



# Mothers' Union Annual Report and Accounts 2023

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**Bringing about transformational  
change and hope**

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**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 150<sup>th</sup> 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](https://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 by 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 26<sup>th</sup> 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
<b>Compliance Risk</b> 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"> <li>• A suite of policies and procedures is in place to help address risks arising from MU activities, staff and members.</li> <li>• Regular review of compliance by relevant Board sub committees</li> <li>• An ongoing review of Safeguarding within the movement, overseen by a Board Committee</li> </ul>
<b>Sustainability of Income</b> 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"> <li>• A new active Fundraising Strategy, adopted in 2023 is now being Implemented in 2024, to develop income both inside and outside traditional membership sources</li> <li>• We continue to work with affiliate provinces worldwide to increase contributions towards the needs of the central Charity</li> <li>• Options for maximising income generated by Mary Sumner House remain under active consideration. Planning permission held for potential expansion.</li> </ul>
<b>Systems Risks</b> Obsolete CRM enhancing risks of inaccurate data recording and reporting	<ul style="list-style-type: none"> <li>• New CRM procurement process completed in Q1 2024. Design and build phase underway. Expected completion and Go live in Q1 of 2025</li> </ul>
<b>Competition</b> Many charities are competing for the same sources of income	<ul style="list-style-type: none"> <li>• A new fundraising strategy was adopted in 2023 leveraging updated key messaging which in turn is being rolled out in 2024.</li> <li>• Ensuring project design is optimised to maximise opportunities to access grant funding.</li> <li>• Where appropriate, we will partner rather than compete with others to ensure best use of our collective resources</li> </ul>
<b>Cash flow Risk</b> Ongoing activities, a number of new strategic projects and high levels of inflation continue to place pressure on cashflow	<ul style="list-style-type: none"> <li>• Detailed consideration of cashflow requirements when setting annual budgets including identification of anticipated pinch points</li> <li>• Creation of a cashflow strategy to address anticipated cashflow pinch points ahead of time and Regular review of cashflow as part of management reporting</li> </ul>

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

## 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)

<b>Free Reserves at 31/12/23</b>	<b>£ 1,107,373</b>
----------------------------------	--------------------

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

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 2023 £	2022 £	The charity 2023 £	2022 £
<b>Fixed assets:</b>					
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>
<b>Current assets:</b>					
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>
<b>Liabilities:</b>					
Creditors: amounts falling due within one year	17	(1,123,330)	(372,303)	(1,078,861)	(340,827)
<b>Net current assets</b>		<u>604,855</u>	<u>311,604</u>	<u>604,843</u>	<u>364,945</u>
<b>Total net assets</b>		<u>3,875,834</u>	<u>3,561,271</u>	<u>3,875,834</u>	<u>3,614,624</u>
<b>Funds:</b>	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>
<b>Total funds</b>		<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 £	£
<b>Cash flows from operating activities</b>					
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)	
<b>Net cash (used in) / provided by operating activities</b>			<b>711,417</b>		<b>(495,683)</b>
<b>Cash flows from investing activities:</b>					
Dividends, interest and rents from investments		315,914		224,467	
Purchase of fixed assets		(27,382)		(85,449)	
<b>Net cash provided by investing activities</b>			<b>288,532</b>		<b>139,018</b>
<b>Change in cash and cash equivalents in the year</b>			<b>999,949</b>		<b>(356,665)</b>
Cash and cash equivalents at the beginning of the year			<b>447,143</b>		<b>803,808</b>
<b>Cash and cash equivalents at the end of the year</b>			<b>1,447,092</b>		<b>447,143</b>
<b>Analysis of cash and cash equivalents and of net debt</b>					
		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	
<b>Total cash and cash equivalents</b>		<b>447,143</b>	<b>999,949</b>	<b>1,447,092</b>	

**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.

2 Income from subscriptions, donations & legacies

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

3 Income from investments

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



**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
	<b>322,162</b>	<b>1,240,474</b>	<b>700,778</b>	<b>2,263,415</b>

*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
	<b>190,254</b>	<b>1,029,144</b>	<b>685,308</b>	<b>1,904,706</b>

## 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
	<b>68,541</b>	<b>373,537</b>	<b>176,984</b>	<b>81,716</b>	<b>700,778</b>

*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
	<b>92,363</b>	<b>152,365</b>	<b>294,642</b>	<b>145,938</b>	<b>685,308</b>

