

THE MOTHERS' UNION (DIOCESE OF CHELMSFORD)

England & Wales · Charity number 249736

Details

Other names	THE MOTHERS' UNION (DIOCESE OF CHELMSFORD BRANCH), CDMU
Status	Registered
Legal form	Other
Registered	1966-10-27
Register	View on the Charity Commission register

Contact

Address	81 Fremantle Road Ilford IG6 2BB
Phone	07889433925
Email	CDMUtreasurer@outlook.com
Website	muchelmsford.org.uk

Activities

Objects: THE MOTHERS UNION IS A WORLD-WIDE SOCIETY WHOSE AIM IS THE ADVANCEMENT OF THE CHRISTIAN RELIGION IN THE SPHERE OF MARRIAGE AND FAMILY LIFE;1) TO UPHOLD CHRIST'S TEACHING ON THE NATURE OF MARRIAGE AND TO PROMOTE ITS WIDER UNDERSTANDING. 2) TO ENCOURAGE [PARENTS TO BRING UP THEIR CHILDREN IN THE FAITH AND LIFE OF THE CHURCH. 3) TO MAINTAIN A WORLD-WIDE FELLOWSHIP OF CHRISTIANS UNITED IN PRAYER, WORSHIP AND SERVICE. 4) TO HELP THOSE FAMILY LIFE HAS MET WITH ADVERSITY

Activities: The advancement of the Christian religion in the sphere of marriage and family life.

Classification

- **How:** Makes Grants To Individuals, Provides Human Resources, Provides Services, Other Charitable Activities
- **What:** Education/training, Overseas Aid/famine Relief, Religious Activities, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, Other Defined Groups

Geography

- **Area of benefit:** DIOCESE OF CHELMSFORD
- Essex

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£89,198	£84,407	-	-
2023-12-31	£89,382	£83,845	-	-
2022-12-31	£62,033	£69,023	-	-
2021-12-31	£71,703	£66,375	-	-
2020-12-31	£41,657	£47,638	-	-

Trustees

Name	Role	Appointed
Caroline Elizabeth Wheeler		2025-01-01
Gillian Mary Hambleton		2025-01-01
MAXINE ELIZABETH PAUL		2022-01-01
Rosemary Margaret Gorton		2022-01-01
Tricia McCarthy		2017-09-01
Vivien Chapman		2025-01-01

THE MOTHERS' UNION (DIOCESE OF CHELMSFORD)

England & Wales - Charity number 249736

Accounts

CHELMSFORD DIOCESAN MOTHERS UNION

FINANCIAL STATEMENTS FOR THE YEAR ENDED December 31, 2024

Trustees

Mrs M Paul - Chair

Mrs J Bentley	(Reached the end of trusteeship on 31st December 2024)
Mrs M Knight	(Reached the end of trusteeship on 31st December 2024)
Mrs P M McCarthy	
Mrs R Gorton	
Mrs E J Marshall	(Reached the end of trusteeship on 31st December 2024)

Trustees appointed on 1st January 2025:

Mrs V Chapman
Mrs G Hambleton
Mrs C Wheeler

Registered Charity No. 249736

CHELMSFORD DIOCESAN MOTHERS UNION

Year ended 31 December 2024

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CHELMSFORD DIOCESAN MOTHERS' UNION
Charity No. 249736

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES FOR THE YEAR ENDED 31ST
DECEMBER 2024**

I report on the accounts of the Charity for the year ended 31st December 2024 as set out in the annexed sheets.

Respective responsibilities of trustees and examiner:

The Charity's trustees are responsible for the preparation of accounts. The Charity's trustees consider that an audit is not required under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145(5)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's statement:

My examination was carried out in accordance with the General Directions given by the Charity Commission. 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 in the statement below.

Independent examiner's statement:

In connection with my examination, no matter has come to my attention:

(i) which gives me reasonable cause to believe that, in any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act;
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities Act

have not been met: or

(ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Address: Hill House, 1 Smiths Court
High Road, Thornwood
Epping, Essex CM16 6BD

Date 7th July 2025

CHELMSFORD DIOCESAN MOTHERS' UNION

Report of the Trustees for the year ended 31 December 2024

Mothers' Union is a Christian mission organisation working through grassroots membership to support families and communities both in this country and around the world, and was incorporated by Royal Charter in 1926.

Vision (the essence of our work)

Our vision is of a world where God's love is shown through loving, respectful and flourishing relationships.

Aim & Purpose (what we want to achieve)

To demonstrate the Christian faith in action by the transformation of communities worldwide through the nurture of family in its many forms.

Mission (how we go about achieving our vision)

- Supporting and promoting marriage;
- Encouraging parents in their role to develop the faith of their children;
- Maintaining a worldwide fellowship of Christians united in prayer, worship and service;
- Promoting conditions in society favourable to stable family life and the protection of children;
- Helping those whose family life has met with adversity.

When planning our activities, we have considered the Charity Commission guidance on public benefit. We are confident our mission reflects this guidance.

Organisation

Chelmsford Diocesan Mothers' Union is now organised into 38 local Branches and 1 Diocesan Members Branch. In each of the branches, which coincide, in most instances, with church parishes, regular meetings are held, usually monthly, and additional events open to all members are held at Diocesan level.

Chelmsford Diocesan Mothers' Union is governed by a Trustee body, which meets at least four times a year. There are two Council Meetings each year, which all members are entitled to attend. One is preceded by a General Meeting, as required by the Charity Commission, at which the Annual Review and Summary of Accounts are presented.

Elections for all officers are held triennially. The next elections will take place in 2027.

Finance Review

We continue to be grateful to our members for contributing so generously to Mothers' Union projects:

£3428 was received into the Diocesan Account for the MSH General Fund and Fundraising Appeals, a decrease of £855 on the previous year.

Within the Diocese, AFIA received donations of £4010 with the expenditure for holidays and days out totalling £2819. The available funds in the AFIA restricted Account stands at £13390.

A Grant of £2500 for the financial year of April to March 2024/2025 was made by CAFCAS to the Contact Centre Fund, Expenditure totalled £4644 leaving a balance of £18792.

English for Women received grants and donations of £45073 and a total of £41292 was expended in running the project. The fund now stands at £32292.

During the year two branches closed and four more branches moved to the new MU Lite model of membership where members transfer to Diocesan membership, this prevented them from having to close due to the continuing problems with filling branch committee positions. A number of new members were enrolled in the year but there is still a real concern that the overall membership is declining year on year and key action points continue to be raised by the Trustees to attempt to turn this around, along with a constant review of operational expenses. The Trustees are very appreciative of and grateful for the hard work of the branch officers, branch contacts, members and volunteers without which the Charity would be unable to continue its work towards fulfilling the mission of The Mothers Union.

CHELMSFORD DIOCESAN MOTHERS UNION
Report of the Trustees for the year ended 31st December 2024 (contd)

Investment Policy

The Trustees have discretion to invest funds not immediately needed as they see appropriate. The Trustees have adopted a low risk policy of investing surplus funds in bank deposit accounts so that they are immediately available to meet the Charity's requirements.

Reserves Policy

As the charity is reliant on its membership income to meet administrative costs and this income is all received in the first quarter of the year, the Trustees consider it needs to retain sufficient free reserves to cover 12 months administrative costs.

Statement of Trustees Responsibilities

The Trustees are responsible for preparing the Trustees Report and the financial statements 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 of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and apply them constantly;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enabling them to ensure that the financial statements comply with the Charities Act, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Constitution of Chelmsford Diocesan Mothers' Union. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or any other irregularities.

Approved by the Trustees on 29th July 2025 2025 and signed as authorised on their behalf by:



Mrs M Paul

Chairman of Trustees

Date: 29-7-2025

CHELMSFORD DIOCESAN MOTHERS UNION

STATEMENT OF FINANCIAL ACTIVITIES For the year ended 31 December 2024

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £	Total Funds 2023 £
INCOMING RESOURCES						
Incoming resources from members and grants	2(a)	31,169	51,583	0	82,752	82,392
Other voluntary incoming resources	2(b)	1,950	0	0	1,950	2,771
Income from charitable and ancillary trading	2(c)	919	0	0	919	1,691
Other ordinary incoming resources	2(d)	2,821	0	0	2,821	2,124
Income from investments	2(e)	159	597	0	756	404
TOTAL INCOMING RESOURCES		<u>37,018</u>	<u>52,180</u>	<u>0</u>	<u>89,198</u>	<u>89,382</u>
RESOURCES USED						
Activities directly related to the work of the charity	3(a)	23,242	48,755	0	71,997	69,424
Fund-raising expenditure	3(b)	668	0	0	668	565
Costs of ancillary trading	3(c)	1,198	0	0	1,198	1,495
Management and administration	3(d)	10,544	0	0	10,544	12,361
Grants	3(e)	0	0	0	0	0
TOTAL RESOURCES USED		<u>35,652</u>	<u>48,755</u>	<u>0</u>	<u>84,407</u>	<u>83,845</u>
NET INCOME (OUTGOINGS)		1,366	3,425	0	4,791	5,537
RESOURCES FUNDS TRANSFER		0	0	0	0	0
NET MOVEMENT IN FUNDS		<u>1,366</u>	<u>3,425</u>	<u>0</u>	<u>4,791</u>	<u>5,537</u>
BALANCES BROUGHT FORWARD AT 1ST JANUARY 2024		70,264	62,006	0	132,270	126,733
BALANCES CARRIED FORWARD AT 31 DECEMBER 2024		<u>71,630</u>	<u>65,431</u>	<u>0</u>	<u>137,061</u>	<u>132,270</u>

All operations are continuing and there are no discontinued operations in either year.
There are no gains or losses other than those stated above.

The notes on pages 6 to 10 form part of these accounts.

