



**Diocese of
St Edmundsbury
& Ipswich**

**Mothers' Union
Diocese of St Edmundsbury & Ipswich
REPORT AND FINANCIAL STATEMENTS**

Year ended 31st December 2024

Mothers' Union - Diocese of St Edmundsbury & Ipswich (249726)

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Mothers' Union - Diocese of St Edmundsbury & Ipswich (249726)

CHARITY INFORMATION

Year to 31st December 2024

Charity Name: Mothers' Union - (Diocese of St Edmundsbury & Ipswich Branch)

Charity Registration Number: 249726

Governing Document: The charity is governed by a Royal Charter dated 15th June 1926, amended by a supplemental Charter dated 5th September 1974. Mothers' Union in the Diocese of St Edmundsbury & Ipswich is an autonomous body affiliated to Mothers' Union worldwide. It is bound by the central constitution of Mothers' Union, in so far as it relates to the activities of a Diocese. The charity has its own Diocesan constitution dated 17th March 2021. The affairs of the Mothers' Union in the Diocese of St Edmundsbury & Ipswich are managed by the Board of Trustees, appointed by the membership, for a period of 3 years.

Principal Business Address: The charity does not have a permanent place of business. All Trustees and Officers are volunteers and work from home.
Correspondence Address: Jeanette Appleton, Diocesan President, "Field View", Hadleigh Road, Holton St Mary, Colchester, Suffolk, CO7 6NP

Trustees:	Linda Ginn MBE	Diocesan President
	Jeanette Appleton	Vice President
	Sandra Griffiths	Elected Trustee & Ipswich Area Rep
	Val Jeffreys	Elected Trustee & AFIA Rep
	Sue Norrington	Elected Trustee & Diocesan Members Rep

Officers:	Beryl Mee	Diocesan Secretary
	Clare Thomas	Membership Secretary, Safeguarding Officer, MU Enterprises Rep & Webmaster
	Amanda Langan	Diocesan Treasurer
	Rev Catherine Forsdike	Diocesan Chaplain
	Cathie McGregor	Social Policy & Crafts Rep
	Christine Ward	Clewer & Modern Day Slavery Rep
	Janice Brett	Worldwide Rep
	Monica Twaits	Indoor Members Rep
	Margaret Rollins	Over 90s Members Rep

Independent Examiner: Jonathan Beards, MAAT AATQB
Licensed Accountant regulated by AAT
7 Crawford Lane
Kesgrave
Ipswich
Suffolk
IP5 2GY

Bankers: CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Mothers' Union - Diocese of St Edmundsbury & Ipswich (249726)
TRUSTEES' REPORT
Year to 31st December 2024

The Trustees present their Annual Report and the Financial Statements for the year ended 31st December 2024.

Reference and Administrative Details

These are set out on page one.

Trustees

The Trustees who served during the year are:

Linda Ginn MBE
Jeanette Appleton
Sandra Griffiths
Val Jeffreys
Sue Norrington

Structure, Governance and Management

This is set out on page one.

The work of the charity is overseen by the Board of Trustees with some day to day matters being delegated to the Diocesan Secretary, Diocesan Treasurer and other Officers. The Board of Trustees meet on a regular basis during the year, with the AGM and Council Meetings being open to all members to attend. They manage the affairs of the charity in accordance with the charity's constitution as set out on page one.

Risk Management

The major risks to which the Charity is exposed, as identified by the Trustees, are reviewed regularly and actions are taken to mitigate such risks. The Charity has a number of published policies to address the risks including, Safeguarding, Food Safety, Health & Safety, Making Soft Toys, Retention of Records, Data Protection, Insurance, Charity Reporting & Accounting Requirements, Gift Aid and Reserves. A review of the policies is carried out every 3 years. Risk assessments, as required by our insurance policy, are carried out for each venue when it is used for MU activities. A pre-event checklist is also available.

Aims and Objectives

Mothers' Union is a Christian charity that seeks to support families worldwide. The vision of Mothers' Union is of a world where God's love is shown through loving, respectful and flourishing relationships. The aim and purpose of the charity is to demonstrate the Christian faith in action by the transformation of communities worldwide through the nurture of family, in its many forms.

