

**MOTHERS' UNION (DIOCESE OF ST ALBANS)**

Registered charity 249814

**TRUSTEES ANNUAL REPORT  
AND  
FINANCIAL STATEMENTS**

**For the year ended  
31 DECEMBER 2021**

## MOTHERS' UNION (DIOCESE OF ST ALBANS)

### Trustees Annual Report and Financial Statements

For the year ended 31 December 2021

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***NB: In the report 'The Mothers Union' refers to the central organisation***

## **MOTHERS' UNION (DIOCESE OF ST ALBANS)**

### **Trustees Annual Report and Financial Statements**

For the year ended 31 December 2021

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Charity registration number	249814
Principal office	Mothers' Union 41 Holywell Hill St Albans Hertfordshire AL1 1HD  01727 858979 sec_mustalbans@btconnect.com
Trustees	
Mrs Kim Wilkinson	Diocesan President
Mrs Mary McKeand	Vice President
Mrs Jill Thomson	Communications Coordinator
Mrs Sandra Wright	Action & Outreach Coordinator
Mrs Janet McKinney	Finance & Administration Coordinator
Miss Sue Oxlade	Faith & Social Policy Coordinator
Mrs Chris Powell	Diocesan Members Coordinator
Mrs Kathie Lally	Development Coordinator
Treasurer	Mr David Burbidge
Bankers	Barclays Bank plc PO Box 104 16/18 St Peter's Street St Albans Hertfordshire AL3 4DZ
Independent examiner	Mr Terry Thurley

## **MOTHERS' UNION (DIOCESE OF ST ALBANS)**

### **TRUSTEES ANNUAL REPORT**

For the year ended 31 December 2021

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#### **President's review of the year 2021**

This is the final year of the current triennium, 2019-2021 and my final year as President. The trustee board presently consists of eight trustees including myself, plus two observers, the Diocesan Chaplain, and the Newline Editor. Due to Covid we have only met a couple of times physically throughout the year and then twice most months via zoom. We have discussed the affairs of the charity and continue to work towards moving Mothers' Union (MU) within the Diocese of St Albans forward in accordance with the constitution, and through the vision of MU: *of a world where God's love is shown through the loving, respectful and flourishing relationships and promoting Christian Family Values.*

Sadly, our membership has continued to drop during the year. Our membership at the end of 2021 stands at 869 of which 329 are Diocesan Members. Some branches have been able to meet in accordance with Government guidelines, either physically or via Zoom but unfortunately some have closed or moved on to become Diocesan Members Groups. All members paid an annual subscription of £35.00 of which £20 was sent to Mary Sumner House (MSH), a substantial increase of their portion following a decision that all members would be sent the new national magazine 'Connected' twice annually. Grateful thanks go to Liz James, Diocesan Secretary and David Burbidge, Diocesan Treasurer, for their continued support and dedication, without which MU within the Diocese of St. Albans would not be as successful as it is. Grateful thanks also go to all the Trustees and officers, plus our MUE manager for all their work and commitment to MU throughout the year, along with all the officers within clusters, branches, and groups. It continues to be greatly appreciated. Each month Newsletters have been sent to every member, keeping them up to date on what has been happening throughout the diocese. We also have 80 ex-members who are Prayer Circle Friends, these no longer pay subscriptions but are prayed for and kept in touch via the Cluster Coordinators and Prayer Circle Secretary who sends Christmas and Easter cards to each of them, signed by both of us.

As Diocesan President, I have met via Zoom two of the bishops and continue moving to work closer with the diocese. In September we held our first physical diocesan meeting in the form of a Festival Service at which the Rt Revd Dr Alan Smith, the Bishop of St Albans presided and Bev Jullien our CEO from MSH attended. This was very successful and welcomed by the members. We have held one Sharing Day plus our Annual Meeting via Zoom and in November we held our first Sharing Day since Covid began. This was well attended with the usual reports plus the incoming Diocesan President setting out her hopes and plans for the future. The afternoon consisted of an activity upon which the final worship of the day was based.

We have continued our outreach projects as much as possible both locally and worldwide. Within the Diocese knitting to the hospitals neo-natal units, emergency toiletries and activity bags, along with memory books and twiddle cuffs for dementia units and residential homes have continued to be distributed. Christmas cards for prisoners were distributed, although due to the pandemic Yarl's Wood Immigration Removal Centre has changed its use. While it is unknown as to how long its new status will continue, the one small women's unit that remains has been supported by us with craft, clothing, and items as requested. Our Away From It All (AFIA) project has not been as active as normal due to Covid, however we were able to send two Syrian refugee families on a holiday when there was a lull in the Covid restrictions. We have continued supporting the three Women's Refuges around the Diocese by supplying bedding, kettles, toasters, pots & pans plus utensils as 'start-up' packs for when the families move to their own homes, plus Easter Eggs, Advent Calendars and Christmas presents for the children have been distributed to all three. Work has continued, where possible within our parishes on local projects, plus we continue to support the national campaigns from MSH.

