

MOTHERS' UNION (DIOCESE OF ST ALBANS)

Registered charity 249814

**TRUSTEES ANNUAL REPORT
AND
FINANCIAL STATEMENTS**

**For the year ended
31 DECEMBER 2023**

MOTHERS' UNION (DIOCESE OF ST ALBANS)

Trustees Annual Report and Financial Statements

For the year ended 31 December 2023

CONTENTS	Page
Trustees' Annual Report	4-7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10
Principal Accounting Policies	11
Notes to the Financial Statements	12-14

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 2023

Charity registration number	249814
Principal office	Mothers' Union 41 Holywell Hill St Albans Hertfordshire AL1 1HD (Closed September 2023) 140 North Road Hertford Hertfordshire SG14 2BZ 07438 474225 mustalbans@gmail.com
Trustees	
Mrs Jill Thomson	Diocesan president (resigned 31 December 2023)
Mrs Elizabeth Hutchison	Vice president
Mrs Janet McKinney	
Mrs Chris Powell	
Mrs Janet Bird	
Mrs Kathie Lally	(Appointed 1 January 2024)
Treasurer	Mr David Burbidge (died 26 April 2024) Mr Colin Bird (appointed 24 May 2024)
Bankers	Barclays Bank plc PO Box 104 16/18 St Peter's Street St Albans Hertfordshire AL3 4DZ
Independent examiner	Mr Terry Thurley

President's Review of the year.

This is the second year of the 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 Newslite Editor (observer status). 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 2023 there were 718 members of which 317 were Diocesan Members. In addition, we had approximately 80 Prayer Circle Friends (PCFs). All members, except for PCFs, paid an annual subscription of £39 of which £22 was sent to Mary Sumner House (Mothers Union national headquarters).

The trend of branches closing and moving on to Diocesan members Groups or individual Diocesan Membership continued. Reduced income from subscriptions resulted in the difficult decision to end the role of our paid secretary, Liz James, effective 30th September. Grateful thanks go to her for her loyal service and to David Burbidge, our Diocesan Treasurer, and Brenda Cottle, our 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. 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 Newslite, 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 our editor Kathie Lally.

On behalf of the diocese, I attended a provincial meeting at High Leigh (Canterbury Province), and various national meetings over Zoom. I and 7 other members attended the General Meeting in September in York.

At the end of September, I had to take extended sick leave until the end of the year. I am deeply indebted to the board for the highly efficient way in which they continued to administer the affairs of the charity.

Outreach projects include ongoing fruitful relationships with 4 women's refuges. We supply starter packs for women moving on into the community containing kitchen utensils, bedding etc. We have donated bedding and towels for use within the refuges and also Easter Eggs, Advent Calendars and we have financed coaches for outings. We also established a link with the Azalea Project based in Luton, supplying goods to support their work among victims of sex-trafficking.

We have extensive links with hospitals providing knitted and sewn articles for neo-natal and children's units, activity bags, soft toys for children and those with dementia undergoing potentially stressful procedures. Wash bags are also supplied to hospitals. 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 and finally, 'Away From It All' (AFIA) holidays have been provided.

I am truly grateful for the support and encouragement of the trustees and members at all levels. We continued to address the challenges of the present economic situation restructuring our activities to enable us to look forward to a future in which we continue to do God's work in our churches, local communities, nationally and internationally.

Jill Thomson (Past Diocesan President) 21st March 2024

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

TRUSTEES ANNUAL REPORT

For the year ended 31 December 2023

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 Mothers' Union. MU Diocese of St. Albans has no ongoing liabilities in respect of the projects funded with these monies, for which the 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. The number of branches is currently falling, and steps have been taken to match our cost base to the lower level of income. 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 50% of the current annual level of expenditure, excluding movements in funds, is thought to be appropriate. This policy also applies to funds held by our 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 2011. They are also responsible for safeguarding

MOTHERS' UNION (DIOCESE OF ST ALBANS)

TRUSTEES ANNUAL REPORT

For the year ended 31 December 2023

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: *Janet McKinney*



Trustee: *Elizabeth Hutchinson*

Date: *16th September 2024*

Report to the trustees of MOTHERS' UNION (DIOCESE OF ST ALBANS) on the accounts set out on pages 9 to 14 for the year ended 31 December 2023

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2023.

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

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.

