

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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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.

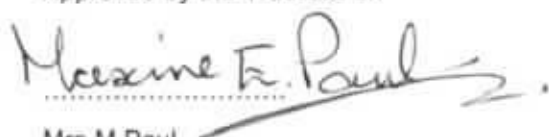
Charity law in England and Wales requires the trustees to prepare financial statements for each financial year. Under the law the trustees have elected to prepare the financial statements in accordance with United Kingdom Accepted Accounting Practice (United Kingdom Accounting Standards and applicable 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 £	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><u>74,897</u></u>	<u><u>58,826</u></u>	<u><u>0</u></u>	<u><u>133,723</u></u>	<u><u>128,395</u></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			
Unrestricted	9	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 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 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>