CHELMSFORD DIOCESAN MOTHERS UNION

BALANCE SHEET AT 31 DECEMBER 2024

	Note	2024 £	2023 £
CURRENT ASSETS			
Debtors	7	24,795	27,203
Stock		531	599
Cash at bank and in hand		113,202	110,578
		<u>138,528</u>	<u>138,380</u>
CREDITORS: AMOUNTS FALLING			
DUE WITHIN ONE YEAR	8	<u>1,467</u>	<u>6,110</u>
NET CURRENT ASSETS		<u>137,061</u>	<u>132,270</u>
NET ASSETS		<u>137,061</u>	<u>132,270</u>
FUNDS			
Unrestricted		71,630	70,264
Restricted	10	65,431	62,006
Endowment		-	-
		<u>137,061</u>	<u>132,270</u>

Approved by the Trustees on 29-7-2025 and signed on its behalf by:

Maxine E. Paul

P. M. McCarthy

Maxine Paul
Diocesan President

Patricia McCarthy
Diocesan Treasurer

The notes on pages 6 to 10 form part of these accounts.

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

1 Accounting policies

The financial statements of the charity have been prepared in accordance with:

- Accounting and Reporting by Charities- Statement of Recommended Practice (SORP FRS102)
- and with Accounting Standards
- and with the Charities Act.

The financial statements have been prepared on the accruals basis and under the historical cost convention and include all funds for which the charity has financial responsibility.

Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from the endowment may be used either as restricted or unrestricted depending upon the purpose for which the endowment was established.

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the endowment or bequest, and (b) donations or grants received for a specific object or invited by the Trustees for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The Trustees do not usually invest separately for each fund.

Unrestricted funds represent the funds of the charity that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the charity.

Incoming Resources

Subscriptions from members are accounted for in the year for which they are due. Donations and income from fund-raising are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the Trustees are legally entitled to the amount due. All other income is recognised when it is receivable. All incoming resources are accounted for gross of related expenditure.

Resources used

Grants and donations are accounted for when paid over or when awarded, if that award creates a binding obligation on the Trustees. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

The charity has no fixed assets.

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS (continued) For the year ended 31 December 2024

2 INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds	
				2024 £	2023 £
2(a) <i>Incoming resources from members</i>					
Planned giving:					
Subscriptions	25,695	0	0	25,695	25,547
Income tax recoverable on subscriptions (Estimated)	-251	0	0	-251	1,523
Magazine subscriptions	0	0	0	0	0
Sundry donations	5,725	0	0	5,725	4,113
AFIA	0	4,010	0	4,010	3218
Contact Centres	0	2,500	0	2,500	4980
English for Women (Inclusive of Grants & Fund Matching)	0	45,073	0	45,073	43011
	<u>31,169</u>	<u>51,583</u>	<u>0</u>	<u>82,752</u>	<u>82,392</u>
2(b)					
<i>Other voluntary incoming resources</i>					
Grants & legacies	0	0	0	0	0
Other donations to Mothers Union	1,950	0	0	1,950	2,771
Fund-raising events	0	0	0	0	0
	<u>1,950</u>	<u>0</u>	<u>0</u>	<u>1,950</u>	<u>2,771</u>
2(c)					
<i>Income from charitable and ancillary trading</i>					
Sale of literature, badges and stationery	919	0	0	919	1,691
	<u>919</u>	<u>0</u>	<u>0</u>	<u>919</u>	<u>1,691</u>
2(d)					
<i>Other ordinary incoming resources</i>					
Pleshey retreat	1,896	0	0	1,896	1,360
Sundry income	925	0	0	925	764
	<u>2,821</u>	<u>0</u>	<u>0</u>	<u>2,821</u>	<u>2,124</u>
2(e)					
<i>Income from investments</i>					
Bank interest	159	597	0	756	404
	<u>159</u>	<u>597</u>	<u>0</u>	<u>756</u>	<u>404</u>
TOTAL INCOMING RESOURCES	<u><u>37,018</u></u>	<u><u>52,180</u></u>	<u><u>0</u></u>	<u><u>89,198</u></u>	<u><u>89,382</u></u>

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2024

3 RESOURCES USED

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds	
				2024 £	2023 £
3(a) <i>Activities directly relating to the work of the charity</i>					
Subscriptions to Mothers Union	18,953	0	0	18,953	18,448
Member donations to Mothers Union projects	3,728	0	0	3,728	7,002
Magazine subscriptions	0	0	0	0	0
Additional contribution to Mothers Union	0	0	0	0	0
Costs of running own projects	0	48,755	0	48,755	43,761
Speakers expenses	185	0	0	185	213
Hire of halls	0	0	0	0	0
Costs of area days, training etc	376	0	0	376	0
	<u>23,242</u>	<u>48,755</u>	<u>0</u>	<u>71,997</u>	<u>69,424</u>
3(b) <i>Fund-raising</i>					
Cost of fund-raising events	668	0	0	668	565
	<u>668</u>	<u>0</u>	<u>0</u>	<u>668</u>	<u>565</u>
3(c) <i>Costs of ancillary trading</i>					
Purchase of literature, badges and stationery	1,198	0	0	1,198	1,495
	<u>1,198</u>	<u>0</u>	<u>0</u>	<u>1,198</u>	<u>1,495</u>
3(d) <i>Management and administration</i>					
Administration:					
Officials expenses	945	0	0	945	1,835
Council expenses	227	0	0	227	502
Secretary's fees	4,553	0	0	4,553	3,929
Printing, postage & stationery	852	0	0	852	770
Conference fees	129	0	0	129	84
General branch expenses	736	0	0	736	2,681
Commissioning of President and Trustees	0	0	0	0	0
Other expenses	115	0	0	115	0
Independent Examiners fee	800	0	0	800	750
Insurance	450	0	0	450	450
Pleshey retreat costs	1,737	0	0	1,737	1,360
Sundry donations to Mothers Union projects	0	0	0	0	0
	<u>10,544</u>	<u>0</u>	<u>0</u>	<u>10,544</u>	<u>12,361</u>
3(e) <i>Grants</i>	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
TOTAL RESOURCES USED	<u>35,652</u>	<u>48,755</u>	<u>0</u>	<u>84,407</u>	<u>83,845</u>

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS (continued) For the year ended 31 December 2024

4 TAXATION

As a registered charity the organisation is exempt from taxation on its income and gains where they are applied for charitable purposes.

5 ADMINISTRATIVE COSTS

	2024 £	2023 £
Secretary's Fees	4,553	3,929

The charity has one part-time administrator.
No volunteers received any remuneration from the charity.

6 RELATED PARTY TRANSACTIONS

None of the Trustees were paid any remuneration during the year (2023 Nil). Small amounts of travelling expenses were paid to Trustees for attending Trustees and Council meetings.

7 DEBTORS

	2024 £	2023 £
Bank and Cash Balances Held by Branches	22,406	21,959
Prepayments	712	728
Other Debtors (Estimated) *	1,677	4,516
	<u>24,795</u>	<u>27,203</u>

* The amount repayable from Gift Aid has yet to be determined

8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Subscriptions received in advance	507	298
Other Creditors	960	5,812
	<u>1,467</u>	<u>6,110</u>

9 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £
Current Assets	47,771	65,431	0
Liabilities	1,467	0	0
	<u>46,304</u>	<u>65,431</u>	<u>0</u>

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS (continued) For the year ended 31 December 2024

10 ANALYSIS OF RESTRICTED FUNDS DEPOSIT ACCOUNT

The movement on Restricted Funds (see note 9) consists of:-

	AFIA Fund £	Contact Centres £	English for Women £	Interest £	Total £
Balance as at 1 January 2024	12,199	20,936	28,511	360	62,006
Fundraising income as allocated by branches (inclusive of Grants and Fund Matching)	4,010	2,500	45,073	0	51,583
	<u>16,209</u>	<u>23,436</u>	<u>73,584</u>	<u>360</u>	<u>113,589</u>
Transfer to general fund					
Costs incurred	(2,819)	(4,644)	(41,292)	0	(48,755)
Balance as at 31 December 2024	<u>13,390</u>	<u>18,792</u>	<u>32,292</u>	<u>360</u>	<u>64,834</u>
Interest Earned on Restricted Fund - Savings Account					597
					<u>65,431</u>

THE MOTHERS' UNION (DIOCESE OF CHELMSFORD)

England & Wales - Charity number 249736

Accounts

CHELMSFORD DIOCESAN MOTHERS UNION

FINANCIAL STATEMENTS FOR THE YEAR ENDED December 31, 2023

Trustees

Mrs M Paul - Chair

Mrs J Bentley

Mrs M Knight

Mrs P M McCarthy

Mrs R Gorton

Mrs E J Marshall (appointed 3rd May 2023)

Registered Charity No. 249736

CHELMSFORD DIOCESAN MOTHERS UNION

Year ended 31 December 2023

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CHELMSFORD DIOCESAN MOTHERS' UNION
Charity No. 249736

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(i) which gives me reasonable cause to believe that, in any material respect, the requirements:

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have not been met: or

(ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Address: Hill House, 1 Smiths Court
High Road, Thornwood
Epping, Essex CM16 6BD

Date 8th July 2024

CHELMSFORD DIOCESAN MOTHERS' UNION

Report of the Trustees for the year ended 31 December 2023

Mothers' Union is a Christian mission organisation working through grassroots membership to support families and communities both in this country and around the world, and was incorporated by Royal Charter in 1926.

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- Helping those whose family life has met with adversity.

When planning our activities, we have considered the Charity Commission guidance on public benefit. We are confident our mission reflects this guidance.

Organisation

Chelmsford Diocesan Mothers' Union is organised within 18 deaneries. In each deanery there are branches, which coincide, in most instances, with church parishes. Branches hold regular meetings, usually monthly, and events are also held at deanery and diocesan level.

Chelmsford Diocesan Mothers' Union is governed by a Trustee body, which meets at least four times a year. There are two Council Meetings each year, which all members are entitled to attend. One is preceded by a General Meeting, as required by the Charity Commission, at which the Annual Review and Summary of Accounts are presented.

Elections for all officers are held triennially. The next elections will take place in 2024.

Finance Review

We continue to be grateful to our members for contributing so generously to Mothers' Union projects:

£4283 was received into the Diocesan Account for the MSH General Fund and Fundraising Appeals, an increase on the previous year.