Our Aims and Objectives are:

- To uphold Christ's teaching on the nature of marriage and to promote its wider understanding;
- To encourage parents to bring up their children in the faith and life of the Church;
- To maintain a worldwide fellowship of Christians united in prayer, worship and service;

- To promote conditions in society favourable to stable family life and the protection of children; and
- To help those whose family life has met with adversity.

We achieve this by:

- Developing prayer and spiritual growth in families;
- Supporting worldwide projects through fundraising and prayer support;
- Promoting national campaigns to address issues of domestic abuse and gender-based violence; and
- Resourcing our members to take practical action to improve conditions for families in the communities in which they live.

Mothers' Union is firmly rooted in a voluntary ethos. Its governance, leadership, and activities are driven by, and undertaken through, its members.

Funding

The charity's funding comes from the following sources:

- Members' subscriptions - the Diocesan portion of which helps to cover our governance costs;
- Donations - throughout the year from individual members to support the work of the Mothers' Union;
- Legacies - bequests made by individuals to support the work of the Mothers' Union;
- Fundraising - by branches for local, diocesan and worldwide projects; and
- Mothers' Union Enterprise - a grant is received from the central charity based on the value of orders received from this charity.

Financial Review

The results for the year are set out on pages 7 - 10.

Review of Achievements and Performance - Diocesan President's Report

When planning our activities during the year, the Trustees have regard to the guidance on public benefit issued by The Charity Commission. The Trustees review the financial position of the charity regularly, including forecasts of cashflow, and have assured themselves that the charity is a going concern.

Making a difference in 2024

The theme for the 2022 to 2024 Triennium was **Transformation - Now!** Mothers' Union members continue to show amazing resilience, responsiveness and adaptability. The aim was to build on this experience to transform Mothers' Union to be relevant for 21st century life.

Over the past twelve months a review was undertaken of our structures. The roles of area reps were retired and they were replaced with cluster groups.

The role of Diocesan Treasurer was split into a job share of Diocesan Finance Officer and Diocesan Bookkeeper.

Following changes in Church of England Safeguarding Mothers' Union have set up their own Safeguarding training and have appointed a Safeguarding Officer at the central charity. This charity has its own Safeguarding Officer.

A new way of joining Mothers' Union was approved and Friend of Mothers' Union is now an option for people who are not able to commit to being a member, but who want to support our aims and objectives. A Friend of Mothers' Union pays the same subscription and receives the Connected magazine and prayer diary, but they are not able to vote in meetings or hold the role of an officer.

Making a difference through new ways of meeting

For our branches and Mothers' Union members 2024 has been as busy as ever as. In March 2024 we held our first Members' Day in Martlesham. Sixty people attended from across the diocese and enjoyed a day of fellowship, worship, Bible study and workshops. By the end of 2024 a Members' Day with the theme of 'supporting grandparents of faith' had been planned for March 2025, in coordination with the diocesan Growing Younger team.

A new approach of having the AGM and Spring council meetings on the same morning has proved popular and will be continued going forward.

Mary Sumner Day was celebrated outdoors at Southwold on 9th August, with a service accompanied by a brass band. The plaque that was placed on the pier in Southwold some years ago was found and everyone who attended enjoyed a wonderful afternoon of fellowship and worship.

Over the summer months there were many "Summer of Hope" fundraising afternoon teas and events, all supporting the work of Mothers' Union worldwide. This is an annual appeal by the central charity with a different project chosen to benefit each year.

Making a difference by raising awareness

The national RISE-UP campaign has been well supported in our diocese with East Bergholt and Brantham and Fressingfield branches achieving Bronze Awards for their work to raise awareness of the issue of domestic abuse.

Our Modern Day Slavery rep Christine Ward reports that Mothers' Union is appreciated as being an active member of the diocesan wide team, coordinated by Mark Shard, who holds this brief at the moment.

There is a new initiative, entitled *United in Solace and Grace*, to incorporate trauma informed practice in our worship that is being led by Rev Jenny Seggar, Rural Dean, Samford Deanery. There is a particular emphasis on survivors of abuse and the input of this charity has been welcomed through prayers, and by keeping our eyes and ears open in our communities.

