

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

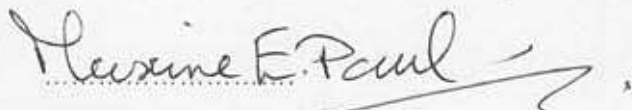
The Trustees are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and regulations.

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 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 £	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.

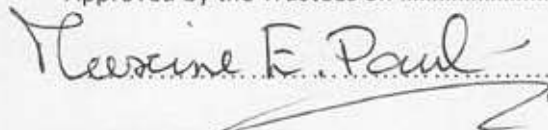
The notes on pages 6 to 10 form part of these accounts.

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	9	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 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>37,018</u>	<u>52,180</u>	<u>0</u>	<u>89,198</u>	<u>89,382</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
* The amount repayable from Gift Aid has yet to be determined		
	<u>24,795</u>	<u>27,203</u>

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)
	<u>13,390</u>	<u>18,792</u>	<u>32,292</u>	<u>360</u>	<u>64,834</u>
Balance as at 31 December 2024					
Interest Earned on Restricted Fund - Savings Account					597
					<u>65,431</u>