Within the Diocese, AFIA received donations of £3218 with the expenditure for holidays and days out totalling £3202. The available funds in the AFIA restricted Account stands at £12199.

Grants totalling £4980 for the financial years of April to March 2022/2023 and 2023/2024 were made by CAFCAS to the Contact Centre Fund, Expenditure totalled £1695 leaving a balance of £20936.

English for Women received grants and donations of £43011 and a total of £38864 was expended in running the project. The fund now stands at £26893.

During the year one branch closed and one branch moved to the new MU Lite model of membership where members transfer to Diocesan membership, this prevented them from having to close due to the continuing problems with filling branch committee positions. Fewer new members were enrolled in the year and there is still a real concern that the overall membership is declining year on year and key action points continue to be raised by the Trustees to attempt to turn this around, along with a constant review of operational expenses. The Trustees are very appreciative of and grateful for the hard work of the deanery officials, branch officers, members and volunteers without which the Charity would be unable to continue its work towards fulfilling the mission of The Mothers Union.

CHELMSFORD DIOCESAN MOTHERS UNION
Report of the Trustees for the year ended 31st December 2023 (contd)

Investment Policy

The Trustees have discretion to invest funds not immediately needed as they see appropriate. The Trustees have adopted a low risk policy of investing surplus funds in bank deposit accounts so that they are immediately available to meet the Charity's requirements.

Reserves Policy

As the charity is reliant on its membership income to meet administrative costs and this income is all received in the first quarter of the year, the Trustees consider it needs to retain sufficient free reserves to cover 12 months administrative costs.

Statement of Trustees Responsibilities

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

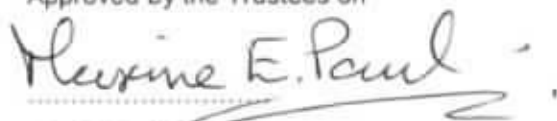
Charity law in England and Wales requires the trustees to prepare financial statements for each financial year. Under the law the trustees have elected to prepare the financial statements in accordance with United Kingdom Accepted Accounting Practice (United Kingdom Accounting Standards and applicable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

- Select suitable accounting policies and apply them constantly;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enabling them to ensure that the financial statements comply with the Charities Act, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Constitution of Chelmsford Diocesan Mothers' Union. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or any other irregularities.

Approved by the Trustees on

2024 and signed as authorised on their behalf by:



Mrs M Paul

Chairman of Trustees

Date: 5th August 2024

CHELMSFORD DIOCESAN MOTHERS UNION

STATEMENT OF FINANCIAL ACTIVITIES For the year ended 31 December 2023

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £	Total Funds 2022 £
INCOMING RESOURCES						
Incoming resources from members and grants	2(a)	31,183	51,209	0	82,392	56,160
Other voluntary incoming resources	2(b)	2,771	0	0	2,771	2,449
Income from charitable and ancillary trading	2(c)	1,691	0	0	1,691	1,424
Other ordinary incoming resources	2(d)	2,124	0	0	2,124	1,966
Income from investments	2(e)	72	332	0	404	34
TOTAL INCOMING RESOURCES		<u>37,841</u>	<u>51,541</u>	<u>0</u>	<u>89,382</u>	<u>62,033</u>
RESOURCES USED						
Activities directly related to the work of the charity	3(a)	28,377	41,047	0	69,424	54,691
Fund-raising expenditure	3(b)	565	0	0	565	361
Costs of ancillary trading	3(c)	1,495	0	0	1,495	1,030
Management and administration	3(d)	12,361	0	0	12,361	12,941
Grants	3(e)	0	0	0	0	0
TOTAL RESOURCES USED		<u>42,798</u>	<u>41,047</u>	<u>0</u>	<u>83,845</u>	<u>69,023</u>
NET INCOME (OUTGOINGS)		(4,957)	10,494	0	5,537	(6,990)
RESOURCES FUNDS TRANSFER		0	0	0	0	0
NET MOVEMENT IN FUNDS		<u>(4,957)</u>	<u>10,494</u>	<u>0</u>	<u>5,537</u>	<u>(6,990)</u>
BALANCES BROUGHT FORWARD AT 1ST JANUARY 2023		75,221	51,512	0	126,733	133,723
BALANCES CARRIED FORWARD AT 31 DECEMBER 2023		<u>70,264</u>	<u>62,006</u>	<u>0</u>	<u>132,270</u>	<u>126,733</u>

All operations are continuing and there are no discontinued operations in either year.
There are no gains or losses other than those stated above.

The notes on pages 6 to 10 form part of these accounts.

CHELMSFORD DIOCESAN MOTHERS UNION

BALANCE SHEET AT 31 DECEMBER 2023

	Note	2023 £	2022 £
CURRENT ASSETS			
Debtors	7	27,203	28,885
Stock		599	203
Cash at bank and in hand		110,578	99,013
		<u>138,380</u>	<u>128,101</u>
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
	8	<u>6,110</u>	<u>1,368</u>
NET CURRENT ASSETS		<u>132,270</u>	<u>126,733</u>
NET ASSETS		<u>132,270</u>	<u>126,733</u>
FUNDS			
Unrestricted	9	70,264	75,221
Restricted	10	62,006	51,512
Endowment		-	-
		<u>132,270</u>	<u>126,733</u>

Approved by the Trustees on 5/12/24 and signed on its behalf by:

Maxine E. Paul P. N. McCarthy

Maxine Paul
Diocesan President

Patricia McCarthy
Diocesan Treasurer

The notes on pages 6 to 10 form part of these accounts.

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2023

1 Accounting policies

The financial statements of the charity have been prepared in accordance with:

- Accounting and Reporting by Charities- Statement of Recommended Practice (SORP FRS102)
- and with Accounting Standards
- and with the Charities Act.

The financial statements have been prepared on the accruals basis and under the historical cost convention and include all funds for which the charity has financial responsibility.

Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from the endowment may be used either as restricted or unrestricted depending upon the purpose for which the endowment was established.

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the endowment or bequest, and (b) donations or grants received for a specific object or invited by the Trustees for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The Trustees do not usually invest separately for each fund.

Unrestricted funds represent the funds of the charity that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the charity.

Incoming Resources

Subscriptions from members are accounted for in the year for which they are due. Donations and income from fund-raising are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the Trustees are legally entitled to the amount due. All other income is recognised when it is receivable. All incoming resources are accounted for gross of related expenditure.

Resources used

Grants and donations are accounted for when paid over or when awarded, if that award creates a binding obligation on the Trustees. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

The charity has no fixed assets.

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS (continued) For the year ended 31 December 2023

2 INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds	
				2023 £	2022 £
2(a) <i>Incoming resources from members</i>					
Planned giving:					
Subscriptions	25,547	0	0	25,547	25,990
Income tax recoverable on subscriptions (Estimated)	1,523	0	0	1,523	1,551
Magazine subscriptions	0	0	0	0	0
Sundry donations	4,113	0	0	4,113	2,111
AFIA	0	3,218	0	3,218	1,736
Contact Centres	0	4,980	0	4,980	1,236
English for Women (Inclusive of Grants & Fund Matching)	0	43,011	0	43,011	23,536
	<u>31,183</u>	<u>51,209</u>	<u>0</u>	<u>82,392</u>	<u>56,160</u>
2(b)					
<i>Other voluntary incoming resources</i>					
Grants & legacies	0	0	0	0	0
Other donations to Mothers Union	2,771	0	0	2,771	2,449
Fund-raising events	0	0	0	0	0
	<u>2,771</u>	<u>0</u>	<u>0</u>	<u>2,771</u>	<u>2,449</u>
2(c)					
<i>Income from charitable and ancillary trading</i>					
Sale of literature, badges and stationery	1,691	0	0	1,691	1,424
	<u>1,691</u>	<u>0</u>	<u>0</u>	<u>1,691</u>	<u>1,424</u>
2(d)					
<i>Other ordinary incoming resources</i>					
Pleshey retreat	1,360	0	0	1,360	1,130
Sundry income	764	0	0	764	836
	<u>2,124</u>	<u>0</u>	<u>0</u>	<u>2,124</u>	<u>1,966</u>
2(e)					
<i>Income from investments</i>					
Bank interest	72	332	0	404	34
	<u>72</u>	<u>332</u>	<u>0</u>	<u>404</u>	<u>34</u>
TOTAL INCOMING RESOURCES	<u><u>37,841</u></u>	<u><u>51,541</u></u>	<u><u>0</u></u>	<u><u>89,382</u></u>	<u><u>62,033</u></u>

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2023

3 RESOURCES USED

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds	
				2023 £	2022 £
3(a) <i>Activities directly relating to the work of the charity</i>					
Subscriptions to Mothers Union	18,448	0	0	18,448	19,640
Member donations to Mothers Union projects	7,002	0	0	7,002	1,982
Magazine subscriptions	0	0	0	0	0
Additional contribution to Mothers Union	0	0	0	0	0
Costs of running own projects	2,714	41,047	0	43,761	32,875
Speakers expenses	213	0	0	213	194
Hire of halls	0	0	0	0	0
Costs of area days, training etc	0	0	0	0	0
	<u>28,377</u>	<u>41,047</u>	<u>0</u>	<u>69,424</u>	<u>54,691</u>
3(b) <i>Fund-raising</i>					
Cost of fund-raising events	565	0	0	565	361
	<u>565</u>	<u>0</u>	<u>0</u>	<u>565</u>	<u>361</u>
3(c) <i>Costs of ancillary trading</i>					
Purchase of literature, badges and stationery	1,495	0	0	1,495	1,030
	<u>1,495</u>	<u>0</u>	<u>0</u>	<u>1,495</u>	<u>1,030</u>
3(d) <i>Management and administration</i>					
Administration:					
Officials expenses	1,835	0	0	1,835	1,215
Council expenses	502	0	0	502	344
Secretary's fees	3,929	0	0	3,929	4,200
Printing, postage & stationery	770	0	0	770	1,382
Conference fees	84	0	0	84	847
General branch expenses	2,681	0	0	2,681	1,572
Commissioning of President and Trustees	0	0	0	0	724
Other expenses	0	0	0	0	177
Independent Examiners fee	750	0	0	750	750
Insurance	450	0	0	450	450
Pleshey retreat costs	1,360	0	0	1,360	1,280
Sundry donations to Mothers Union projects	0	0	0	0	0
	<u>12,361</u>	<u>0</u>	<u>0</u>	<u>12,361</u>	<u>12,941</u>
3(e) <i>Grants</i>	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
TOTAL RESOURCES USED	<u>42,798</u>	<u>41,047</u>	<u>0</u>	<u>83,845</u>	<u>69,023</u>

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS (continued) For the year ended 31 December 2023

4 TAXATION

As a registered charity the organisation is exempt from taxation on its income and gains where they are applied for charitable purposes.

