>540,613</u>	<u>(298,419)</u>	<u>104,885</u>	<u>347,079</u>	<u>454,043</u>
Total Funds Brought Forward		<u>943,939</u>	<u>675,981</u>	<u>1,413,837</u>	<u>3,033,757</u>	<u>2,579,714</u>
Total Funds Carried Forward	20	<u>1,484,552</u>	<u>377,562</u>	<u>1,518,722</u>	<u>3,380,836</u>	<u>3,033,757</u>

All the activities in the above financial years were derived from continuing operations. All recognised gains and losses are included in the above statement. The notes on pages 43 to 60 form part of these accounts.

Consolidated and Charity Balance Sheets

		Group		Charity	
		2020	2019	2020	2019
		£	£	£	£
Fixed Assets					
Tangible assets	12	766,055	714,736	766,055	714,736
Investments:					
Subsidiary undertaking	3	-	-	12	12
Other investments	15	2,553,312	2,769,916	2,553,312	2,769,916
		<u>3,319,367</u>	<u>3,484,652</u>	<u>3,319,379</u>	<u>3,484,664</u>
Current Assets					
Stocks	18	40,464	42,262	2,550	2,550
Debtors	16	185,121	211,258	315,772	255,273
Short term deposits		5,125	5,125	5,125	5,125
Cash at bank and in hand		706,492	378,632	555,715	280,804
		<u>937,202</u>	<u>637,277</u>	<u>879,162</u>	<u>543,752</u>
Current Liabilities					
Creditors: Falling due within one year	17	(655,429)	(827,564)	(498,636)	(734,051)
Net Current Assets / (Liabilities)		<u>281,773</u>	<u>(190,287)</u>	<u>380,526</u>	<u>(190,299)</u>
Total Assets less current liabilities		3,601,140	3,294,365	3,699,905	3,294,365
Long-Term Liabilities – Pension Deficit	17	(220,304)	(260,608)	(220,304)	(260,608)
Net Assets	20	<u>3,380,836</u>	<u>3,033,757</u>	<u>3,479,601</u>	<u>3,033,757</u>
Fund Balances					
Restricted funds	19	1,896,284	2,089,818	1,896,284	2,089,818
Unrestricted funds		1,484,552	943,939	1,583,317	943,939
		<u>3,380,836</u>	<u>3,033,757</u>	<u>3,479,601</u>	<u>3,033,757</u>

The financial statements and notes on pages 43 to 60 were approved and authorised for issue by the Board of Trustees on 8th September 2021 and signed on its behalf by

Sheran Harper

Sheran Harper
Worldwide President and Trustee
Mothers' Union, incorporated by Royal Charter,
registered as a Charity in England and Wales (Registration Number 240531)

Consolidated Statement of Cash Flows

		2020 £	2019 £
Net cash provided by/(used in) from operating activities	a	305,682	(49,848)
Cash flows from investing activities			
Purchase of tangible fixed assets		(115,653)	(402,951)
Investment income		137,831	180,469
Proceeds from sale of investments		-	375,983
Changes in cash in the reporting period	a	<u>327,860</u>	<u>153,501</u>
Management of other liquid resources			
Decrease/(Increase) in short term deposits		-	(38)
Increase in cash in the year		327,860	103,615
Cash at 1 January	b	<u>378,632</u>	<u>275,017</u>
Cash at 31 December	b	<u>706,492</u>	<u>378,632</u>

a) Reconciliation of changes in resources to net outflow from operating activities

	2020 £	2019 £
Net income	347,079	454,043
Depreciation	64,334	46,860
(Loss)/gain on investments	216,604	(442,916)
Income from investments	(137,831)	(180,469)
Decrease in Stocks	1,798	17,050
Decrease in Debtors	26,137	23,969
(Decrease)/increase in Creditors	(212,439)	31,615
	<u>305,682</u>	<u>(49,848)</u>

b) Reconciliation of net debt

	2020 £	2019 £
Cash at 1 January	378,632	275,017
Cash flows	327,860	103,615
Cash at 31 December	<u>706,492</u>	<u>378,632</u>

The notes on pages 43 to 60 form part of these accounts.

