



MOTHERS' UNION (DIOCESE OF ST ALBANS)

Registered charity 249814

**TRUSTEES ANNUAL REPORT
AND
FINANCIAL STATEMENTS**

**For the year ended
31 DECEMBER 2022**

MOTHERS' UNION (DIOCESE OF ST ALBANS)

Trustees Annual Report and Financial Statements

For the year ended 31 December 2022

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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 2022

Charity registration number	249814
Principal office	Mothers' Union 41 Holywell Hill St Albans Hertfordshire AL1 1HD 01727 858979 sec_mustalbans@btconnect.com
Trustees	
Mrs Jill Thomson	Diocesan president
Mrs Elizabeth Hutchison	Vice president
Mrs Janet McKinney	
Mrs Chris Powell	
Mrs Janet Bird	
Treasurer/Financial lead	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

TRUSTEES ANNUAL REPORT

For the year ended 31 December 2022

President's Review of the year.

This is the first year of a new Triennium 2022-2024.

At the beginning of the year the Trustee Board comprised Diocesan President, Vice President, 3 trustees, one observer and the Diocesan Chaplain and Newline Editor (observer status). In the course of the year a further trustee was commissioned but one stepped down. We have met regularly to promote the vision of Mothers' Union (MU) of a world where God's love is shown through loving, respectful and flourishing relationships and the promotion of Christian family values.

In 2022 there were 806 members of which 342 were Diocesan Members. In addition we had a number of Prayer Circle Friends (PCFs). All members, with the exception of PCFs, paid an annual subscription of £36 of which £20 was sent to Mary Sumner House (national headquarters).

The trend of branches closing and moving on to Diocesan members Groups or individual Diocesan Membership continued.

Grateful thanks go to Liz James, as Diocesan Secretary, David Burbidge, as Diocesan Treasurer, and Brenda Cottle, as MUE Manager, and all the trustees, officers and leads at Diocesan, Cluster, Branch and Group levels for their continued support and dedication to the work of MU.

During the year I met with two of our Bishops, one meeting being held over Zoom.

The year has seen a steady, if gradual, return to in-person meetings although a proportion of Board meetings were held over Zoom, providing savings in administrative expenses. Three Diocesan meetings, open to all members, were held including our Annual General Meeting in June.

All members received 3 issues of Newline, our diocesan magazine, an invaluable tool for keeping them up to date with the wide variety of our projects and I am greatly indebted to Kathie Lally who took over the editorship from me towards the end of the year.

On behalf of the diocese, I have attended 2 provincial meetings (Canterbury Province), and various national meetings over Zoom. With two additional representatives from our diocese I also attended a major conference (Re-Imagining MU) at Liverpool Hope University in July. All these have been excellent opportunities for sharing experience and gaining insight and resources for the enhancement of our work at home and abroad. Our trustee board was also represented at the General Meeting in September in Belfast.

Outreach projects include, in particular, ongoing fruitful relationships with 3 women's refuges and the addition of a 4th refuge during the year. We supply starter packs for women moving on into the community containing kitchen utensils, bedding etc. We have donated bedding for use within the refuges and also Easter Eggs, Advent Calendars and we have financed coaches for outings.

We have extensive links with hospitals providing knitted and sewn articles for neo-natal and children's units, activity bags, soft toys for children undergoing potentially stressful procedures. Knitted blankets and garments are also provided for overseas work.

We have supported Ukrainian refugee families in providing finance for such church-based activities as a fish and chip supper and also help towards school needs for the children. In addition we provided Christmas cards for prisoners.

'Away From It All' (AFIA) holidays were resumed with the ending of lockdown.

My first year in office has been a steep learning curve but I have been wonderfully supported by the trustees and members at all levels. We have striven to address the challenges of the present economic situation by moving forward with restructuring our activities to enable us to look forward to a sustainable future – a future in which we continue to do God's work in our churches, local communities, nationally and internationally.

Jill Thomson (Diocesan President) 18th March 2023

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.