It is with a feeling of sadness that I now step down from the role of Diocesan President, a role I have felt very privileged to have held. MU within St Albans continues to be pro-active and make a difference to lives locally. So much has been achieved in the six years of my Presidency, I am extremely proud of all the members, officers, and trustees without whose help and support we would not have been able to make such a difference to so many. My heartfelt thanks go out to

## **MOTHERS' UNION (DIOCESE OF ST ALBANS)**

### **TRUSTEES ANNUAL REPORT**

For the year ended 31 December 2021

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all of them, I am sure the future of MU within St Albans Diocese will continue and I look forward to helping with the future growth in any way I can.

Kim Wilkinson – Diocesan President

### **Constitution and mission**

The name of the charity is *Mothers' Union: St Albans Diocese*. It is an unincorporated association registered as charity number 249814. It is affiliated to Mothers' Union, a charity incorporated by Royal Charter (charity no: 240531) through its shared aim and purpose, and by virtue of its acceptance as an affiliate by the central charity and its adherence to the rules and regulations of the movement. The Mothers' Union in the Diocese of St Albans will draw its membership from and operate within Hertfordshire and Bedfordshire in the area corresponding to the Church of England Diocese of St Albans. Membership is open to all men and women who have been baptised in the name of the Holy Trinity and who support the Vision and Aim and Purpose of The Mothers' Union. It is also open to Friends, a category of non-voting membership for those who support the Vision and Aim and Purpose of The Mothers' Union but cannot, or do not wish to, become full members.

Trustees are elected by the membership on a triennial basis, after a procedure of nomination and voting. Trustees may serve no more than two consecutive three-year terms in any one office or responsibility.

#### **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.

#### **Objectives** (how we go about achieving our vision)

1. To promote and support married life.
2. To encourage parents in their role to develop the faith of their children.
3. To maintain a worldwide fellowship of Christians united in prayer, worship and service.
4. To promote conditions in society favourable to stable family life and the protection of children.
5. To help those whose family life has met with adversity.

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

### **Policy on reserves**

Mothers' Union the Diocese of St. Albans is a registered charity and, as such, is required by the Charity Commission to have a policy regarding the reserves of money that it retains. Responsibility for establishing an appropriate Reserves Policy lies with the Trustees. The Trustees must be able to demonstrate why the holding of a particular level of reserves is right for the charity, by reference to the charity's current position and prospects.

MU Diocese of St. Albans has two major sources of funds - members' subscriptions and the monies raised for specific MU funds. Some specific or "Restricted" monies for MU Funds are received by MU Diocese of St. Albans for onward transmission to the central Mothers' Union. MU Diocese of St. Albans has no ongoing liabilities in respect of the projects funded with these monies, for which the central Mothers' Union is responsible.

MU Diocese of St. Albans also has its own Restricted Funds, for example: Away From It All (AFIA), held for regularly approved diocesan projects for which there are no ongoing liabilities because any expenditure only equals the donations received for that particular Fund. There is

## MOTHERS' UNION (DIOCESE OF ST ALBANS)

### TRUSTEES ANNUAL REPORT

For the year ended 31 December 2021

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no need for MU Diocese of St. Albans to maintain reserves in respect of the restricted funds. Any balances held should be shown in the normal course of accounting.

MU Diocese of St. Albans is responsible for meeting the Aims and Purpose of The Mothers' Union and current expenses are budgeted in line with the expected income from members. Membership is currently falling but a sudden reduction in members is not anticipated and a reasonable income can be forecast for the coming years. MU Diocese of St. Albans would wish to maintain the current activities, which also underpin the fund-raising activities, and retain a limited flexibility to fund and start new projects. The Mothers' Union is changing, and MU Diocese of St. Albans must also retain some flexibility in respect of the activities that may be required of it in the future.

Having due regard to the present position of MU Diocese of St. Albans, a reserves policy which retains up to 50% of the current annual level of expenditure, excluding movements in funds, is thought to be appropriate. The Trustees, through the Mothers' Union the Diocese of St. Albans office holders, will be accountable for ensuring that this policy is applied to diocesan funds and to all funds held by Branches.