5 ADMINISTRATIVE COSTS

	2023 £	2022 £
Secretary's Fees	3,929	4,200

The charity has one part-time administrator.
No volunteers received any remuneration from the charity.

6 RELATED PARTY TRANSACTIONS

None of the Trustees were paid any remuneration during the year (2022 Nil). Small amounts of travelling expenses were paid to Trustees for attending Trustees and Council meetings.

7 DEBTORS

	2023 £	2022 £
Bank and Cash Balances Held by Branches	21,959	23,475
Prepayments	728	800
Other Debtors (Estimated) *	4,516	3,112
	<u>27,203</u>	<u>27,387</u>

* The amount repayable from Gift Aid has yet to be determined

8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Subscriptions received in advance	298	224
Other Creditors	5,812	908
	<u>6,110</u>	<u>1,132</u>

9 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £
Current Assets	48,572	62,006	0
Liabilities	6,110	0	0
	<u>42,462</u>	<u>62,006</u>	<u>0</u>

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS (continued) For the year ended 31 December 2023

10 ANALYSIS OF RESTRICTED FUNDS DEPOSIT ACCOUNT

The movement on Restricted Funds (see note 9) consists of:-

	AFIA Fund £	Contact Centres £	English for Women £	Interest £	Total £
Balance as at 1 January 2023	12,183	17,651	21,650	28	51,512
Fundraising income as allocated by branches (inclusive of Grants and Fund Matching)	3,218	4,980	43,011	0	51,209
	<u>15,401</u>	<u>22,631</u>	<u>64,661</u>	<u>28</u>	<u>102,721</u>
Transfer to general fund					
Costs incurred	(3,202)	(1,695)	(36,150)	0	(41,047)
Balance as at 31 December 2023	<u>12,199</u>	<u>20,936</u>	<u>28,511</u>	<u>28</u>	<u>61,674</u>
Interest Earned on Restricted Fund - Savings Account					332
					<u>62,006</u>

THE MOTHERS' UNION (DIOCESE OF CHELMSFORD)

England & Wales - Charity number 249736

Accounts

CHELMSFORD DIOCESAN MOTHERS UNION

FINANCIAL STATEMENTS FOR THE YEAR ENDED December 31, 2022

Trustees

Mrs M Paul - Chair

Mrs J Bentley
Mrs M Knight
Mrs P M McCarthy
Mrs R Gorton

Registered Charity No. 249736

CHELMSFORD DIOCESAN MOTHERS UNION

Year ended 31 December 2022

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1	Independent Examiner's Report
2-3	Financial Report
4	Statement of Financial Activities
5	Balance Sheet
6-10	Notes to the accounts

CHELMSFORD DIOCESAN MOTHERS' UNION
Charity No. 249736

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES FOR THE YEAR ENDED 31ST
DECEMBER 2022**

I report on the accounts of the Charity for the year ended 31st December 2022 as set out in the annexed sheets.

Respective responsibilities of trustees and examiner:

The Charity's trustees are responsible for the preparation of accounts. The Charity's trustees consider that an audit is not required under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145(5)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's statement:

My examination was carried out in accordance with the General Directions given by the Charity Commission. 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 in the statement below.

Independent examiner's statement:

In connection with my examination, no matter has come to my attention:

(i) which gives me reasonable cause to believe that, in any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act;
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities Act

have not been met: or

(ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Address: Hill House, 1 Smiths Court
High Road, Thornwood
Epping, Essex CM16 6BD

Date 14th July 2023

CHELMSFORD DIOCESAN MOTHERS' UNION

Report of the Trustees for the year ended 31 December 2022

Mothers' Union is a Christian mission organisation working through grassroots membership to support families and communities both in this country and around the world, and was incorporated by Royal Charter in 1926.

Vision (the essence of our work)

Our vision is of a world where God's love is shown through loving, respectful and flourishing relationships.

Aim & Purpose (what we want to achieve)

To demonstrate the Christian faith in action by the transformation of communities worldwide through the nurture of family in its many forms.

Mission (how we go about achieving our vision)

- Supporting and promoting marriage;
- Encouraging parents in their role to develop the faith of their children;
- Maintaining a worldwide fellowship of Christians united in prayer, worship and service;
- Promoting conditions in society favourable to stable family life and the protection of children;
- Helping those whose family life has met with adversity.

When planning our activities, we have considered the Charity Commission guidance on public benefit. We are confident our mission reflects this guidance.

Organisation

Chelmsford Diocesan Mothers' Union is organised within 18 deaneries. In each deanery there are branches, which coincide, in most instances, with church parishes. Branches hold regular meetings, usually monthly, and events are also held at deanery and diocesan level.

Chelmsford Diocesan Mothers' Union is governed by a Trustee body, which meets at least four times a year. There are two Council Meetings each year, which all members are entitled to attend. One is preceded by a General Meeting, as required by the Charity Commission, at which the Annual Review and Summary of Accounts are presented.

Elections for all officers are held triennially. The next elections will take place in 2024.

Finance Review

We continue to be grateful to our members for contributing so generously to Mothers' Union projects:

£2,094 was received into the Diocesan Account for the MSH General Fund and Fundraising Appeals, a small increase on the previous year.

Within the Diocese, AFIA received donations of £1736 with no outgoings for holidays. The available funds in the AFIA restricted Account stands at £12183.

No donations were made to the Contact Centre Fund, however, following the closure of the Hilltops Centre a balance of funds of £1236 was received into the Diocesan Restricted Fund Account. Expenditure totalled £4574 which included the repayment of unused Grant funding of £2235 to CAFCAS following the closure of the Hilltops Centre, leaving a balance of £17651.

English for Women received grants and donations of £23536 and £28301 was expended in running the project. The restricted fund now stands at £23613 inclusive of a provision of £1963 for the 2021/2022 gift aid.

During the year one branch closed, two branches merged into one and three branches moved to the new MU Lite model of membership, which has prevented from having to close due to problems with filling branch committee positions. There is still a real concern that the overall membership is declining year on year and key action points continue to be raised by the Trustees to attempt to turn this around, along with a constant review of operational expenses. The Trustees are very appreciative of and grateful for the hard work of the deanery officials, branch officers, members and volunteers without which the Charity would be unable to continue its work towards fulfilling the mission of The Mothers Union.

CHELMSFORD DIOCESAN MOTHERS UNION
Report of the Trustees for the year ended 31st December 2022 (contd)

Investment Policy

The Trustees have discretion to invest funds not immediately needed as they see appropriate. The Trustees have adopted a low risk policy of investing surplus funds in bank deposit accounts so that they are immediately available to meet the Charity's requirements.

Reserves Policy

As the charity is reliant on its membership income to meet administrative costs and this income is all received in the first quarter of the year, the Trustees consider it needs to retain sufficient free reserves to cover 12 months administrative costs.

Statement of Trustees Responsibilities

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

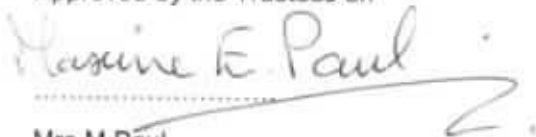
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- Select suitable accounting policies and apply them constantly;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enabling them to ensure that the financial statements comply with the Charities Act, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Constitution of Chelmsford Diocesan Mothers' Union. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or any other irregularities.

Approved by the Trustees on

2023 and signed as authorised on their behalf by:



Mrs M Paul

Chairman of Trustees

Date: 17/7/23

CHELMSFORD DIOCESAN MOTHERS UNION

STATEMENT OF FINANCIAL ACTIVITIES For the year ended 31 December 2022

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £	Total Funds 2021 £
INCOMING RESOURCES						
Incoming resources from members	2(a)	30,627	25,533	0	56,160	64,210
Other voluntary incoming resources	2(b)	2,449	0	0	2,449	3,464
Income from charitable and ancillary trading	2(c)	1,424	0	0	1,424	1,753
Other ordinary incoming resources	2(d)	1,966	0	0	1,966	2,269
Income from investments	2(e)	6	28	0	34	7
TOTAL INCOMING RESOURCES		<u>36,472</u>	<u>25,561</u>	<u>0</u>	<u>62,033</u>	<u>71,703</u>
RESOURCES USED						
Activities directly related to the work of the charity	3(a)	21,816	32,875	0	54,691	50,452
Fund-raising expenditure	3(b)	361	0	0	361	178
Costs of ancillary trading	3(c)	1,030	0	0	1,030	3,876
Management and administration	3(d)	12,941	0	0	12,941	11,869
Grants	3(e)	0	0	0	0	0
TOTAL RESOURCES USED		<u>36,148</u>	<u>32,875</u>	<u>0</u>	<u>69,023</u>	<u>66,375</u>
NET INCOME (OUTGOINGS)		324	(7,314)	0	(6,990)	5,328
RESOURCES FUNDS TRANSFER		0	0	0	0	0
NET MOVEMENT IN FUNDS		<u>324</u>	<u>(7,314)</u>	<u>0</u>	<u>(6,990)</u>	<u>5,328</u>
BALANCES BROUGHT FORWARD AT 1ST JANUARY 2022		74,897	58,826	0	133,723	128,395
BALANCES CARRIED FORWARD AT 31 DECEMBER 2022		<u>75,221</u>	<u>51,512</u>	<u>0</u>	<u>126,733</u>	<u>133,723</u>

All operations are continuing and there are no discontinued operations in either year.
There are no gains or losses other than those stated above.