Notes to the Financial Statements

1. Accounting Policies

Basis of Preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Second Edition - effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Mothers' Union meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Mothers' Union is a charity registered in England and Wales (registration number: 240531) and is also a Royal Charter company limited by guarantee (registration number RC000256). The Charity's registered office address is: 24 Tufton Street, London, SW1P 3RB.

Going concern

The Trustees have reviewed the Charity's financial position, reserves levels and future plans and consider that despite the tough operational circumstances, there are no foreseeable material uncertainties about the Charity's ability to continue as a going concern.

Subscriptions

Diocesan subscriptions to the General Fund are dealt with on an accrual basis. Receipts from dioceses for subscriptions for Families First magazine for the following year have been treated as deferred income in the accounts of the trading subsidiary. All other subscriptions are dealt with within the accounts of the period in which they are received.

Income Recognition

All income is recognised once the Charity has entitlement to income, it is probable that income will be received, and the amount of income receivable can be measured reliably.

Donation and Legacies

Donations and gifts are included in full in the Statement of Financial Activities when there is entitlement, probability of receipt and the amount of income receivable can be measured reliably.

Grants Received

Grants are recognised in full in the statement of financial activities in the year in which the Charity has entitlement to the income, the amount of income receivable can be measured reliably and there is probability of receipt.

Government Grants

Grants are accounted under the accruals model as permitted by FRS 102.

Grants of a revenue nature are recognised in the Statement of Financial Activities in the same period as the related expenditure. The government grants recognised in the Statement of Financial Activities relate to the Coronavirus Job Retention Scheme income.

Income from Investments and Short-Term Deposits

Income from investments and short-term deposits includes taxation recoverable in respect of that income.

Pension Costs

Mothers' Union participates in the Pension Builder (Defined Contribution) and Defined Benefits Scheme (closed to new entrants), both of which are part of the Church Workers Pension Fund. As the Charity is unable to identify its share of the underlying assets and liabilities in the scheme on a consistent and reasonable basis, it takes a multi-employer exemption under FRS102 and so accounts for the scheme as if it were a defined contribution scheme. Pension costs are accounted for on the basis of contributions payable for the year.

Grants Payable

Grants are normally charged in the period in which they are paid. In the case of the annual grants from the General Fund made to dioceses in Britain and Ireland for general purposes, these are charged in the year for which they are approved.

Investments

Investments are stated in the balance sheet at their gross market value as at the balance sheet date without provision for potential costs relating to the disposal of these. All movements in value arising from investment changes or revaluation are shown in the Consolidated Statement of Financial Activities.

Fund Accounting

Mothers' Union has various types of funds which require separate disclosure. These are as follows:

Restricted Funds:

These funds receive income, which are earmarked by the donor for specific purposes, where these purposes are within the overall aims of the organisation. These funds may be income only (where the capital must be retained) or income and capital (where the income derived therein may be fully utilised). There are currently eight such restricted funds managed by the Charity.

Unrestricted Funds:

Income received into this fund is expendable at the discretion of the Trustees in the furtherance of the objectives of the Charity. In addition to such expenditure, funds may be held in reserve to finance capital investment and working capital.

Property

In accordance with the Statement of Recommended Practice on Accounting and Reporting by Charities, the freehold property in Westminster, the only property used by the Charity on a continuing basis, is stated at cost in the balance sheet.