### Trustee's responsibilities in relation to the financial statements

Law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the financial activities of the charity and the group at the end of the year. In preparing those financial statements the Trustees are required to:

- ☐ Select suitable accounting policies and then apply them consistently;
- ☐ Make judgements and estimates that are reasonable and prudent;
- ☐ State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the accounts; and,
- ☐ Prepare the financial statements on a going concern basis unless it is appropriate to presume that the charity will not continue in operation.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of charity and hence for taking reasonable steps for the prevention and detection of fraud and breaches of law and regulations.

Approved by the Trustees and signed on their behalf by

Trustee: *Jill Thomson*

Trustee: *Janet McKinney*

Date: 25<sup>th</sup> August 2022

## **Independent examiner's report on the accounts**

### **Report to the trustees of MOTHERS' UNION (DIOCESE OF ST ALBANS)**

**On accounts for the year ended 31 December 2021**

**Charity no 249814**

**Set out on pages 8 to 14**

### **Respective responsibilities of trustees and examiner**

The charity's trustees consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the Act)) and that an independent examination is needed.

It is my responsibility to

- ☐ examine the accounts (under section 43 of the Act),
- ☐ follow the procedures laid down in the General Directions given by the Charity Commission (under section 43(7)(b) of the 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 General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

### **Independent examiner's statement**

In the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in, any material respect, the trustees have not met the requirements to ensure that:
  - ☐ proper accounting records are kept (in accordance with section 41 of the Act); and
  - ☐ accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Signed:** *T Thurley*

Date: 1<sup>st</sup> August 2022

Terry Thurley  
15 Hampden Close  
Flitwick  
Beds MK45 1HR

**MOTHERS' UNION (DIOCESE OF ST ALBANS)**

**STATEMENT OF FINANCIAL ACTIVITIES & BALANCE SHEET**  
**For the year ended 31<sup>st</sup> December 2021**

<b><u>S O F A</u></b>	<b>Note</b>	<b><u>Unrestricted Funds</u></b>		<b><u>Restricted Funds</u></b>	<b><u>2021 Total</u></b>	<b><u>2020 Total</u></b>
		<b><u>General</u></b>	<b><u>Diocesan Reserve</u></b>			
<b>INCOMING RESOURCES</b>						
Subscriptions		30,170	-	-	30,170	29,905
Fund Raising	1	-	360	13,414	13,774	15,807
Sales of Literature	2	5,962	-	-	5,962	5,375
Commission on Literature Sales	2	284	-	-	284	811
Prayer book sales		28			28	8
Tax Recovered on Gift Aid		4,165	-	-	4,165	4,061
Interest Received		23	-	-	23	165
Sundry Receipts		-	-	-	-	179
Branch/Deanery net income(exp)		940	-	-	940	(7,432)
<b>TOTAL INCOMING RESOURCES</b>		<b>41,572</b>	<b>360</b>	<b>13,414</b>	<b>55,346</b>	<b>48,879</b>
<b>RESOURCES USED</b>						
Grants	1	-	-	15,979	15,979	16,318
Subs to MSH	2	17,240	-	-	17,240	14,455
Literature Purchases	2	5,392	-	-	5,392	5,959
General & Administrative	3	16,052	-	-	16,052	16,550
Travel	4, 5	1,128	-	-	1,128	630
Publication Expenses		1,310	-	-	1,310	1,027
MSH Courses & Conferences	2	614	-	-	614	153
Meetings & Services		50	-	-	50	(50)
Corporate Governance costs	4	559	-	-	559	156
Sundry Expenses		473	-	-	473	338
Donations		-	-	-	-	10,700
<b>TOTAL RESOURCES USED</b>		<b>42,818</b>	<b>-</b>	<b>15,979</b>	<b>58,797</b>	<b>66,236</b>
<b>NET INCOMING/(OUTGOING) RESOURCE</b>		<b>(1,246)</b>	<b>360</b>	<b>(2,565)</b>	<b>(3,451)</b>	<b>(17,357)</b>
<b>TRANSFERS TO RESERVES</b>	1	-	-	-	-	-
<b>BALANCES BROUGHT FORWARD</b>	1	<b>22,258</b>	<b>2,593</b>	<b>13,205</b>	<b>38,056</b>	<b>55,413</b>
<b>BALANCES CARRIED FORWARD</b>	1	<b>21,012</b>	<b>2,953</b>	<b>10,640</b>	<b>34,605</b>	<b>38,056</b>