The notes on pages 6 to 10 form part of these accounts.

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2022

1 Accounting policies

The financial statements of the charity have been prepared in accordance with:

- Accounting and Reporting by Charities- Statement of Recommended Practice (SORP FRS102)
- and with Accounting Standards
- and with the Charities Act.

The financial statements have been prepared on the accruals basis and under the historical cost convention and include all funds for which the charity has financial responsibility.

Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from the endowment may be used either as restricted or unrestricted depending upon the purpose for which the endowment was established.

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the endowment or bequest, and (b) donations or grants received for a specific object or invited by the Trustees for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The Trustees do not usually invest separately for each fund.

Unrestricted funds represent the funds of the charity that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the charity.

Incoming Resources

Subscriptions from members are accounted for in the year for which they are due. Donations and income from fund-raising are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the Trustees are legally entitled to the amount due. All other income is recognised when it is receivable. All incoming resources are accounted for gross of related expenditure.

Resources used

Grants and donations are accounted for when paid over or when awarded, if that award creates a binding obligation on the Trustees. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

The charity has no fixed assets.

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS (continued) For the year ended 31 December 2022

2 INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds	
				2022 £	2021 £
2(a) <i>Incoming resources from members</i>					
Planned giving:					
Subscriptions	25,990	0	0	25,990	27,470
Income tax recoverable on subscriptions (Estimated)	1,551	0	0	1,551	0
Magazine subscriptions	0	0	0	0	0
Sundry donations	2,111	0	0	2,111	3,801
AFIA	0	1,736	0	1,736	2981
Contact Centres	0	1,236	0	1,236	4301
English for Women (Inclusive of Grants & Fund Matching)	975	22,561	0	23,536	25657
	<u>30,627</u>	<u>25,533</u>	<u>0</u>	<u>56,160</u>	<u>64,210</u>
2(b)					
<i>Other voluntary incoming resources</i>					
Grants & legacies	0	0	0	0	0
Other donations to Mothers Union	2,449	0	0	2,449	3,464
Fund-raising events	0	0	0	0	0
	<u>2,449</u>	<u>0</u>	<u>0</u>	<u>2,449</u>	<u>3,464</u>
2(c)					
<i>Income from charitable and ancillary trading</i>					
Sale of literature, badges and stationery	1,424	0	0	1,424	1,753
	<u>1,424</u>	<u>0</u>	<u>0</u>	<u>1,424</u>	<u>1,753</u>
2(d)					
<i>Other ordinary incoming resources</i>					
Pleshey retreat	1,130	0	0	1,130	1,185
Sundry income	836	0	0	836	1,084
	<u>1,966</u>	<u>0</u>	<u>0</u>	<u>1,966</u>	<u>2,269</u>
2(e)					
<i>Income from investments</i>					
Bank interest	6	28	0	34	7
	<u>6</u>	<u>28</u>	<u>0</u>	<u>34</u>	<u>7</u>
TOTAL INCOMING RESOURCES	<u><u>36,472</u></u>	<u><u>25,561</u></u>	<u><u>0</u></u>	<u><u>62,033</u></u>	<u><u>71,703</u></u>

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2022

3 RESOURCES USED

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds	
				2022 £	2021 £
3(a) <i>Activities directly relating to the work of the charity</i>					
Subscriptions to Mothers Union	19,640	0	0	19,640	20,508
Member donations to Mothers Union projects	1,982	0	0	1,982	1,945
Magazine subscriptions	0	0	0	0	0
Additional contribution to Mothers Union	0	0	0	0	0
Costs of running own projects	0	32,875	0	32,875	27,919
Speakers expenses	194	0	0	194	80
Hire of halls	0	0	0	0	0
Costs of area days, training etc	0	0	0	0	0
	<u>21,816</u>	<u>32,875</u>	<u>0</u>	<u>54,691</u>	<u>50,452</u>
3(b) <i>Fund-raising</i>					
Cost of fund-raising events	361	0	0	361	178
	<u>361</u>	<u>0</u>	<u>0</u>	<u>361</u>	<u>178</u>
3(c) <i>Costs of ancillary trading</i>					
Purchase of literature, badges and stationery	1,030	0	0	1,030	3,876
	<u>1,030</u>	<u>0</u>	<u>0</u>	<u>1,030</u>	<u>3,876</u>
3(d) <i>Management and administration</i>					
Administration:					
Officials expenses	1,215	0	0	1,215	2,315
Council expenses	344	0	0	344	133
Secretary's fees	4,200	0	0	4,200	3,809
Printing, postage & stationery	1,382	0	0	1,382	897
Conference fees	847	0	0	847	166
General branch expenses	1,572	0	0	1,572	1,963
Commissioning of President and Trustees	724	0	0	724	0
Other expenses	177	0	0	177	68
Independent Examiners fee	750	0	0	750	750
Insurance	450	0	0	450	435
Pleshey retreat costs	1,280	0	0	1,280	1,333
Sundry donations to Mothers Union projects	0	0	0	0	0
	<u>12,941</u>	<u>0</u>	<u>0</u>	<u>12,941</u>	<u>11,869</u>
3(e) <i>Grants</i>	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
TOTAL RESOURCES USED	<u>36,148</u>	<u>32,875</u>	<u>0</u>	<u>69,023</u>	<u>66,375</u>

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS (continued) For the year ended 31 December 2022

4 TAXATION

As a registered charity the organisation is exempt from taxation on its income and gains where they are applied for charitable purposes.

5 ADMINISTRATIVE COSTS

	2022 £	2021 £
Secretary's Fees	4,200	3,809

The charity has one part-time administrator.
No volunteers received any remuneration from the charity.

6 RELATED PARTY TRANSACTIONS

None of the Trustees were paid any remuneration during the year (2021 Nil). Small amounts of travelling expenses were paid to Trustees for attending Trustees and Council meetings.

7 DEBTORS

	2022 £	2021 £
Bank and Cash Balances Held by Branches	23,911	23,475
Prepayments	311	800
Other Debtors (Estimated) *	4,663	3,112
	<u>28,885</u>	<u>27,387</u>

* The amount repayable from Gift Aid has yet to be determined

8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Subscriptions received in advance	540	224
Other Creditors	828	908
	<u>1,368</u>	<u>1,132</u>

9 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £
Current Assets	47,501	51,512	0
Liabilities	1,368	0	0
	<u>46,133</u>	<u>51,512</u>	<u>0</u>

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS (continued) For the year ended 31 December 2022

10 ANALYSIS OF RESTRICTED FUNDS

The movement on Restricted Funds (see note 9) consists of:-

	AFIA Fund £	Contact Centres £	English for Women £	Total £
Balance as at 1 January 2022	10,447	20,989	27,390	58,826
Fundraising income as allocated by branches (inclusive of Grants and Fund Matching)	1,736	1,236	22,561	25,533
	<u>12,183</u>	<u>22,225</u>	<u>49,951</u>	<u>84,359</u>
Transfer to general fund				
Costs incurred	0	(4,574)	(28,301)	(32,875)
Balance as at 31 December 2022	<u>12,183</u>	<u>17,651</u>	<u>21,650</u>	51,484
Interest Earned on Restricted Fund - Savings Account				28
				<u>51,512</u>

THE MOTHERS' UNION (DIOCESE OF CHELMSFORD)

England & Wales - Charity number 249736

Accounts

CHELMSFORD DIOCESAN MOTHERS UNION

FINANCIAL STATEMENTS FOR THE YEAR ENDED December 31, 2021

Trustees

Mrs J Meaden - Chair (to 31st December 2021)
Mrs M Paul - Chair (from 1st January 2022)

Mrs J Bentley
Mrs M Knight
Mrs P M McCarthy
Mrs R Taylor (passed away in February 2021)
Mrs R Gorton (from 1st January 2022)

Registered Charity No. 249736

CHELMSFORD DIOCESAN MOTHERS UNION

Year ended 31 December 2021

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1	Independent Examiner's Report
2-3	Financial Report
4	Statement of Financial Activities
5	Balance Sheet
6-10	Notes to the accounts

CHELMSFORD DIOCESAN MOTHERS' UNION
Charity No. 249736

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES FOR THE YEAR ENDED 31ST
DECEMBER 2021**

I report on the accounts of the Charity for the year ended 31st December 2021 as set out in the annexed sheets.

Respective responsibilities of trustees and examiner:

The Charity's trustees are responsible for the preparation of accounts. The Charity's trustees consider that an audit is not required under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145(5)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's statement:

My examination was carried out in accordance with the General Directions given by the Charity Commission. 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 in the statement below.

Independent examiner's statement:

In connection with my examination, no matter has come to my attention:

(i) which gives me reasonable cause to believe that, in any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act;
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities Act

have not been met: or

(ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Address: Hill House, 1 Smiths Court
High Road, Thornwood
Epping, Essex CM16 6BD

Date 15th July 2022

CHELMSFORD DIOCESAN MOTHERS' UNION

Report of the Trustees for the year ended 31 December 2021

Mothers' Union is a Christian mission organisation working through grassroots membership to support families and communities both in this country and around the world, and was incorporated by Royal Charter in 1926.

Vision (the essence of our work)

Our vision is of a world where God's love is shown through loving, respectful and flourishing relationships.

Aim & Purpose (what we want to achieve)

To demonstrate the Christian faith in action by the transformation of communities worldwide through the nurture of family in its many forms.

Mission (how we go about achieving our vision)

- Supporting and promoting marriage;
- Encouraging parents in their role to develop the faith of their children;
- Maintaining a worldwide fellowship of Christians united in prayer, worship and service;
- Promoting conditions in society favourable to stable family life and the protection of children;
- Helping those whose family life has met with adversity.