Tangible Fixed Assets

For the property, no depreciation is charged on the original building on the basis that the estimated remaining useful life of the property exceeds 50 years and the property has a high residual value, particularly due to the high value of land in Westminster. This is subject to an annual impairment review. Improvement to property and other tangible fixed assets are depreciated over their expected useful lives on the straight-line basis as follows:

- Property improvement – 4% after the first year
- Office equipment and furniture – 20%
- Computer equipment – 20%
- Membership database and Website – 10%

Depreciation is not charged until the asset has been brought into use.

Assets with a value in excess of £500 or with a useful life over five years have been capitalised. Assets that have no further useful life or those that have been scrapped have been written off at cost less accumulated depreciation.

Stocks

Stocks are stated at the lower of cost and net realisable value. Specific provision is made for obsolete and slow-moving stock on an item-by-item basis. Stock of publications for resale held by the Charity has been shown at cost.

Short-Term Deposits

Bank deposits, which are not repayable on demand without penalty, are treated as short-term investments.

Expenditure

Expenditure is accounted for on an accruals basis and include attributable VAT, which cannot be recovered. Expenditure is allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned based on the direct costs of each activity. Governance costs include the cost of governance arrangements which relate to the general running of the Charity, including strategic planning for its future developments, external audit, any legal advice for the Trustees, and all costs of complying with constitutional and statutory requirements, such as the costs of the Trustee meetings and of preparing the statutory accounts and satisfying public accountability.

Critical accounting judgements and key sources of estimation uncertainty

The preparation of financial statements requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the Charity's accounting policies. In the application of the accounting policies, Trustees are required to make judgement, estimates, and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affected current and future periods.

The valuation of the future deficit recovery payments towards the charity's defined benefit pension scheme, which is recognised as a liability in the accounts, is a key source of estimation uncertainty. Further details can be found in note 10. In the view of the Trustees, no other assumptions concerning the future or estimation uncertainty affecting assets or liabilities at the balance sheet date are likely to result in a material adjustment to their carrying amounts in the next financial year

2. Comparative Statement of Financial Activities – for the year ended 31 December 2019

		Un-restricted 2019	Overseas Restricted 2019	Other Restricted 2019	Total 2019
		£	£	£	£
Income from					
Subscriptions, Donations & Legacies					
Membership subscriptions and donations		872,041	273,285	106,200	1,251,526
Other donations and legacies		540,369	78,181	2,283	620,833
Grants		68,077	21,500	1,500	91,077
		1,480,487	372,966	109,983	1,963,436
Other Trading Activities					
Trading income – MU Enterprises	4	1,077,172	-	-	1,077,172
Sale of Publications and other income		8,780	-	-	8,780
Investments	5	133,259	29,098	18,112	180,469
Total income		2,699,698	402,064	128,095	3,229,857
Expenditure on Raising Funds					
Trading expenditure – MU Enterprises	4	731,430	-	-	731,430
Fundraising		198,687	-	-	198,687
		930,117	-	-	930,117
Charitable activities	6	1,669,989	482,914	135,710	2,288,613
Total Expenditure		2,600,106	482,914	135,710	3,218,730
Net Income/(Expenditure) before recognised gains and losses		99,592	(80,850)	(7,615)	11,127
Net gains/(losses) on investment assets		224,052	129,325	89,539	442,916
Net Income/(Expenditure)		323,644	48,475	81,924	454,043
Total Funds Brought Forward		620,295	627,506	1,331,913	2,579,714
Total Funds Carried Forward	20	943,939	675,981	1,413,837	3,033,757

3. Subsidiary Undertaking

Mothers' Union owns the whole of the issued share capital of MU Enterprises Limited ("the company"). The principal activities of the company are the sale of publications, cards and gifts, the publication of the magazine *Families First*, and the letting of conference rooms.

The interests of Mothers' Union are:

Share Capital	
2020 Total	2019 Total
£	£
12	12

At beginning and end of year

Advances, where made, are secured by way of a fixed and floating charge over the assets of the company, under a debenture dated 14 December 1995.