**MOTHERS' UNION (DIOCESE OF ST ALBANS)****STATEMENT OF FINANCIAL ACTIVITIES & BALANCE SHEET**  
**For the year ended 31<sup>st</sup> December 2021**

<b><u>BALANCE SHEET</u></b>		<b>2021</b>	<b>2020</b>
<b>ACCUMULATED FUND</b>	Note		
Balance as at 1st January		22,258	39,104
Diocesan surplus/(deficit) for the year		(1,246)	(16,846)
Balance as at 31 December		<u>21,012</u>	<u>22,258</u>
<b>RESERVES AND OTHER FUNDS</b>	1	<u>13,593</u>	<u>15,798</u>
<b>TOTAL FUNDS</b>		<b><u>34,605</u></b>	<b><u>38,056</u></b>
<b>REPRESENTED BY</b>			
Central Board of Finance of C of E Deposit a/c		19,000	24,000
Current Assets:			
Stocks of Literature		1,429	1,716
Literature Commission due			500
Gift Aid due		4,000	3,500
Prepayments		-	-
Cash & Bank Balances		38,956	36,235
less Current Liabilities:			
Prepaid subscriptions/donations		(28,780)	(27,895)
			-
<b>TOTAL ASSETS</b>		<b><u>34,605</u></b>	<b><u>38,056</u></b>

These financial statements were approved by the board on  
Signed on behalf of the Board of Trustees

Trustee: *Jill Thomson*

Trustee: *Janet McKinney*

Date: 25<sup>th</sup> August 2022

## **MOTHERS' UNION (DIOCESE OF ST ALBANS)**

### **STATEMENT OF FINANCIAL ACTIVITIES & BALANCE SHEET** **For the year ended 31<sup>st</sup> December 2021**

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#### **BASIS OF PREPARATION**

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- ☐ Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- ☐ and with Accounting Standards;
- ☐ and with the Charities Act 1993.

#### **Change in basis of accounting**

In accordance with SORP 2005, as a charity with a gross income of over £100,000, the charity has formally moved to an accruals basis of accounting. Because of the nature of the charity's activities, there is no material restatement of previous years accounts required as a result of this change of policy. Where the information is conveniently available, certain items have been restated or reanalysed to reflect changed disclosure requirements.

#### **INCOMING RESOURCES**

##### **Recognition of incoming resources**

These are included in the Statement of Financial Activities (SoFA) when:

- ☐ the charity becomes entitled to the resources;
- ☐ the trustees are virtually certain they will receive the resources; and,
- ☐ the monetary value can be measured with sufficient reliability.

##### **Incoming resources with related expenditure**

Where incoming resources have related expenditure (as with fundraising or literature) the incoming resources and related expenditure are reported gross in the SoFA.

##### **Grants and donations**

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

##### **Allocation to specific funds**

As a charity associated with The Mothers' Union, the charity raises funds and collects members' subscriptions to aid the work of The Mothers' Union, both for its work in general and for its specific funds. Other specific funds are for the work done directly by this charity, many of which are initiatives in common with other regional Mothers' Union charities, operating in their own geographical areas.

Donations and fundraising for specific funds are allocated to the relevant fund on receipt. However, the majority of activities at the branches are general fundraising and the branch members in general meeting decide on the allocation between specific funds, usually after the end of the relevant year, and submit payment from local bank accounts with the result of the members' decision. These resources are allocated to specific funds on receipt of these instructions.

##### **Tax reclaims on donations and gifts**

Incoming resources from tax reclaims are included in the SoFA in the year in which they are receivable. Tax reclaims are not allocated to specific funds or between restricted and unrestricted funds.

##### **Volunteer help**

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

## **MOTHERS' UNION (DIOCESE OF ST ALBANS)**

### **STATEMENT OF FINANCIAL ACTIVITIES & BALANCE SHEET** **For the year ended 31<sup>st</sup> December 2021**

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#### **Investment income**

This is included in the accounts when receivable. Investment income is not allocated between specific and general funds or between restricted and unrestricted funds.

#### **EXPENDITURE AND LIABILITIES**

##### **Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

##### **Governance costs**

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

##### **Grants payable**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

#### **ASSETS**

##### **Tangible fixed assets for use by charity**

These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or a reasonable value on receipt. Assets valued at less than £1,000 are written off during the year of acquisition and charged to the Diocesan Reserve.

##### **Stocks and work in progress**

These are valued at the lower of cost or market value.