Making a difference through our projects and activities

The Board of Trustees met 4 times during the year, with 3 being in person meetings and one via Zoom to approve the 2023 Diocesan Consolidated Accounts. A combined AGM and Council meeting took place in April, with the second Council meeting taking place in November. The AGM and Council meetings are open to all members to attend.

We gave 4 grants totalling £2,111.15 from our AFIA (**A**way **F**rom **I**t **A**ll) fund for holidays and other trips during 2024. These grants support families whose lives have met with adversity. Towards the end of the year we were able to book a few days away in a cottage in North Norfolk for a family whose Mum had recently died from cancer.

We gave a total of £450 in school uniform grants during 2024 to two different families to help those who struggle to afford the cost of school uniform branded items.

Our outreach programme activities include gifts that we give, items that we sew or knit, service that we perform through lunch clubs and food banks, nurturing of faith through involvement in Messy Church and Open the Book activities, and time that we spend teaching life skills to others.

In 2024 over 2,000 individual craft items were made by our members including Seafarers knitted hats (766), Knitted angels for Suffolk cancer charities (50), Mini prayer shawls (41), Gel pillow cases (37), Drain bags (34) and much more besides.

Ipswich Hospital approached the charity for help when they needed covers for the gel pillows that are used on the Neonatal Unit. Some of our members had experience of working on neonatal units and were able to create a sewing pattern for these covers. The Suffolk Infant Feeding lead at the Hospital also approached the charity asking for knitted breasts to help new mothers with breast feeding. The target of 120 knitted breasts was exceeded during the year, meaning this project is on hold for the time being.

Our long running project to make Christmas cards for prisoners at HMP Highpoint resulted in 1,085 cards being made for the 2024 season. This work has been noticed by other prisons in our Diocese and we have been asked to expand the project to include both HMP Warren Hill and HMP Hollesley Bay prisons from 2025 onwards.

Expenses

Expenses are paid to Trustees and Officers for travel to meetings and costs involved with carrying out the work for the charity. No Trustee or Officer is paid for their time spent fulfilling their voluntary role.

Commissioned speakers, who travel to the charity's meetings, are paid travelling expenses.

Investment Powers and Policy

The charity has the power to invest in any way the Trustees wish, currently some funds are invested in interest bearing bank accounts.

Bank Accounts

There are two bank accounts held with CAF Bank, one current account and one instant access deposit account. There are also two accounts held with CCLA, both in the Church of England Central Board of Finance (CBF) portfolio. One is an investment account and the other is a deposit account. There is no specified notice period for withdrawals, however in the case of the investment account the actual value of monies received would depend on the state of the market at the point of instruction.

Interest

Interest from the two CAF Bank accounts and the CBF Investment account are paid either monthly or quarterly into the CAF Bank current account. The interest on the CBF Deposit account is automatically reinvested each quarter and an adjustment is made in the accounts to allow for this. The Trustees plan to change this next year so that interest earned quarterly on the CBF Deposit account funds is also paid into the current account, rather than being reinvested.

Reserves

At the end of the year the charity held £10,219 in the CBF Investment Fund and £5,051 in the CBF Deposit Fund, giving a nominal reserves amount totalling £15,270. The charity's operating / governance costs are low compared to many similar charities, particularly because it doesn't employ any staff and doesn't rent, or own, any property. The Trustees feel that this figure is more than adequate to cover ongoing costs and for any potential winding up costs, should that prove necessary in the future.

Central Charity

The Mothers' Union (Registered Charity Number 240531) operates in 84 countries worldwide. It is headquartered at Mary Sumner House, 24 Tufton Street, London SW1 3RB. Central subscriptions are collected by branches, and the Diocese, on behalf of Mothers' Union. The central charity portion of the full subscription rate is paid over regularly, together with any monies that have been fundraised specifically for centrally administered Designated Funds and projects.