4. Trading Activities and Results of MU Enterprises Limited

	2020	2019
	£	£
Turnover	553,562	1,076,968
Cost of sales	(413,684)	(555,224)
Gross profit	139,878	521,744
Indirect and administrative costs	(238,721)	(316,005)
Interest receivable	78	204
Net (loss) / profit before donation to parent charity	(98,765)	205,943

Indirect and administrative costs include rent payable to Mothers' Union of £28,500 (2019 - £99,800). As the subsidiary made a loss in the year, it has not donated any funds to the Charity this year under a deed of covenant (2019: £205,942 of profits were donated).

The aggregate of the assets, liabilities and reserves was:

	2020	2019
	£	£
Aggregate assets	221,720	208,157
Aggregate liabilities	(320,473)	(208,145)
	(98,753)	12

5. Investments – other investments

	Un- restricted Funds 2020	Overseas Funds 2020	Other Restricted Funds 2020	Total 2020
	£	£	£	£
Rental Income	37,463	-	-	37,463
Investment trusts	49,295	29,473	19,452	98,220
Short-term deposits	89	-	-	89
Shares in UK listed companies	2,059	-	-	2,059
	88,906	29,473	19,452	137,831

	Un- restricted Funds 2019	Overseas Funds 2019	Other Restricted Funds 2019	Total 2019
	£	£	£	£
Rental Income	55,423	-	-	55,423
Fixed interest stocks	2,279	-	-	2,279
Investment trusts	73,169	29,091	18,089	120,349
Short-term deposits	70	7	23	100
Shares in UK listed companies	2,318	-	-	2,318
	133,259	29,098	18,112	180,469

6. Expenditure

a) Analysis of Charitable Activities

	Grants 2020	Direct Costs 2020	Support Costs 2020	Total 2020
	£	£	£	£
Community Engagement & Development	70,027	286,271	103,124	459,422
Training & Capacity Building	70,918	311,023	111,017	492,958
Prayer & Fellowship	25,420	177,618	64,354	267,392
Campaigning	26,676	205,682	70,809	303,167
Emergency Relief	2,423	16	-	2,439
Membership Resources	28,363	331,733	117,473	477,569
	223,827	1,312,343	466,777	2,002,947

	Grants 2019	Direct Costs 2019	Support Costs 2019	Total 2019
	£	£	£	£
Community Engagement & Development	46,816	326,690	150,405	523,911
Training & Capacity Building	53,395	349,578	160,838	563,811
Prayer & Fellowship	21,794	183,393	93,049	298,236
Campaigning	22,033	229,229	103,227	354,489
Emergency Relief	57	1,245	-	1,302
Membership Resources	22,272	353,576	171,016	546,864
	166,367	1,443,711	678,535	2,288,613

6. Expenditure (continued)

b) Analysis of Support Costs

	Governance 2020	Administration 2020	Premises & IT 2020	Depreciation 2020	Total 2020
	£	£	£	£	£
Community Engagement & Development	15,701	44,485	28,784	14,154	103,124
Training & Capacity Building	16,777	48,577	30,223	15,440	111,017
Prayer & Fellowship	9,725	28,351	17,271	9,007	64,354
Campaigning	10,701	30,309	20,149	9,650	70,809
Emergency Relief	-	-	-	-	-
Membership Resources	17,753	50,535	33,102	16,083	117,473
	70,657	202,257	129,529	64,334	466,777

2019 comparatives	Governance 2019	Administration 2019	Premises & IT 2019	Depreciation 2019	Total 2019
	£	£	£	£	£
Community Engagement & Development	51,894	46,142	42,060	10,309	150,405
Training & Capacity Building	55,034	50,395	44,163	11,246	160,838
Prayer & Fellowship	31,839	29,414	25,236	6,560	93,049
Campaigning	35,322	31,434	29,442	7,029	103,227
Emergency Relief	-	-	-	-	-
Membership Resources	58,517	52,414	48,369	11,716	171,016
	232,606	209,799	189,270	46,860	678,535

Support costs are allocated in the ratio of staff time, space occupied, grants paid and direct costs.

c) Grant Payments

Mothers' Union made grant payments to 60 affiliates during the year (2019 – 68) which include grants for programmes, salary and travel costs for Community Development Coordinators and other project-related costs such as equipment.