## MOTHERS' UNION (DIOCESE OF ST ALBANS)

### NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

#### 1 Reserves and restricted funds

	Balance 1st Jan	Transfers	Receivable	Paid	Balance 31st Dec
<b>RESTRICTED FUNDS</b>					
<b>The Mothers' Union</b>					
B & I Development Fund	-	-	534	534	-
General Fund (MSH)	-	-	2,383	2,171	212
Summer of Hope	-	-	1,857	1,857	-
Overseas Development Fund	-	-	2,445	2,224	221
Other MSH appeals	91	-	473	564	-
	91	-	7,692	7,350	433
<b>St Albans Diocese projects</b>					
Away From It All	6,572	-	658	3,067	4,163
Diocesan Project Fund	3,145	1,500	3,563	4,061	4,147
Special Regional Meeting	3,396	(1,500)	-	-	1,896
	13,113	-	4,221	7,128	10,206
<b>TOTAL RESTRICTED FUNDS</b>	13,204	-	11,913	14,478	10,639
Diocesan Reserve	2,594	-	360	-	2,954
<b>TOTALS</b>	<b>15,798</b>	<b>-</b>	<b>12,273</b>	<b>14,478</b>	<b>13,593</b>
2020 totals	16,309		15,806	16,317	15,798

#### Description of funds

Fund Name	Type	Purpose and restrictions
<b>Funds of The Mothers' Union</b>		
Britain & Ireland Development Fund	Restricted	Provides grants for projects in the provinces of Canterbury, Wales, Ireland, Scotland and York. The financing of the fund comes from donations, by gift or special effort. The fund was introduced to help members who may want to start or develop projects.
General Fund (Mary Sumner House)	Restricted	Funds for the general operations at Mary Sumner House
Overseas Development Fund	Restricted	Provides funds to The Mothers' Union to support overseas projects. This supports a wide variety of schemes - wherever possible they are self-help / income-generating activities. However there are about 300 paid Mothers' Union workers overseas and their salaries, and the equipment they need for their work, are also charges on the fund.
Summer & other appeals	Restricted	Support specific projects chosen by MSH during each year.

## MOTHERS' UNION (DIOCESE OF ST ALBANS)

### NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

#### Charitable Funds Operated by St Albans Diocese

Away From It All (AFIA)	Restricted	Provides funds for the "Away From It All" (AFIA) holiday scheme which gives a needed break to families that would not otherwise have a holiday.
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Diocesan Project Fund	Restricted	This is a fund for specific projects sponsored by the Diocese from time to time.
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Special Regional Meeting	Restricted	Provides funds for occasional special meetings.
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#### Other Funds Operated by St Albans Diocese

Diocesan Reserve	Unrestricted	Provides funds for specific needs of the Diocese, including replacement and new capital equipment.
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## 2 Transactions with connected parties

The Mothers' Union (Charity registration number 240531) is a connected party with shared aims and objectives and a similar constitution. Part of each member's subscription includes a subscription for the purposes of The Mothers' Union. Members' voluntary fundraising is also allocated in part to specific projects and causes of The Mothers' Union. The amounts raised and passed to The Mothers Union are shown in the movements in funds in note 1. The subscription payment to Mary Sumner House was £17240.

All publications, literature and other goods are supplied by MU Enterprises Limited ("MUe"), the trading subsidiary of The Mothers' Union, and these amounts are shown separately in the Statement of Financial Activities (SoFA). The Mothers Union also supplies training courses and conferences, the costs of which are shown on the SoFA as MSH Courses and conferences.

## 3 Staff costs

Included in general and administration costs are gross salary, pension and employers' national insurance costs of £8103 (2020 £7758). The charity employs one part-time employee (2020-one part time).

## 4 Governance costs

Governance costs during the year comprised

	2021	2020
Hire of rooms and Zoom costs	340	(56)
Trustees' travel expenses	219	212
Independent examiner's fees	0	0
	<u>£559</u>	<u>£156</u>

**NOTES TO THE FINANCIAL STATEMENTS**

For the year ended 31 December 2021

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**5 Trustee expenses**

Expenses paid to trustees during the year, and the number of trustees claiming these expenses comprised:

	<b>2021</b>	<b>2020</b>
As trustees		
Number of trustees	8	8
Trustees' travel expenses	£219	£212
For other duties		
Number of trustees	8	8
Travel expenses	£752	£322

**6 Fixed assets**

The charity writes off all fixed asset purchases under £1,000 to the Diocesan Reserve on acquisition. Currently the charity holds no fixed assets with an original cost or valuation of over £1,000.