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
	<u>68,541</u>	<u>92,363</u>

**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

**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
	<b>1,122,546</b>	<b>1,072,251</b>
Additional pension costs: decrease to deficit contribution (note 19)	–	(202,304)
	<b>1,122,546</b>	<b>869,947</b>
Less:		
Recharged to subsidiary undertaking	(163,440)	(197,321)
Net salary expenditure, borne by the Charity	<b>959,106</b>	<b>672,626</b>

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

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 £
<b>Cost</b>				
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
<b>Depreciation</b>				
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
<b>Net book value</b>				
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)
<b>Gross profit</b>	<b>223,728</b>	<b>171,549</b>
Administrative expenses	(141,410)	(144,237)
<b>Profit on ordinary activities before interest and taxation</b>	<b>82,318</b>	<b>27,312</b>
Interest receivable and similar income	3,176	428
<b>Profit on ordinary activities before taxation</b>	<b>85,494</b>	<b>27,740</b>
Taxation on profit on ordinary activities	–	–
<b>Profit for the financial year</b>	<b>85,494</b>	<b>27,740</b>
<b>Retained earnings</b>		
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)	–
<b>Total retained earnings carried forward</b>	<b>–</b>	<b>(53,353)</b>

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)
<b>Reserves</b>	<b>12</b>	<b>(53,341)</b>

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
	28,052	26,928	2,550	2,550

### 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
	253,041	209,836	444,275	387,696

### 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	–
	1,123,330	372,303	1,078,861	340,827

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)
Balance Sheet Liability as at 31 December	-	-

\*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 accountants. 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.

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
<b>Net assets 31 December 2023</b>	<b>427,327</b>	<b>1,650,055</b>	<b>1,798,452</b>	<b>3,875,834</b>

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)
<b>Net assets 31 December 2022</b>	<b>324,650</b>	<b>1,610,257</b>	<b>1,626,364</b>	<b>3,236,621</b>

21a Movements in funds (current year)

	At 1 January 2023 £	Income & gains £	Expenditure & losses £	Investment Gains £	Transfers £	At 31 December 2023 £
<b>Restricted funds:</b>						
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
<b>Total restricted funds</b>	<b>1,626,364</b>	<b>546,279</b>	<b>(409,357)</b>	<b>35,166</b>	<b>–</b>	<b>1,798,452</b>
<b>Unrestricted funds:</b>						
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
<b>Total designated funds</b>	<b>324,650</b>	<b>282,420</b>	<b>(220,600)</b>	<b>40,858</b>	<b>–</b>	<b>427,327</b>
<b>General funds</b>	<b>1,610,257</b>	<b>2,204,600</b>	<b>(2,164,412)</b>	<b>(391)</b>	<b>–</b>	<b>1,650,055</b>
<b>Total unrestricted funds</b>	<b>1,934,907</b>	<b>2,487,020</b>	<b>(2,385,012)</b>	<b>40,467</b>	<b>–</b>	<b>2,077,382</b>
<b>Total funds</b>	<b>3,561,270</b>	<b>3,033,299</b>	<b>(2,794,369)</b>	<b>75,633</b>	<b>–</b>	<b>3,875,834</b>

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
	£	£	£	£	£	£
<b>Restricted funds:</b>						
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
<b>Total restricted funds</b>	<b>1,782,289</b>	<b>365,977</b>	<b>(456,094)</b>	<b>(65,808)</b>	<b>–</b>	<b>1,626,364</b>
<b>Unrestricted funds:</b>						
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
<b>Total designated funds</b>	<b>306,427</b>	<b>197,100</b>	<b>(90,027)</b>	<b>(88,850)</b>	<b>–</b>	<b>324,650</b>
<b>General funds</b>	<b>1,677,635</b>	<b>1,920,146</b>	<b>(1,913,936)</b>	<b>(73,591)</b>	<b>–</b>	<b>1,610,257</b>
<b>Total unrestricted funds</b>	<b>1,984,062</b>	<b>2,117,248</b>	<b>(2,003,963)</b>	<b>(162,441)</b>	<b>–</b>	<b>1,934,907</b>
<b>Total funds</b>	<b>3,766,351</b>	<b>2,483,225</b>	<b>(2,460,057)</b>	<b>(228,248)</b>	<b>–</b>	<b>3,561,271</b>

**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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'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