There were no individual grants made of more than £35,000 in 2020 (2019: none).

6. Expenditure (continued)

d) Analysis of Governance Costs

	2020	2019
	£	£
Audit and accountancy fees	16,775	15,390
Strategic Review	-	40
Trustees' Training	25	3,039
Trustees' Expenses	6,790	21,652
World Wide Conference	567	99,334
Apportionment of Staff costs	46,500	93,151
	<u>70,657</u>	<u>232,606</u>

7. Net income/(expenditure)

Net income/(expenditure) is stated after charging

	2020	2019
	£	£
Depreciation of tangible fixed assets	64,334	46,860
Auditors remuneration – audit of parent charity	16,775	15,390
– audit of MU Enterprises Limited	7,320	7,150
– other	2,805	2,685
	<u>91,234</u>	<u>72,085</u>

8. Employees

	2020	2019
Average number of employees (headcount)	39	41
Aggregate remuneration to employees was:	£	£
Wages & salaries (including temporary staff)	1,268,747	1,355,131
Social Security costs	117,898	130,289
Pension costs: operating cost	72,055	76,745
Subtotal	<u>1,458,700</u>	<u>1,562,164</u>
Additional pension costs: decrease to deficit contribution (note 10)	(40,304)	(78,527)
Total salary expenditure	<u>1,418,396</u>	<u>1,483,637</u>
Less:		
Recharged to subsidiary undertaking by way of management charge	(310,118)	(464,223)
Net salary expenditure, borne by the Charity	<u>1,108,278</u>	<u>1,019,414</u>

The number of employees with annual remuneration in excess of £60,000, excluding pension contributions to the Church Workers Pension Fund administered by Church of England:

	2020	2019
£80,001 - £90,000	1	1

During the year no Trustees received any remuneration. Four Trustees claimed expenses of £1,000 (2019, 16 Trustees - £61,434) for travel and subsistence. In addition, the Charity paid £1,500 for Trustee indemnity insurance (2019 - £1,500).

Total remuneration paid to key management personnel totalled £263,007 for 2020 (2019 - £294,575), which includes pension contribution of £10,456 (2019 - £13,454). Out of this, £30,319 (2019 - £52,159) was charged to the subsidiary (MU Enterprises Ltd.) as Directors' remuneration.

Redundancy and settlement payments totalled £42,557 in the period (2019: £9,500).

9. Related Parties

Aggregate donations of £2,800 were received from Trustees during 2020 (2019: £3,100). Donations totalling £3,700 (2019: £nil) were received from management personnel.

10. Pension Costs

The Mothers' Union participates in the Defined Benefits Scheme section of the Church Workers Pension Fund (CWPF) for lay staff. The scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the employer and the other participating employers.

The Church Workers Pension Fund (CWPF) has a section known as the Defined Benefits Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Defined Benefits Scheme

The Defined Benefits Scheme ("DBS") section of the Church Workers Pension Fund provides benefits for lay staff based on final pensionable salaries.

For funding purposes, DBS is divided into sub-pools in respect of each participating employer as well as a further sub-pool, known as the Life Risk Pool. The Life Risk Pool exists to share certain risks between employers, including those relating to mortality and post-retirement investment returns.

The division of the DBS into sub-pools is notional and is for the purpose of calculating ongoing contributions. They do not alter the fact that the assets of the DBS are held as a single trust fund out of which all the benefits are to be provided. From time to time, a notional premium is transferred from employers' sub-pools to the Life Risk Pool and all pensions and death benefits are paid from the Life Risk Pool.