Trustees' Responsibilities in relation to the Financial Statements

Charity law requires the Trustees to prepare Financial Statements for each financial year which give a true and fair view of the state of affairs of the charity, and of its surplus or deficit for that year. In preparing those Financial Statements the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable Accounting Standards and Statements of Recommended Practice have been followed, subject to any departures disclosed and explained in the Financial Statements; and
- Prepare the Financial Statements on the ongoing concern basis, unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the Financial Statements comply with the Charities Act 2011, as amended by the Charities Act 2022. 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.

This report was approved by the Board of Trustees on 17th September 2025 and signed on its behalf by:

Jeanette Appleton
Diocesan President

**Diocesan Receipts Account for year ending
31st December 2024**

	Total Funds 2024 £	Total Funds 2023 £
For Mary Sumner House (MSH)		
Literacy & Financial Education (Designated)	951	1,522
Britain & Ireland Development (Designated)	552	794
Overseas Relief Work (Designated)	50	465
Overseas Development (Designated)	1,068	1,457
Provident (Designated)	202	495
Mothers' Day Appeal	108	153
Summer of Hope Appeal	1,180	1,940
Christmas Appeal	320	0
Subscriptions 2025	6,885	0
Subscriptions 2024	5,393	5,911
Subscriptions 2023	126	5,054
General Funds	0	16
Sub Total	16,835	17,807

For Diocesan MU		
Easy Funding for AFIA (Designated)	195	223
AFIA (Designated)	705	520
Parenting (Designated)	100	728
Womens' Refuge (Designated)	300	300
Prisoners' Cards (Designated)	362	231
Indoor Members (Designated)	394	940
Diocesan Members (Designated)	430	580
Over 90s Members (Designated)	193	195
Ipswich Area (Designated)	643	519
North Suffolk Area (NSA) (Designated)	0	1,896
Gift Aid	0	0
Subscriptions 2025	984	0
Subscriptions 2024	939	1,028
Subscriptions 2023	21	843
Donations	28	149
General Fund	205	239
Hire of Hall	0	59
Church Services	186	152
Interest	697	579
Sundries	100	9
MUe Dividend	1,019	968
Sub Total	7,500	10,158

<i>Sub Total MSH and Diocese</i>	<i>24,335</i>
Deduct receipts from Branches (page 5)	15,834
Sub Total	8,501
Branch Receipts (page 5)	20,638
MUe Receipts	10,145
Grand Total	39,284

**Diocese Payments Account for year ending
31st December 2024**

	Total Funds 2024 £	Total Funds 2023 £
To Mary Sumner House (MSH)		
Literacy & Financial Education (Designated)	1,560	592
Britain & Ireland Development (Designated)	829	389
Overseas Relief Work (Designated)	60	600
Overseas Development (Designated)	1,666	985
Provident Fund (Designated)	445	245
Mothers' Day Appeal	108	153
Summer of Hope Appeal	1,287	1,833
Christmas Appeal	140	90
Subscriptions 2025	4,141	0
Subscriptions 2024	7,003	897
Subscriptions 2023	305	8,487
Subscriptions 2022	0	40
General Funds	0	16
Sub Total	17,543	14,327

Diocesan Payments

Easy Funding for AFIA (Designated)	0	0
AFIA (Designated)	2,411	954
Parenting (Designated)	150	0
Womens' Refuge (Designated)	310	314
Prisoners' Cards (Designated)	428	150
Indoor Members (Designated)	564	738
Diocesan Members (Designated)	468	361
Over 90s Members (Designated)	0	38
Ipswich Area (Designated)	580	1,126
North Suffolk Area (NSA) (Designated)	82	1,840
Gift Aid	0	0
Reserves for Distribution	0	149
General Fund	7,500	19
Trustees / Officers Expenses	138	93
Conferences	234	134
Re-imagining / Discovery Day	0	279
Purchase of feather flags	0	288
Hire of Hall	392	231
DBS Checks	158	145
Insurance	450	450
Church Services	225	
Postage	6	15
Printing & Stationery	142	154
Purchase of Leaflets	5	0
Website	42	56
Zoom Subscription	156	144
Bank Charge	61	60
Sundries	420	210
MUe Dividend	0	0
Transfer to Designated Funds from General Fund	200	850
Sub Total	15,121	8,798

<i>Sub Total</i>	<u>32,664</u>
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Petty Cash Payments	22
Branch Payments (page 5)	7,119
MUe Payments	10,039
Grand Total	<u>49,844</u>

Note: The branch payments exclude members' subscriptions and donations which are accounted for in the above analysis.