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 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: 12/09/2023

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 2022

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:

Date: 17/05/2023

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 31st December 2022

<u>S O F A</u>	Note	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>2022</u>	<u>2021</u>
		<u>General</u>	<u>Diocesan Reserve</u>	<u>Total</u>	<u>Total</u>
INCOMING RESOURCES					
Subscriptions		29,059	-	29,059	30,170
Fund Raising		-	750	14,657	13,774
Sales of Literature		4,978	-	4,978	5,962
Commission on Literature Sales		670	-	670	284
Prayer book & mug sales		205	-	205	28
Tax Recovered on Gift Aid		3,872	-	3,872	4,165
Interest Received		127	-	127	23
Sundry Receipts/General Fund Donations		3,192	-	3,192	-
Branch/Deanery net income(exp)		(1,457)	-	(1,457)	940
TOTAL INCOMING RESOURCES		40,646	750	56,053	55,346
RESOURCES USED					
Grants		-	200	13,693	15,979
Subs to MSH		16,140	-	16,140	17,240
Literature Purchases		5,511	-	5,511	5,392
General & Administrative		15,671	-	15,671	16,052
Travel	4, 5	1,736	-	1,736	1,128
Publication Expenses		1,329	-	1,329	1,310
MSH Courses & Conferences		80	-	80	614
Meetings & Services		250	-	250	50
Corporate Governance costs		614	-	614	559
Sundry Expenses		746	-	746	473
Donations		-	-	-	-
TOTAL RESOURCES USED		42,077	200	55,970	58,797
NET INCOMING/(OUTGOING) RESOURCES		(1,431)	550	83	(3,451)
TRANSFERS TO RESERVES		-	-	-	-
BALANCES BROUGHT FORWARD		21,012	2,953	34,605	38,056
BALANCES CARRIED FORWARD		19,581	3,503	34,688	34,605

MOTHERS' UNION (DIOCESE OF ST ALBANS)**STATEMENT OF FINANCIAL ACTIVITIES & BALANCE SHEET**
For the year ended 31st December 2022

<u>BALANCE SHEET</u>		2022	2021
ACCUMULATED FUND	Note		
Balance as at 1st January		21,012	22,258
Diocesan surplus/(deficit) for the year		(1,431)	(1,246)
Balance as at 31 December		19,581	21,012
RESERVES AND OTHER FUNDS	1	15,107	13,593
TOTAL FUNDS		34,688	34,605
REPRESENTED BY			
Central Board of Finance of C of E Deposit a/c		19,000	19,000
Current Assets:			
Stocks of Literature		378	1,429
Literature Commission due			-
Gift Aid due		3,500	4,000
Prepayments		-	-
Cash & Bank Balances		32,818	38,956
less Current Liabilities:			
Prepaid subscriptions/donations		(20,546)	(28,780)
Accounts payable		(462)	-
TOTAL ASSETS		34,688	34,605

These financial statements were approved by the board on 24th April 2023

Signed on behalf of the Board of Trustees

Trustee: *Jill Thomson*

Trustee: *Janet McKinney*

Date: 12/09/2023

STATEMENT OF FINANCIAL ACTIVITIES & BALANCE SHEET
For the year ended 31st December 2022

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.

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.

STATEMENT OF FINANCIAL ACTIVITIES & BALANCE SHEET
For the year ended 31st December 2022

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 2022

1 Reserves and restricted funds

	Balance 1st Jan	Transfers	Received	Paid	Balance 31st Dec
RESTRICTED FUNDS					
The Mothers' Union					
B & I Development Fund	-	-	293	293	-
Literacy & Development Fund			751	471	280
General Fund (MSH)	212	-	1,364	1,576	-
Relief Fund	-	-	-	-	-
Summer of Hope			2,281	2,281	-
Overseas Development Fund	221	-	2,841	3,062	-
MSH appeals			513	513	-
	433	-	8,043	8,196	280
St Albans Diocese projects					
Away From It All	4,163	-	1,986	1,599	4,550
Diocesan Project Fund	4,146		4,628	3,898	4,876
Special Regional Meeting	1,896				1,896
	10,205	-	6,614	5,497	11,322
TOTAL RESTRICTED FUNDS					
	10,638	-	14,657	13,693	11,602
Diocesan Reserve	2,954	-	750	200	3,504
TOTALS	13,592	-	15,407	13,893	15,106
2021 totals	15,798		12,272	14,478	13,592

Description of funds

Fund Name	Type	Purpose and restrictions
Funds of The Mothers' Union		
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 appeal	Restricted	Supports transports costs of Overseas Mothers Union workers

MOTHERS' UNION (DIOCESE OF ST ALBANS)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2022

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 worldwide council meetings of The Mothers Union, held every ten years
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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 £16140.

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 £8179 (2021 £8103). The charity employs one part-time employee (2021—one part time).

4 Governance costs

Governance costs during the year comprised

	2022	2021
Hire of rooms and Zoom costs	313	340
Trustees' travel expenses	301	219
Independent examiner's fees	<u>0</u>	<u>0</u>
	<u>£614</u>	<u>£559</u>

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2022

5 Trustee expenses

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

	2022	2021
As trustees		
Number of trustees	5	8
Trustees' travel expenses	£313	£219
For other duties		
Number of trustees	5	8
Travel expenses	£862	£752

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.