When planning our activities, we have considered the Charity Commission guidance on public benefit. We are confident our mission reflects this guidance.

Organisation

Chelmsford Diocesan Mothers' Union is organised within 19 deaneries. In each deanery there are branches, which coincide, in most instances, with church parishes. Branches hold regular meetings, usually monthly, and events are also held at deanery and diocesan level.

Chelmsford Diocesan Mothers' Union is governed by a Trustee body, which meets at least four times a year. There are two Council Meetings each year, which all members are entitled to attend. One is preceded by a General Meeting, as required by the Charity Commission, at which the Annual Review and Summary of Accounts are presented.

Elections for all officers are held triennially. The next elections will take place in 2024.

Finance Review

We continue to be grateful to our members for contributing so generously to Mothers' Union projects in raising £1930 for MSH General Fund and Fundraising Appeals, a decrease on last year mostly owing to the pandemic restrictions meaning no fund-raising events could take place.

Within the Diocese, AFIA received donations of £2981 with no outgoings for holidays owing to the continued pandemic restrictions. The amount now in the AFIA restricted fund stands at £10447. No donations were made to the Contact Centre Fund, however, CAFCAS grants totalling £4301, to be used by 31st March 2022, were received, £387 was expended leaving a balance of £20989 in the restricted fund.

English for Women received grants and donations of £25657 and £27532 was expended in running the project. The restricted fund now stands at £27390 inclusive of a provision of £1612 for the 2021 gift aid.

During the year six branches closed, again partly due to the pandemic restrictions, but mostly owing to difficulty in recruiting new members willing to take on the responsibility required of the officers. Where branches have closed or where members cannot attend branch meetings, members have been encouraged to become Diocesan Members which entitles them to the same facilities as all branch members, though there has not been a great conversion rate and the number of diocesan members has also declined. There is a real concern that the overall membership is declining year on year and key action points continue to be raised by the Trustees to attempt to turn this around, along with a constant review of operational expenses.

The Trustees are very appreciative of and grateful for the hard work of the deanery officials, branch officers, members and volunteers without which the Charity could not continue its so valuable work.

CHELMSFORD DIOCESAN MOTHERS UNION
Report of the Trustees for the year ended 31st December 2021 (contd)

Investment Policy

The Trustees have discretion to invest funds not immediately needed as they see appropriate. The Trustees have adopted a low risk policy of investing surplus funds in bank deposit accounts so that they are immediately available to meet the Charity's requirements.

Reserves Policy

As the charity is reliant on its membership income to meet administrative costs and this income is all received in the first quarter of the year, the Trustees consider it needs to retain sufficient free reserves to cover 12 months administrative costs.

Statement of Trustees Responsibilities

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

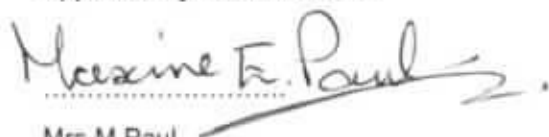
Charity law in England and Wales requires the trustees to prepare financial statements for each financial year. Under the law the trustees have elected to prepare the financial statements in accordance with United Kingdom Accepted Accounting Practice (United Kingdom Accounting Standards and applicable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

- Select suitable accounting policies and apply them constantly;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enabling them to ensure that the financial statements comply with the Charities Act, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Constitution of Chelmsford Diocesan Mothers' Union. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or any other irregularities.

Approved by the Trustees on

2022 and signed as authorised on their behalf by:



Mrs M Paul

Chairman of Trustees

Date: 19-7-2022

CHELMSFORD DIOCESAN MOTHERS UNION

STATEMENT OF FINANCIAL ACTIVITIES For the year ended 31 December 2021

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2021 £	Total Funds 2020 £
INCOMING RESOURCES						
Incoming resources from members	2(a)	31,271	32,939	0	64,210	76,681
Other voluntary incoming resources	2(b)	3,464	0	0	3,464	0
Income from charitable and ancillary trading	2(c)	1,753	0	0	1,753	7,496
Other ordinary incoming resources	2(d)	2,269	0	0	2,269	1,182
Income from investments	2(e)	2	5	0	7	212
TOTAL INCOMING RESOURCES		<u>38,759</u>	<u>32,944</u>	<u>0</u>	<u>71,703</u>	<u>85,571</u>
RESOURCES USED						
Activities directly related to the work of the charity	3(a)	22,533	27,919	0	50,452	58,288
Fund-raising expenditure	3(b)	178	0	0	178	558
Costs of ancillary trading	3(c)	3,876	0	0	3,876	7,869
Management and administration	3(d)	11,869	0	0	11,869	14,121
Grants	3(e)	0	0	0	0	0
TOTAL RESOURCES USED		<u>38,456</u>	<u>27,919</u>	<u>0</u>	<u>66,375</u>	<u>80,836</u>
NET INCOME (OUTGOINGS)		303	5,025	0	5,328	4,735
RESOURCES FUNDS TRANSFER		(2,305)	2,305	0	0	0
NET MOVEMENT IN FUNDS		<u>(2,002)</u>	<u>7,330</u>	<u>0</u>	<u>5,328</u>	<u>4,735</u>
BALANCES BROUGHT FORWARD AT 1ST JANUARY 2021		76,899	51,496	0	128,395	123,660
BALANCES CARRIED FORWARD AT 31 DECEMBER 2021		<u>74,897</u>	<u>58,826</u>	<u>0</u>	<u>133,723</u>	<u>128,395</u>

All operations are continuing and there are no discontinued operations in either year.
There are no gains or losses other than those stated above.

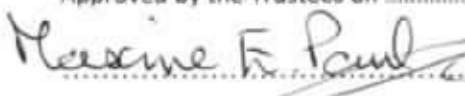
The notes on pages 6 to 10 form part of these accounts.

CHELMSFORD DIOCESAN MOTHERS UNION

BALANCE SHEET AT 31 DECEMBER 2021

	Note	2021 £	2020 £
CURRENT ASSETS			
Debtors	7	27,387	30,133
Stock		305	2,315
Cash at bank and in hand		107,163	96,845
		<u>134,855</u>	<u>129,293</u>
CREDITORS: AMOUNTS FALLING			
DUE WITHIN ONE YEAR	8	<u>1,132</u>	<u>898</u>
NET CURRENT ASSETS		<u>133,723</u>	<u>128,395</u>
NET ASSETS		<u>133,723</u>	<u>128,395</u>
FUNDS			
	9		
Unrestricted		74,897	76,899
Restricted	10	58,826	51,496
Endowment		-	-
		<u>133,723</u>	<u>128,395</u>

Approved by the Trustees on 18-7-2022 and signed on its behalf by:





Maxine Paul
Diocesan President

Patricia McCarthy
Diocesan Treasurer

The notes on pages 6 to 10 form part of these accounts.

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

1 Accounting policies

The financial statements of the charity have been prepared in accordance with:

- Accounting and Reporting by Charities- Statement of Recommended Practice (SORP FRS102)
- and with Accounting Standards
- and with the Charities Act.

The financial statements have been prepared on the accruals basis and under the historical cost convention and include all funds for which the charity has financial responsibility.

Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from the endowment may be used either as restricted or unrestricted depending upon the purpose for which the endowment was established.

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the endowment or bequest, and (b) donations or grants received for a specific object or invited by the Trustees for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The Trustees do not usually invest separately for each fund.

Unrestricted funds represent the funds of the charity that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the charity.

Incoming Resources

Subscriptions from members are accounted for in the year for which they are due. Donations and income from fund-raising are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the Trustees are legally entitled to the amount due. All other income is recognised when it is receivable. All incoming resources are accounted for gross of related expenditure.

Resources used

Grants and donations are accounted for when paid over or when awarded, if that award creates a binding obligation on the Trustees. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

The charity has no fixed assets.

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS (continued) For the year ended 31 December 2021

2 INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds	
				2021 £	2020 £
2(a) <i>Incoming resources from members</i>					
Planned giving:					
Subscriptions	27,470	0	0	27,470	28,731
Income tax recoverable on subscriptions (Estimated)	0	0	0	0	500
Magazine subscriptions	0	0	0	0	10
Sundry donations	3,801	0	0	3,801	7,244
AFIA	0	2,981	0	2,981	529
Contact Centres	0	4,301	0	4,301	4861
English for Women (Inclusive of Grants & Fund Matching)	0	25,657	0	25,657	34806
	<u>31,271</u>	<u>32,939</u>	<u>0</u>	<u>64,210</u>	<u>76,681</u>
2(b)					
<i>Other voluntary incoming resources</i>					
Grants & legacies	0	0	0	0	0
Other donations to Mothers Union	3,464	0	0	3,464	0
Fund-raising events	0	0	0	0	0
	<u>3,464</u>	<u>0</u>	<u>0</u>	<u>3,464</u>	<u>0</u>
2(c)					
<i>Income from charitable and ancillary trading</i>					
Sale of literature, badges and stationery	1,753	0	0	1,753	7,496
	<u>1,753</u>	<u>0</u>	<u>0</u>	<u>1,753</u>	<u>7,496</u>
2(d)					
<i>Other ordinary incoming resources</i>					
Pleshey retreat	1,185	0	0	1,185	0
Sundry income	1,084	0	0	1,084	1,182
	<u>2,269</u>	<u>0</u>	<u>0</u>	<u>2,269</u>	<u>1,182</u>
2(e)					
<i>Income from investments</i>					
Bank interest	2	5	0	7	212
	<u>2</u>	<u>5</u>	<u>0</u>	<u>7</u>	<u>212</u>
TOTAL INCOMING RESOURCES	<u><u>38,759</u></u>	<u><u>32,944</u></u>	<u><u>0</u></u>	<u><u>71,703</u></u>	<u><u>85,571</u></u>