Mothers' Union - Diocese of St Edmundsbury & Ipswich 249726

Branch & Deanery Summary to 31st December 2024

		£		
RECEIPTS				
	Members' Subscriptions	7,698		
	Refreshments	1,886		
	Collections	1,338		
	Fundraising	4,903		
	Donations	892		
	MUe Materials	189		
	Outings	1,358		
	Other income	2,374		
	Total Receipts	<u>20,638</u>		
PAYMENTS			Payments to Diocese £	Other Payments £
Payments to Diocese Accounts				
	Members' Subscriptions		8,650	
	Donations		7,184	
Other Payments				
	Mue Materials			649
	MSH (paid direct)			856
	Speaker Expenses			686
	Postage & Stationery			209
	Hall Hire			605
	Refreshments			95
	Outings			1,441
	Other expenses			2,578
	Total Payments	<u>22,953</u>	<u>15,834</u>	<u>7,119</u>
	Net Payments	2,315		

FUND MOVEMENT SUMMARY

Monetary Resources at 1 January 2024 (Held by 25 Branches & 1 Deanery)	8,997
Net Payments	2,315
Monetary Resources at 31 December 2024 (Held by 22 Branches & 1 Deanery)	<u>6,682</u>

Note: Hadleigh, Walton St Mary and Ipswich St Margaret branches all closed their bank accounts. Ipswich St Margaret branch closed, Walton St Mary became a Fellowship Group and Hadleigh remained a branch, but without a bank account.

Mothers' Union - Diocese of St Edmundsbury & Ipswich 249726

Statement of Assets and Liabilities at 31st December 2024

	£
Diocesan Fund Balances at 31 December 2024	41,884
Branch & Deanery Balances at 31 December 2024	6,682
MU Enterprises Assets at 31 December 2024	<u>5,806</u>

Consolidated Balances **54,372**

Represented by:

CBF Church of England Investment Fund	10,219
CBF Church of England Deposit Account	5,051
CAF Bank Current Account	11,056
CAF Bank Gold Saver Account	15,559
Held by Branches & Deanery	6,682
MU Enterprises Stock & Bank Account	<u>5,806</u>

Consolidated Balances **54,372**

Liabilities owed to Mary Sumner House at 31st December 2024

Subscriptions		
For 2024	3,404	
For 2025	<u>2,744</u>	
		6,148

Donations

For MSH Designated Funds	955	
For MSH Appeals	<u>180</u>	
		1,135

Total **7,283**

Literature Account (MU Enterprises)

Stock at 31 December 2024	5,150
Bank Balance	533
Credit on MUe account with MSH	123
Cash	<u>0</u>

Total Assets **5,806**

Mothers' Union Diocesan Consolidated Accounts prepared and presented by
Amanda Langan, Diocesan Finance Officer
On 7th August 2025

Approved and authorised for issue by the Board of Trustees on
17th September 2025

Jeanette Appleton
Diocesan President & Chair of Trustees

Report to the Trustees of the Mothers Union of the Diocese of St Edmundsbury and Ipswich

Charity no: 249726

I report on the Accounts of the Mothers Union of the Diocese of St Edmundsbury and Ipswich for the year ended 31 December 2024, which are set out on pages 7 - 10.

Respective responsibilities of trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts in accordance with requirements of the Charities Act 2011 ("The Act").

I report in respect of my examination of the charity's accounts carried out under section 145 of The Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of The Act.

Basis of independent examiner's report

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out below.

Independent examiner's statement

I have completed my examination and confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

(1) accounting records were not kept in respect of the charity as required by section 130 of The Act; or

(2) the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with my examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Jonathan Beards, MAAT AATQB, licensed Accountant regulated by AAT
7 Crawford Lane
Kesgrave
Ipswich
Suffolk IP5 2GY

26th September 2025