Signed:


T Thurley

Date:

22/03/24

Terry Thurley

15 Hampden Close

Flitwick

Beds MK45 1HR

MOTHERS' UNION (DIOCESE OF ST ALBANS)

STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31st December 2023

	<u>Unrestricted Funds</u>		<u>Restricted</u>	<u>2023</u>	<u>2022</u>
	<u>General</u>		<u>Funds</u>	<u>Total</u>	<u>Total</u>
INCOMING RESOURCES					
Subscriptions	29,059		-	28,059	29,059
Fund Raising	-		-	-	15,407
Literature net income	860		-	860	137
Gift Aid change to cash accounting	(2,600)			(2,600)	-
Prayer book & mug sales	-			-	205
Tax Recovered under Gift Aid	2,050		-	2,050	3,872
Interest Received	853		-	853	127
Sundry Receipts/General Fund Donations	1,981		-	1,981	3,192
Collections for specific purposes			16,655	16,655	
TOTAL INCOMING RESOURCES	31,203		16,655	47,858	51,999
RESOURCES USED					
Grants	-			-	13,893
Subs to MSH	14,946		-	14,946	16,140
Branch net expenditure	-		-	-	1,457
General & Administrative	13,495		-	13,495	15,671
Travel	1,975		-	1,975	1,736
Publication Expenses	1,297		-	1,297	1,329
MSH Courses & Conferences	384		-	384	80
Meetings & Services	-		-	-	250
Corporate Governance costs	-		-	-	614
Sundry Expenses	755		-	755	746
Paid to fund specific purposes			20,852	20,852	-
TOTAL RESOURCES USED	32,852		20,852	53,704	51,916
NET INCOMING/(OUTGOING) RESOURCES	(1,649)		(4,197)	(5,846)	83
TRANSFERS TO RESERVES	(2,227)	-	3,504	1,277	-
BALANCES BROUGHT FORWARD	23,085	-	11,602	34,687	34,605
BALANCES CARRIED FORWARD	19,209	-	10,909	30,118	34,688

MOTHERS' UNION (DIOCESE OF ST ALBANS)

STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31st December 2023

BALANCE SHEET

	<u>2023</u>	<u>2022</u>
<u>ACCUMULATED FUND</u>		
Balance as at 1st January	23,085	24,516
Transfers re change of accounting to receipts and payments	-2,227	
Diocesan surplus/(deficit) for the year	-1,649	-1,431
Balance at 31st December	19,209	23,085
RESERVES & OTHER FUNDS	10,909	11,602
TOTAL FUNDS	<u>30,118</u>	<u>34,687</u>
<u>REPRESENTED BY</u>		
Central Board of Finance of Church of England Deposit a/c	15,000	19,000
Current Assets:		
Stocks of Literature	-	378
Gift Aid due	-	3,500
Prepayments	-	0
Diocesan cash & bank balances	4,246	10,820
Branches cash & bank balances	10,872	21,998
less Current Liabilities:		
Prepaid subscriptions/donations	-	-20,546
Accounts payable	-	-462
TOTAL ASSETS	<u>£30,118</u>	<u>£34,688</u>

These financial statements were approved by the board on 9th September 2024

Signed on behalf of the Board of Trustees

Trustee: *Janet McKinney*

Trustee: *Elizabeth Hutchinson*

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31st December 2023

BASIS OF PREPARATION

These accounts have been prepared on the receipts and payments basis. Investments are shown at market value, in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice;
- and with Accounting Standards;
- and with the Charities Act 2011.

Change in basis of accounting

Previously prepared on a receipts and payments basis, in 2020 the charity moved to an accruals basis of accounting. This has proved to be overly complex and is unnecessary given the size of the charity, continuing deficits and the potential need for restructuring within the next few years. Accordingly, the board has agreed to revert to the receipts and payments basis of accounting.

INCOMING 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.

Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA in the year in which they are received. 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 received. Investment income is not allocated between specific and general funds or between restricted and unrestricted fund

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.

For the year ended 31 December 2023

MOTHERS' UNION (DIOCESE OF ST ALBANS)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2023

Special Regional Meeting	Restricted	To meet the cost of a planned special meeting.
Funds for the Mothers Union		
General Fund (Mary Sumner House)	Restricted	Funds for the general operations of The Mothers Union
Overseas General 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
MSH Direct Appeals (including Big Summer Appeal)	Restricted	Specific appeals for Mothers Union work

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 £14,946.

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 £6,621 (2022 £8179). The charity employed one part-time employee (2022—one part time).until 30 September 2023. The charity has no current employees.

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2023

4 Governance costs

Governance costs during the year comprised

	2023	2022
Hire of rooms and Zoom costs	143	301
Trustees' travel expenses	151	313
Independent examiner's fees	<u>0</u>	<u>0</u>
	<u>£294</u>	<u>£614</u>

5 Trustee expenses

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

	2023	2022
Number of trustees	5	5
Trustees' travel expenses	£151	£313

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.