



# Mothers' Union Annual Report & Accounts 2024

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# Mothers' Union

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### Who we are

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

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

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

### How we work

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

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

Our three core pillars of transformation are:

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

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

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



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## Worldwide President's Update

### "Stronger Together"

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

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

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

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

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

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

**Kathleen Snow**

Mothers' Union's Worldwide President

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## Chief Executive Report

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

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

This report highlights just a few inspiring examples, including:

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

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

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

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

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

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

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

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

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

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

**Bev Jullien**  
**CEO**

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### Our worldwide impact in 2024

In 2024:

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

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### Looking to the Future

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

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

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

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

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

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

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

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



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

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

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

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### Ending violence: building stronger, safer communities

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

#### UK Prison work: Compassion in difficult times

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

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

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

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

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

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

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

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

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

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

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### Ending injustice: speaking truth to power

#### Ending Injustice: speaking truth to power

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

#### Gender equality to empower all women and girls

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

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

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

#### Equality means access to good healthcare and wellbeing

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

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

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

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

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

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



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

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

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

#### Literacy Circles

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

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

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

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

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

### **Machozi's story**

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

### **Savings Groups**

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

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

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

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### **Agatha's Story**

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

### **Providing Sustainable Futures through Farming**

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

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

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

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

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

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

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

### **Facilitator's Story**

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

## **Membership in Britain and Ireland**

### **Reaching out to Diaspora Communities**

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

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

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

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### **AFIA – Away from it All holidays**

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

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

### **Safeguarding**

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

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

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

### **Responding to Local Need**

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

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



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

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

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

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### Fundraising

#### Fundraising and Income in 2024

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

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

#### Fundraising Investment Strategy

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

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

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

#### Standards and Compliance

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

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

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

#### CRM Project

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

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### Complaints and Suppressions

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

## Campaigning

### Empower Her Literacy Campaign

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

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

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

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

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

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

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

### **International Women's Day, every day**

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

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

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

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

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

### **RISE UP**

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

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

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

# Mothers' Union

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

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

### **A Bold Response to a Hidden Crisis**

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

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

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

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

### **UNCSW**

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

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



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### 16 Days of Activism

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

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

Highlights included:

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

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

### Governance

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

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

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

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

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

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

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

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

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

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### Organisational Structure

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

### Staffing and Remuneration

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

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

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

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

### Public Benefit

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

### Risk Management

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

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

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

Category of Risk and Description	Steps taken to mitigate residual risk
<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 2024-2026, 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>HR Risks</b> The charity has a small staff team, meaning risks arising from staff departures and absences are particularly pronounced.	<ul style="list-style-type: none"> <li>• In-house HR function</li> <li>• Extended notice periods for senior staff</li> <li>• Regular benchmarking of pay and benefits</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 2024-26.</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>
<b>Investment Risk</b> Risk of significant declines in investment values/ income	<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> </ul>

## Mothers' Union Annual Report and Accounts 2024

	<ul style="list-style-type: none"> <li>• Stated intention to move towards budgeting for surpluses of sufficient size to readily absorb foreseeable fluctuations in investment income</li> </ul>
<b>Disaster Risk</b> Fire/flooding/pandemic/terrorist attack risk	<ul style="list-style-type: none"> <li>• Insurance cover and the disaster recovery plan help to manage these risks</li> <li>• Ongoing 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

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

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

#### Financial Performance

##### Income

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

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

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

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

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

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

### **Expenditure and Losses**

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

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

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

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

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

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

### **Gains and losses**

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

### **Financial Position**

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

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

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

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

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

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

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

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

### **Capital Expenditure**

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

### **Future Financial Plans**

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

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

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

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

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

### **Financial Control Environment**

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

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

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

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

### **Investment Policy**

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

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

### **Reserves and Fund Accounting**

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

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

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<b>Total Funds at 31/12/24</b>	<b>£ 4,176,664</b>
<b>Less total restricted funds</b>	<b>£ (2,205,135)</b>
<b>Less total designated funds</b>	<b>£ (517,723)</b>
<b>Less unrestricted tangible fixed assets</b>	<b>£ (779,059)</b>
<b>Free Reserves at 31/12/24</b>	<b>£ 674,747</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 £674,747, which is slightly below the lower end of the range the Trustees believe is appropriate.