The scheme is a multi-employer scheme as described in Section 28 of FRS 102. It is not possible to attribute DBS assets and liabilities to specific employers, since each employer, through the Life Risk Section, is exposed to actuarial risks associated with the current and former employees of other entities participating in DBS. This means that contributions are accounted for as if DBS were a defined contribution scheme. The pensions costs charged to the SoFA during the year are contributions payable towards benefits and expenses accrued in that year (2020: £9,000, 2019: £9,526), plus any impact of deficit contributions (see below), giving a total charge of £40,304 for 2020 (2019: charge of £53,668).

If, following an actuarial valuation of the Life Risk Pool, there is a surplus or deficit in the pool, further transfers may be made from the Life Risk Pool to the employers' sub-pools, or vice versa. The amounts to be transferred (and their allocation between the sub-pools) will be settled by the Church of England Pensions Board on the advice of the Actuary.

A valuation of DBS is carried out once every three years. The most recently finalised was carried out as at 31 December 2016. In this valuation, the Life Risk Section was shown to be in deficit by £2.6m and £2.6m was notionally transferred from the employers' sub-pools to the Life Risk Section. This increased the Employer contributions that would otherwise have been payable. The overall deficit in DBS was £26.2m.

A valuation as at 31 December 2019 was under way as at 31 December 2020. The contributions agreed at that valuation will be reflected in the figures disclosed in the 2021 accounts.

Following the valuation, the Employer has entered into an agreement with the Church Workers Pension Fund to pay expenses of £6,300 per year. In addition, deficit payments of £68,696 per year have been agreed for seven years from 1 April 2018 in respect of the shortfall in the Employer sub-pool. This obligation has been recognised as a liability within the employer's financial statements.

10. Pension Costs (continued)

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out below:

	2020	2019
	£	£
Balance Sheet Liability as at 1 January	329,304	398,000
Deficit Contribution paid	(69,000)	(70,000)
Interest	4,000	2,000
Remaining change to balance sheet liability * (recognised in SoFA)	24,696	(696)
Balance Sheet liability as at 31 December	289,000	329,304

* Comprises change in agreed deficit recovery plan and change in discount rate between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions, set by reference to the duration of the deficit recovery payments:

	2020	2019	2018
Discount rate	0.4%	2.40%	2.10%

The legal structure of the scheme is such that if another employer fails, the employer could become responsible for paying a share of that employer's pension liabilities.

11. Freehold Property

Mothers' Union owns the freehold property in Westminster consisting of the office premises and chapel, representing an original capital expenditure of £65,492 in 1925, this amount having been received by Mothers' Union from various sources, both home and overseas. The Trustees consider that the market value of the freehold property is in excess of the carrying cost in the Balance Sheet.

As explained in the statement of accounting policies, the cost of this property is shown in the Balance Sheet in accordance with the Statement of Recommended Practice on Accounting and Reporting by Charities.

12. Tangible Assets - (Group and Charity)

	Freehold Property £	Office Furniture & Equipment £	Membership database & website development £	Computer Equipment £	Total £
Cost					
1 January 2020	479,087	533,028	236,031	363,354	1,611,500
Additions	68,263	-	25,889	21,501	115,653
31 December 2020	547,350	533,028	261,920	384,855	1,727,153
Depreciation					
1 January 2020	58,970	511,338	45,708	280,748	896,764
Charge for year	3,263	8,180	25,169	27,722	64,334
31 December 2020	62,233	519,518	70,877	308,470	961,098
Net Book Value at 31 December 2020	485,117	13,510	191,043	76,385	766,055
Net Book Value at 31 December 2019	420,117	21,690	190,323	82,606	714,736

13. Capital commitments

There were no approved capital commitments at 31 December 2020 (2019: none).