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2021

3 RESOURCES USED

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds	
				2021 £	2020 £
3(a) <i>Activities directly relating to the work of the charity</i>					
Subscriptions to Mothers Union	20,508	0	0	20,508	18,589
Member donations to Mothers Union projects	1,945	0	0	1,945	6,291
Magazine subscriptions	0	0	0	0	50
Additional contribution to Mothers Union	0	0	0	0	0
Costs of running own projects	0	27,919	0	27,919	33,198
Speakers expenses	80	0	0	80	145
Hire of halls	0	0	0	0	0
Costs of area days, training etc	0	0	0	0	15
	<u>22,533</u>	<u>27,919</u>	<u>0</u>	<u>50,452</u>	<u>58,288</u>
3(b) <i>Fund-raising</i>					
Cost of fund-raising events	178	0	0	178	558
	<u>178</u>	<u>0</u>	<u>0</u>	<u>178</u>	<u>558</u>
3(c) <i>Costs of ancillary trading</i>					
Purchase of literature, badges and stationery	3,876	0	0	3,876	7,869
	<u>3,876</u>	<u>0</u>	<u>0</u>	<u>3,876</u>	<u>7,869</u>
3(d) <i>Management and administration</i>					
Administration:					
Officials expenses	2,315	0	0	2,315	1,891
Council expenses	133	0	0	133	0
Secretary's fees	3,809	0	0	3,809	3,143
Printing, postage & stationery	897	0	0	897	1,151
Conference fees	166	0	0	166	153
General branch expenses	1,963	0	0	1,963	1,995
Other expenses	68	0	0	68	378
Independent Examiners fee	750	0	0	750	770
Insurance	435	0	0	435	490
Pleshey retreat costs	1,333	0	0	1,333	0
Sundry donations to Mothers Union projects	0	0	0	0	4,150
	<u>11,869</u>	<u>0</u>	<u>0</u>	<u>11,869</u>	<u>14,121</u>
3(e) <i>Grants</i>	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
TOTAL RESOURCES USED	<u>38,456</u>	<u>27,919</u>	<u>0</u>	<u>66,375</u>	<u>80,836</u>

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS (continued) For the year ended 31 December 2021

4 TAXATION

As a registered charity the organisation is exempt from taxation on its income and gains where they are applied for charitable purposes.

5 ADMINISTRATIVE COSTS

	2021 £	2020 £
Secretary's Fees	3,809	3,143

The charity has one part-time administrator.
No volunteers received any remuneration from the charity.

6 RELATED PARTY TRANSACTIONS

None of the Trustees were paid any remuneration during the year (2019 Nil). Small amounts of travelling expenses were paid to Trustees for attending Trustees and Council meetings.

7 DEBTORS

	2021 £	2020 £
Bank and Cash Balances Held by Branches	23,475	27,248
Prepayments	800	692
Other Debtors (Estimated) *	3,112	2,193
	<u>27,387</u>	<u>30,133</u>

* The amount repayable from Gift Aid has yet to be determined

8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Subscriptions received in advance	224	148
Other Creditors	908	750
	<u>1,132</u>	<u>898</u>

9 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £
Current Assets	48,337	58,826	0
Liabilities	1,132	0	0
	<u>47,205</u>	<u>58,826</u>	<u>0</u>

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS (continued) For the year ended 31 December 2021

10 ANALYSIS OF RESTRICTED FUNDS

The movement on Restricted Funds (see note 9) consists of:-

	AFIA Fund £	Contact Centres £	English for Women £	Total £
Balance as at 1 January 2021	7,466	17,075	26,955	51,496
Provision for Gift Aid and Accrued Costs at 1 January 2021	0	0	693	693
	<u>7,466</u>	<u>17,075</u>	<u>27,648</u>	<u>52,189</u>
Fundraising income as allocated by branches (inclusive of Grants and Fund Matching)	2,981	4,301	25,657	32,939
	<u>10,447</u>	<u>21,376</u>	<u>53,305</u>	<u>85,128</u>
Transfer to general fund				
Costs incurred	0	(387)	(27,532)	(27,919)
	<u>10,447</u>	<u>20,989</u>	<u>25,773</u>	<u>57,209</u>
Interest Earned on Restricted Fund - Savings Account	0	0	5	5
Provision for Gift Aid and Accrued Costs	0	0	1,612	1,612
Balance as at 31 December 2021	<u><u>10,447</u></u>	<u><u>20,989</u></u>	<u><u>27,390</u></u>	<u><u>58,826</u></u>

THE MOTHERS' UNION (DIOCESE OF CHELMSFORD)

England & Wales - Charity number 249736

Accounts

CHELMSFORD DIOCESAN MOTHERS UNION

FINANCIAL STATEMENTS FOR THE YEAR ENDED December 31, 2020

Trustees

Mrs J Meaden - Chair

Mrs J Bentley

Mrs M Knight

Mrs P M McCarthy

Mrs R Taylor (passed away in February 2021)

Registered Charity No. 249736

CHELMSFORD DIOCESAN MOTHERS UNION

Year ended 31 December 2020

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2-3	Financial Report
4	Statement of Financial Activities
5	Balance Sheet
6-10	Notes to the accounts

CHELMSFORD DIOCESAN MOTHERS' UNION
Charity No. 249736

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES FOR THE YEAR ENDED 31ST
DECEMBER 2020**

I report on the accounts of the Charity for the year ended 31st December 2020 as set out in the annexed sheets.

Respective responsibilities of trustees and examiner:

The Charity's trustees are responsible for the preparation of accounts. The Charity's trustees consider that an audit is not required under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145(5)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's statement:

My examination was carried out in accordance with the General Directions given by the Charity Commission. 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 in the statement below.

Independent examiner's statement:

In connection with my examination, no matter has come to my attention:

(i) which gives me reasonable cause to believe that, in any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act;
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities Act

have not been met: or

(ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Address: Hill House, 1 Smiths Court
High Road, Thornwood
Epping, Essex CM16 6BD

Date 10th July 2021

CHELMSFORD DIOCESAN MOTHERS' UNION

Report of the Trustees for the year ended 31 December 2020

Mothers' Union is a Christian mission organisation working through grassroots membership to support families and communities both in this country and around the world, and was incorporated by Royal Charter in 1926.

Vision (the essence of our work)

Our vision is of a world where God's love is shown through loving, respectful and flourishing relationships.

Aim & Purpose (what we want to achieve)

To demonstrate the Christian faith in action by the transformation of communities worldwide through the nurture of family in its many forms.

Mission (how we go about achieving our vision)

- Supporting and promoting marriage;
- Encouraging parents in their role to develop the faith of their children;
- Maintaining a worldwide fellowship of Christians united in prayer, worship and service;
- Promoting conditions in society favourable to stable family life and the protection of children;
- Helping those whose family life has met with adversity.

When planning our activities, we have considered the Charity Commission guidance on public benefit. We are confident our mission reflects this guidance.

Organisation

Chelmsford Diocesan Mothers' Union is organised within 19 deaneries. In each deanery there are branches, which coincide, in most instances, with church parishes. Branches hold regular meetings, usually monthly, and events are also held at deanery and diocesan level.

Chelmsford Diocesan Mothers' Union is governed by a Trustee body, which meets at least four times a year. There are two Council Meetings each year, which all members are entitled to attend. One is preceded by a General Meeting, as required by the Charity Commission, at which the Annual Review and Summary of Accounts are presented.

Elections for all officers are held triennially. The next elections will take place in 2021.

Finance Review

We continue to be grateful to our members for contributing so generously to Mothers' Union projects in raising £3526 for MSH General Fund and Fundraising Appeals, a decrease on last year mostly owing to the pandemic restrictions meaning no fund-raising events could take place. However, the Diocese was able to donate a further £2500 to the MSH urgent appeal.

Within the Diocese, AFIA received donations of £3,718 and spent £1,463 providing holidays for families who would not otherwise have been able to afford a break away from home. The amount now in the AFIA restricted fund stands at £7,466. No donations were made to the Contact Centre Fund, however, CAFCAS grants totalling £4861 were received, £447 was expended leaving a balance of £17,075 in the restricted fund.

English for Women received grants and donations of £34806 and £30759 was expended in running the project. The restricted fund now stands at £26955.

During the year six branches closed partly due to the pandemic restrictions, but mostly owing to difficulty in recruiting new members willing to take on the responsibility required of the officers. Where branches have closed or where members cannot attend branch meetings, members have been encouraged to become Diocesan Members which entitles them to the same facilities as all branch members, though there has not been a great conversion rate and the number of diocesan members has also declined. There is a real concern that the overall membership is declining year on year and key action points continue to be raised by the Trustees to attempt to turn this around, along with a constant review of operational expenses.

The Trustees are very appreciative of and grateful for the hard work of the deanery officials, branch officers, members and volunteers without which the Charity could not continue its so valuable work.

CHELMSFORD DIOCESAN MOTHERS UNION

Report of the Trustees for the year ended 31st December 2020 (contd)

Investment Policy

The Trustees have discretion to invest funds not immediately needed as they see appropriate. The Trustees have adopted a low risk policy of investing surplus funds in bank deposit accounts so that they are immediately available to meet the Charity's requirements.

Reserves Policy

As the charity is reliant on its membership income to meet administrative costs and this income is all received in the first quarter of the year, the Trustees consider it needs to retain sufficient free reserves to cover 12 months administrative costs.

Statement of Trustees Responsibilities

The Trustees are responsible for preparing the Trustees Report and the financial statements 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 of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and apply them constantly;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enabling them to ensure that the financial statements comply with the Charities Act, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Constitution of Chelmsford Diocesan Mothers' Union. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or any other irregularities.