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

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

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

### STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- follow applicable accounting standards, and

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

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

### **Provision of information to auditors**

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

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

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

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

**Kathleen Snow**

**Worldwide President and Trustee**

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

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## Opinion

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

In our opinion, the financial statements:

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

## Basis for opinion

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

## Conclusions relating to going concern

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

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

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



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

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## Other Information

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

We have nothing to report in this regard.

## Matters on which we are required to report by exception

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

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

## Responsibilities of trustees

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

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

## Auditor's responsibilities for the audit of the financial statements

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

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

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

### Capability of the audit in detecting irregularities

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

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

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

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- 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.

Noelia Serrano

Date 31 October 2025

Sayer Vincent LLP, Statutory Auditor

110 Golden Lane, LONDON, EC1Y 0TG

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

# The Mothers' Union

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

For the year ended 31 December 2024

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

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

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

Kathleen Snow  
Worldwide President and Trustee

The Mothers' Union

Consolidated statement of cash flows

For the year ended 31 December 2024

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

**i) Grants payable**

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



**1 Accounting policies (continued)**

**j) Tangible fixed assets**

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

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

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

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

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

**k) Investments**

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

**Investments in subsidiaries**

Investments in subsidiaries are at cost.

**l) Stocks**

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

**m) Debtors**

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

**n) Short term deposits**

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

**o) Cash at bank and in hand**

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

**p) Creditors and provisions**

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

**q) Financial instruments**

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

**r) Pension Costs**

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

## 2 Income from subscriptions, donations & legacies

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

## 3 Income from investments

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

**4 Expenditure**

a) Analysis of charitable activities

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

2023 comparatives

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

b) Analysis of Support Costs

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

2023 comparatives

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

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

4 Expenditure (continued)

c) Grant Payments

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

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

d) Analysis of Governance Costs

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

**5 Net income for the year**

This is stated after charging:

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

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

Staff costs were as follows:

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

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

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

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

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

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

**7 Staff numbers**

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

**8 Related party transactions**

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

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

## 9 Taxation

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

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

## 10 Tangible fixed assets

### The group and charity

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

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

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

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

All of the above assets are used for charitable purposes.

## 11 Investments

### The group and charity

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

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

## The Mothers' Union

### Notes to the financial statements

For the year ended 31 December 2024

#### 12 Subsidiary undertaking

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

The interests of Mothers' Union are:

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

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

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

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

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

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

The aggregate of the assets, liabilities and reserves was:

Assets	196,330	274,017
Liabilities	(196,318)	(274,005)
<b>Reserves</b>	<b>12</b>	<b>12</b>

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

## The Mothers' Union

### Notes to the financial statements

For the year ended 31 December 2024

#### 13 Parent charity

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

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

#### 14 Associated Charities

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

#### 15 Stocks

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

#### 16 Debtors

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

#### 17 Creditors: amounts falling due within one year

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



## 18 Pension schemes

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

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

### Defined Benefits Scheme

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

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

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

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

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

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

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

The movement in the provision is set out below:

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

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

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

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

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

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

#### **Pension Builder Scheme**

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

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

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

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

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

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

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

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

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

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

#### **19 Contingent liability**

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

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

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

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

	Designated Funds £	Unrestricted General Funds £	Restricted Funds £	Total funds £
Tangible fixed assets	–	542,682	–	542,682
Investments	–	1,252,025	1,476,272	2,728,297
Net current assets	427,327	(144,652)	322,180	604,855
<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>

21a Movements in funds (current year)