14. Associated Charities

The Mothers' Union is active in 34 provinces of the worldwide Anglican Communion. Each of the provincial organisations is independent and accordingly their assets and results are not included in these accounts. The Charity is also at work in dioceses of the Church of England, the Church in Wales, the Church of Ireland and the Scottish Episcopal Church. Each diocesan organisation is autonomous and therefore their assets and results are not included in these accounts either.

15. Investments - (Group & Charity)

	Unrestricted Funds £	Restricted Fund Overseas £	Other Restricted Funds £	Total 2020 £	Total 2019 £
Market Value:					
At beginning of year	1,313,166	874,848	581,902	2,769,916	2,702,983
Disposal	-	-	-	-	(375,983)
Gains	(171,567)	(55,492)	10,455	(216,604)	442,916
At end of year	1,141,599	819,356	592,357	2,553,312	2,769,916
Being at market value:					
Fixed interest stocks	-	14,484	-	14,484	15,483
Investment trusts	1,121,580	820,140	573,678	2,515,398	2,721,108
Shares in UK listed Companies	20,020	3,410	-	23,430	33,325
	1,141,600	838,034	573,678	2,553,312	2,769,916
Cost of investments	138,463	108,199	41,897	288,559	288,559

All investments were in UK fixed interest stocks and investment trusts, and UK listed companies.

16. Debtors: Amounts falling due within one year

	2020 Group £	2020 Charity £	2019 Group £	2019 Charity £
Trade debtors	33,029	-	70,613	-
Amount due from subsidiary undertaking				
Deed of Covenant	-	-	-	114,628
Other	-	163,680	-	-
	33,029	163,680	70,613	114,628
Staff season ticket and other loans	811	811	8,255	8,255
Other debtors	87,133	87,133	78,948	78,948
Prepayments	64,148	64,148	53,442	53,442
	185,121	315,772	211,258	255,273

17 (a) Creditors: Amounts falling due within one year

	2020	2020	2019	2019
	Group	Charity	Group	Charity
	£	£	£	£
Pension deficit due within 1 year	68,696	68,696	78,222	78,222
Trade creditors	145,098	96,501	218,965	205,203
Other taxation	48,950	38,833	55,483	38,089
Other creditors	29,713	29,713	108,763	108,763
Deferred income	76,510	26,082	19,164	19,164
Accruals	286,462	238,811	346,967	284,610
	<u>655,429</u>	<u>498,636</u>	<u>827,564</u>	<u>734,051</u>

(b) Creditors: Amounts falling due after more than one year

	Charity and Group	
	2020	2019
	£	£
Pension Deficit	220,304	260,608
The total pension deficit is repayable over the following period		
Within 1 year	68,696	78,222
Between 1 and 2 years	68,422	66,245
Between 2 and 5 years	151,882	184,837
	<u>289,000</u>	<u>329,304</u>

(c) Deferred Income

	Balance at 1 January 2020	Released during the year	Deferred during the year	Balance at 31 December 2020
	£	£	£	£
Deferred Income	19,164	(19,164)	76,510	76,510
2019 comparative	Balance at 1 January 2019	Released during the year	Deferred during the year	Balance at 31 December 2019
	£	£	£	£
Deferred Income	94,710	(94,710)	19,164	19,164

Deferred income represents income that was received during the year, for subscriptions relating to the publications, which have not been sent to subscribers and other income received in advance.

18. Stocks

	2020		2019	
	Group	Charity	Group	Charity
	£	£	£	£
Goods for resale	40,464	2,550	42,262	2,550
	<u>40,464</u>	<u>2,550</u>	<u>42,262</u>	<u>2,550</u>

19. Restricted Funds

The income funds of the Charity include restricted funds comprising the unexpended balances of donations and grants held on trust to be applied for specific purposes. The details of these funds are as follows:

	Balance at 1 January 2020 £	Income £	Expenditure £	Investment Gains £	Transfers £	Balance at 31 December 2020 £
Overseas Fund	675,981	215,607	(399,127)	(55,492)	(59,407)	377,562
Other Restricted Funds						
Special Regional Meetings	(59,407)	-	-	-	59,407	-
Relief	856,955	38,708	(210)	-	-	895,453
Overseas Provident	519,418	19,452	(33,350)	10,455	-	515,975
Britain & Ireland Development Fund	54,177	11,064	(44,965)	-	-	20,276
MSH Fund	28,686	1,376	-	-	-	30,062
Other Funds	14,008	25,794	(39,094)	-	-	708
	1,413,837	152,642	(117,619)	10,455	59,407	1,518,722
Total Restricted Funds	2,089,818	368,249	(516,746)	45,037	-	1,896,284

Other Funds includes two individual funds comprising the Away From It All Fund and The Chapel Fund where the fund balances and income, expenditure, gains or losses on investments are less than £7,000 per fund. A brief description of the purpose of each fund is given below:

Fund	Purpose
Overseas Fund	To support the Charity's work in communities worldwide through Mothers' Union dioceses
Special Regional Meetings	To pay for the worldwide Special Regional Meetings
Relief	To give emergency relief to families whose lives have met with adversity
Overseas Provident	To pay for retirement and health costs for overseas Mothers' Union workers, where adequate local arrangements do not exist
Britain & Ireland Development Fund	Support the Charity's work in communities in Britain and Ireland through its Mothers' Union dioceses
DRC 2021	To fund the 2021 literacy and education project in DRC
MSH Fund	To support refurbishment work relating to Mary Sumner House
Other Away From It All Fund	To help disadvantaged families to have holidays in Britain and Ireland
Chapel Fund	To pay for the upkeep of the Chapel in Mary Sumner House

19. Restricted Funds (continued)

Comparative fund movements: for 2019	Balance at 1 January 2019 £	Income £	Expenditure £	Investment Gains £	Balance at 31 December 2019 £
Overseas Fund	627,506	402,064	(482,914)	129,325	675,981
Other Restricted Funds					
Special Regional Meetings	-	7	(59,414)	-	(59,407)
Relief	775,798	81,214	(57)	-	856,955
Overseas Provident	459,990	18,105	(48,216)	89,539	519,418
Britain & Ireland Development Fund	55,596	26,055	(27,474)	-	54,177
MSH Fund	28,686	-	-	-	28,686
Other Funds	11,843	2,714	(549)	-	14,008
	1,331,913	128,095	(135,710)	89,539	1,413,837
Total Restricted Funds	1,959,419	530,159	(618,624)	218,864	2,089,818

20. Analysis of Group Net Assets between Funds

	Unrestricted Fund 2020 £	Overseas Restricted Fund 2020 £	Other Restricted Fund 2020 £	Total 2020 £
Fixed Assets	766,055	-	-	766,055
Investments	1,141,599	819,356	592,357	2,553,312
Current Assets/Liabilities	(202,798)	(441,794)	926,365	281,773
Long term Liabilities	(220,304)	-	-	(220,304)
Net Assets	1,484,552	377,562	1,518,722	3,380,836

2019 comparative

	Unrestricted Fund 2019 £	Overseas Restricted Fund 2019 £	Other Restricted Fund 2019 £	Total 2019 £
Fixed Assets	714,736	-	-	714,736
Investments	1,313,166	874,848	581,902	2,769,916
Current Assets/Liabilities	(823,355)	(198,867)	831,935	(190,287)
Long term Liabilities	(260,608)	-	-	(260,608)
Net Assets	943,939	675,981	1,413,837	3,033,757

Trustees

In office throughout the period

Sheran Harper
 Elisabeth Crossman
 Nicola Sweatman
 Catherine Hilton
 Jennifer Barton
 Elizabeth Butler
 Thembsie Mchunu
 Kathleen Snow
 Roshini Mendis
 Paul Hindle
 Mary Kamwati
 Marie-Pierrette Bezara

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