Approved by the Trustees on

2021 and signed as authorised on their behalf by:



Mrs J. Meaden

Chairman of Trustees

Date: 12/12/21

CHELMSFORD DIOCESAN MOTHERS UNION

STATEMENT OF FINANCIAL ACTIVITIES For the year ended 31 December 2020

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds	
					2020 £	2019 £
INCOMING RESOURCES						
Incoming resources from members	2(a)	32,767	43,914	0	76,681	79,404
Other voluntary incoming resources	2(b)	0	0	0	0	3,107
Income from charitable and ancillary trading	2(c)	7,496	0	0	7,496	8,885
Other ordinary incoming resources	2(d)	1,182	0	0	1,182	2,554
Income from investments	2(e)	212	0	0	212	233
TOTAL INCOMING RESOURCES		<u>41,657</u>	<u>43,914</u>	<u>0</u>	<u>85,571</u>	<u>94,183</u>
RESOURCES USED						
Activities directly related to the work of the charity	3(a)	25,090	33,198	0	58,288	61,675
Fund-raising expenditure	3(b)	558	0	0	558	1,126
Costs of ancillary trading	3(c)	7,869	0	0	7,869	9,575
Management and administration	3(d)	14,121	0	0	14,121	18,149
Grants	3(e)	0	0	0	0	0
TOTAL RESOURCES USED		<u>47,638</u>	<u>33,198</u>	<u>0</u>	<u>80,836</u>	<u>90,525</u>
NET INCOME (OUTGOINGS)		(5,981)	10,716	0	4,735	3,658
RESOURCES FUNDS TRANSFER		2,920	(2,920)	0	0	0
NET MOVEMENT IN FUNDS		<u>(3,061)</u>	<u>7,796</u>	<u>0</u>	<u>4,735</u>	<u>3,658</u>
BALANCES BROUGHT FORWARD AT 1ST JANUARY 2020		79,960	43,700	0	123,660	120,002
BALANCES CARRIED FORWARD AT 31 DECEMBER 2020		<u>76,899</u>	<u>51,496</u>	<u>0</u>	<u>128,395</u>	<u>123,660</u>

All operations are continuing and there are no discontinued operations in either year.
There are no gains or losses other than those stated above.

The notes on pages 6 to 10 form part of these accounts.

CHELMSFORD DIOCESAN MOTHERS UNION

BALANCE SHEET AT 31 DECEMBER 2020

	Note	2020 £	2019 £
CURRENT ASSETS			
Debtors	7	30,133	37,753
Stock		2,315	2,422
Cash at bank and in hand		96,845	86,636
		<u>129,293</u>	<u>126,811</u>
 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
	8	<u>898</u>	<u>3,151</u>
 NET CURRENT ASSETS			
		<u>128,395</u>	<u>123,660</u>
 NET ASSETS			
		<u>128,395</u>	<u>123,660</u>
 FUNDS			
	9		
Unrestricted		76,899	79,960
Restricted	10	51,496	43,700
Endowment		-	-
		<u>128,395</u>	<u>123,660</u>

Approved by the Trustees on 12/1/2021 and signed on its behalf by:





Judith Meaden
Diocesan President

Patricia McCarthy
Diocesan Treasurer

The notes on pages 6 to 10 form part of these accounts.

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2020

1 Accounting policies

The financial statements of the charity have been prepared in accordance with:

- Accounting and Reporting by Charities- Statement of Recommended Practice (SORP FRS102)
- and with Accounting Standards
- and with the Charities Act.

The financial statements have been prepared on the accruals basis and under the historical cost convention and include all funds for which the charity has financial responsibility.

Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from the endowment may be used either as restricted or unrestricted depending upon the purpose for which the endowment was established.

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the endowment or bequest, and (b) donations or grants received for a specific object or invited by the Trustees for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The Trustees do not usually invest separately for each fund.

Unrestricted funds represent the funds of the charity that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the charity.

Incoming Resources

Subscriptions from members are accounted for in the year for which they are due. Donations and income from fund-raising are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the Trustees are legally entitled to the amount due. All other income is recognised when it is receivable. All incoming resources are accounted for gross of related expenditure.

Resources used

Grants and donations are accounted for when paid over or when awarded, if that award creates a binding obligation on the Trustees. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

The charity has no fixed assets.

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS (continued) For the year ended 31 December 2020

2 INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds	
				2020 £	2019 £
2(a) <i>Incoming resources from members</i>					
Planned giving:					
Subscriptions	28,731	0	0	28,731	31,679
Income tax recoverable on subscriptions (Estimated)	500	0	0	500	3,248
Magazine subscriptions	10	0	0	10	0
Sundry donations	3,526	0	0	3,526	6,705
AFIA	0	4,247	0	4,247	5506
Contact Centres	0	4,861	0	4,861	0
English for Women (Inclusive of Grants & Fund Matching)	0	34,806	0	34,806	32266
	<u>32,767</u>	<u>43,914</u>	<u>0</u>	<u>76,681</u>	<u>79,404</u>
2(b)					
<i>Other voluntary incoming resources</i>					
Grants & legacies	0	0	0	0	0
Other donations to Mothers Union	0	0	0	0	3,107
Fund-raising events	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>3,107</u>
2(c)					
<i>Income from charitable and ancillary trading</i>					
Sale of literature, badges and stationery	7,496	0	0	7,496	8,885
	<u>7,496</u>	<u>0</u>	<u>0</u>	<u>7,496</u>	<u>8,885</u>
2(d)					
<i>Other ordinary incoming resources</i>					
Pleshey retreat	0	0	0	0	1,324
Sundry income	1,182	0	0	1,182	1,230
	<u>1,182</u>	<u>0</u>	<u>0</u>	<u>1,182</u>	<u>2,554</u>
2(e)					
<i>Income from investments</i>					
Bank interest	212	0	0	212	233
	<u>212</u>	<u>0</u>	<u>0</u>	<u>212</u>	<u>233</u>
TOTAL INCOMING RESOURCES	<u><u>41,657</u></u>	<u><u>43,914</u></u>	<u><u>0</u></u>	<u><u>85,571</u></u>	<u><u>94,183</u></u>

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2020

3 RESOURCES USED

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds	
				2020 £	2019 £
3(a) <i>Activities directly relating to the work of the charity</i>					
Subscriptions to Mothers Union	18,589	0	0	18,589	20,454
Member donations to Mothers Union projects	6,291	0	0	6,291	6,185
Magazine subscriptions	50	0	0	50	0
Additional contribution to Mothers Union	0	0	0	0	0
Costs of running own projects	0	33,198	0	33,198	34,826
Speakers expenses	145	0	0	145	150
Hire of halls	0	0	0	0	0
Costs of area days, training etc	15	0	0	15	60
	<u>25,090</u>	<u>33,198</u>	<u>0</u>	<u>58,288</u>	<u>61,675</u>
3(b) <i>Fund-raising</i>					
Cost of fund-raising events	558	0	0	558	1,126
	<u>558</u>	<u>0</u>	<u>0</u>	<u>558</u>	<u>1,126</u>
3(c) <i>Costs of ancillary trading</i>					
Purchase of literature, badges and stationery	7,869	0	0	7,869	9,575
	<u>7,869</u>	<u>0</u>	<u>0</u>	<u>7,869</u>	<u>9,575</u>
3(d) <i>Management and administration</i>					
Administration:					
Officials expenses	1,891	0	0	1,891	2,691
Council expenses	0	0	0	0	1,059
Secretary's fees	3,143	0	0	3,143	5,349
Printing, postage & stationery	1,151	0	0	1,151	1,552
Conference fees	153	0	0	153	255
General branch expenses	1,995	0	0	1,995	1,598
Other expenses	378	0	0	378	255
Independent Examiners fee	770	0	0	770	875
Insurance	490	0	0	490	495
Pleshey retreat costs	0	0	0	0	1,166
Sundry donations to Mothers Union projects	4,150	0	0	4,150	2,854
	<u>14,121</u>	<u>0</u>	<u>0</u>	<u>14,121</u>	<u>18,149</u>
3(e) <i>Grants</i>	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
TOTAL RESOURCES USED	<u>47,638</u>	<u>33,198</u>	<u>0</u>	<u>80,836</u>	<u>90,525</u>

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2020

4 TAXATION

As a registered charity the organisation is exempt from taxation on its income and gains where they are applied for charitable purposes.

5 ADMINISTRATIVE COSTS

	2020 £	2019 £
Secretary's Fees	3,143	5,349

The charity has one part-time administrator.
No volunteers received any remuneration from the charity.

6 RELATED PARTY TRANSACTIONS

None of the Trustees were paid any remuneration during the year (2019 Nil). Small amounts of travelling expenses were paid to Trustees for attending Trustees and Council meetings.

7 DEBTORS

	2020 £	2019 £
Bank and Cash Balances Held by Branches	27,248	33,000
Prepayments	692	754
Other Debtors (Estimated) *	2,193	3,999
* The amount repayable from Gift Aid has yet to be determined		
	<u>30,133</u>	<u>37,753</u>

8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Subscriptions received in advance	148	2,120
Other Creditors	750	1,031
	<u>898</u>	<u>3,151</u>

9 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £
Current Assets	45,349	51,496	0
Liabilities	898	0	0
	<u>44,451</u>	<u>51,496</u>	<u>0</u>

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS (continued) For the year ended 31 December 2020

10 ANALYSIS OF RESTRICTED FUNDS

The movement on Restricted Funds (see note 9) consists of:-

	AFIA Fund £	Contact Centres £	English for Women (formerly Prison Project) £	Total £
Balance as at 1 January 2020	5,440	12,619	25,641	43,700
Provision for Gift Aid and Accrued Costs at 1 January 2020	(271)	0	(3,468)	(3,739)
	<u>5,169</u>	<u>12,619</u>	<u>22,173</u>	<u>39,961</u>
Fundraising income as allocated by branches (inclusive of Grants and Fund Matching)	4,247	4,861	34,806	43,914
	<u>9,416</u>	<u>17,480</u>	<u>56,979</u>	<u>83,875</u>
Transfer to general fund Costs incurred	(1,992)	(447)	(30,759)	(33,198)
	<u>7,424</u>	<u>17,033</u>	<u>26,220</u>	<u>50,677</u>
Interest Earned on Restricted Fund - Savings Account	42	42	42	126
Provision for Gift Aid and Accrued Costs	0	0	693	693
Balance as at 31 December 2020	<u><u>7,466</u></u>	<u><u>17,075</u></u>	<u><u>26,955</u></u>	<u><u>51,496</u></u>