	At 1 January 2024 £	Income & gains £	Expenditure & losses £	Investment Gains £	Transfers £	At 31 December 2024 £
<b>Restricted funds:</b>						
Relief	864,817	–	(11,373)	–	–	853,444
Overseas Provident	529,926	23,236	(3,297)	14,835	–	564,700
Britain & Ireland Development Fund	10,318	–	(1,354)	–	–	8,964
DRC 2021	5,021	–	–	–	–	5,021
GBV 2022	4,000	–	(1,485)	–	–	2,515
SS 2023	46,781	–	(46,781)	–	–	–
Tanzania KSC 2024	25,576	–	(25,576)	–	–	–
Burundi 2025	–	91,200	(1,572)	–	–	89,628
MSH Fund	31,155	841	–	–	–	31,996
Five Talents	–	88,125	(88,105)	–	–	20
ERD Funds	(10,219)	71,307	(29,117)	–	–	31,971
Community of St Denys Funds	277,000	362,000	(108,000)	–	–	531,000
Other Funds	14,077	141,328	(69,529)	–	–	85,876
<b>Total restricted funds</b>	<b>1,798,452</b>	<b>778,037</b>	<b>(386,189)</b>	<b>14,835</b>	<b>–</b>	<b>2,205,135</b>
<b>Unrestricted funds:</b>						
Designated funds:						
Overseas	293,421	163,779	(154,076)	21,995	–	325,118
Relief	58,934	18,459	–	–	–	77,393
Britain & Ireland Development Fund	37,643	32,354	(4,547)	–	–	65,450
Other Funds	37,329	12,440	(7)	–	–	49,762
<b>Total designated funds</b>	<b>427,327</b>	<b>227,033</b>	<b>(158,631)</b>	<b>21,995</b>	<b>–</b>	<b>517,723</b>
<b>General funds</b>	<b>1,650,055</b>	<b>2,116,468</b>	<b>(2,340,145)</b>	<b>27,428</b>	<b>–</b>	<b>1,453,806</b>
<b>Total unrestricted funds</b>	<b>2,077,382</b>	<b>2,343,501</b>	<b>(2,498,776)</b>	<b>49,422</b>	<b>–</b>	<b>1,971,529</b>
<b>Total funds</b>	<b>3,875,834</b>	<b>3,121,538</b>	<b>(2,884,965)</b>	<b>64,257</b>	<b>–</b>	<b>4,176,664</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 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)
Community of St Denys Funds	-	362,000	(85,000)	-	-	277,000
Other Funds	46,125	20,669	(52,717)	-	-	14,077
<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>

**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)

**Oher 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 2024 (2023: none).

# Other Information

## Trustees

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

Worldwide President (Chair)

– Kathleen Snow

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

– Joy Hla Gyaw

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

– (Phylis) Ephena Matthew (from July 2025)

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

– Dorothy G Siep

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

– The Revd Mercy Wanjiru

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

– The Revd Maria van Staden

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

– Estelle Dibo

Zonal Trustee for Zone G (Canterbury)

– Julia Jamieson

Zonal Trustee for Zone H (York)

– Dr Deb Lee

Zonal Trustee for Zone I (All-Ireland)

– (Elizabeth) June Butler

Zonal Trustee for Zone J (Scotland)

– The Revd (Kathleen) Ann Wren

Zonal Trustee for Zone K (Wales)

– Lowrie Washington Jones

Safeguarding (Co-opted member)

– Dr Lizabeth Gailer

Independent Policy Trustee (Co-opted)

– Mathilde Nkwirikiye

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

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

**Registered Office**

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

**Auditors**

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

**Bankers**

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

**Solicitors**

BDB Pitmans LLP  
50 Broadway,  
London SW1H 0BL

**Investment Managers**

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

CCLA Investment Management Ltd  
80 Cheapside,  
London EC2V 6D



## Literacy programme

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

**I want to go far."**

**Mothers' UNION**  
Christian care for families

Mary Sumner House  
24 Tufton Street  
London SW1P 3RB  
**020 7222 5533**  
[www.mothersunion.org](http://www.mothersunion.org)

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