

Signed 3rd June 2025



MOTHERS' UNION (DIOCESE OF ST ALBANS)

Registered charity 249814

TRUSTEES ANNUAL REPORT

AND

FINANCIAL STATEMENTS

For the year ended

31 DECEMBER 2024

MOTHERS' UNION (DIOCESE OF ST ALBANS)

Trustees Annual Report and Financial Statements For the year ended 31 December 2024

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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 2024

Charity registration number	249814
Principal office	140 North Road Hertford Hertfordshire SG14 2BZ 07438 474225 mustalbans@gmail.com
Trustees	Mrs. Elizabeth Hudson Vice president Mrs Janet McKinney Mrs Chris Powell Mrs Janet Bird Mrs Kathie Lally (Appointed 1 January 2024, resigned 31 December 2024) Mrs Janet Dean (Appointed 7 October 2024)
Treasurer Burbidge	Mr. David (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 AL34DZ
Independent examiner	Mr. Terry Thurley

MOTHERS' UNION (DIOCESE OF ST ALBANS)

TRUSTEES ANNUAL REPORT

For the year ended 31 December 2024

Vice President's Review of the year

This is the third year of the Triennium 2022-2024.

Due to the retirement of our Diocesan President, with health issues, at the end of February, our Trustee Board then comprised of a Vice President, 4 Trustees (our Newslite Editor being co-opted for one year), one Observer and the Diocesan Chaplain. 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 2024 there were 637 members of which 305 were Diocesan Members. In addition, we had Prayer Circle Friends (PCFs). All members, except for the PCFs, paid an annual subscription of £39 of which £23 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. Reduced income from subscriptions resulted in the decision to end the hire of the office at Holywell Hill, St. Albans. Grateful thanks go to David Burbidge, our Diocesan Treasurer, who, unfortunately, died at the end of April, and Colin Bird who agreed to take over this role. We also thank Brenda Cottle, our MUe Manager, Ellie Perkins, who runs our 'Away From it All' (AFIA) holidays, 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.

In October myself, and trustee Janet Bird, met with our 3 Bishops and the senior Diocesan Clergy, and in November, on behalf of the diocese, I attended a provincial meeting at High Leigh (Canterbury Province). A proportion of Board meetings were held over Zoom and 2 Diocesan meetings, open to all members, were held, including our Annual General Meeting in November (the June meeting having been cancelled). At this meeting Jan Dean (Observer) was approved as a Trustee and the resignation of Kathie Lally as co-opted Trustee for 2024 was accepted.

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.

Outreach projects include ongoing fruitful relationships with 4 women's refuges, supplying 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 also supply goods to the Azalea project who support victims of Modern-Day Slavery. We have extensive links with 6 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 are still providing support for Ukrainian refugee families and Christmas cards for prisoners.

I am truly grateful for the support and encouragement of the trustees and members at all levels. We continue to address the challenges of our declining and aging membership and pray that we are able to do God's work in our churches, local communities, nationally and internationally in the years to come.

Liz Hutchison (Vice President) 12 February 2025

TRUSTEES ANNUAL REPORT

For the year ended 31 December 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 with the 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 draws its membership from and operates 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 by its members.

MOTHERS' UNION (DIOCESE OF ST ALBANS)

TRUSTEES ANNUAL REPORT

For the year ended 31 December 2024

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 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 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.

MOTHERS' UNION (DIOCESE OF ST ALBANS)

TRUSTEES ANNUAL REPORT

the year ended 31 December 2024

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 the assets of charity and hence for taking reasonable steps for the prevention and detection of fraud and breaches of law and regulation.

Approved by the Trustees and signed on their behalf by

Trustee: *Janet McKinney*

Trustee: *Elizabeth Hutchinson*

Date: 3rd June 2025

MOTHERS UNION (DIOCESE OF ST ALBANS)

INDEPENDENT EXAMINER'S REPORT

Report to the trustees of MOTHERS' UNION (DIOCESE OF ST ALBANS) on the accounts set out on pages 10 to 18 for the year ended 31 December 2024

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2024.

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: *Terry Thurley*

Date: 3rd June 2025

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 2024

		Restricted/ Designated	2024	2023
	<u>General</u>		<u>Total</u>	<u>Total</u>
	<u>Fund</u>	<u>Funds</u>		
INCOMING RESOURCES				
Subscriptions	24,843		24,843	28,059
Donations	2,273		2,273	
Fund Raising	681		681	-
Sales of Literature	4,150		4,150	860
Tax Recovered on Gift Aided donations			-	2,050
Gift Aid change to cash received basis			-	(2,600)
Interest Received	980		980	853
Sundry Receipts/General Fund Donations			-	1,981
Collections for specific purposes		7,420	7,420	16,655
Branch/Deanery net income			-	-
			-	
TOTAL INCOMING RESOURCES	32,927	7,420	40,347	47,858
RESOURCES USED				
Subs to MSH	14,651	-	14,651	14,946
Literature Purchases	2,828		2,828	-
General & Administrative	4,266		4,266	13,495
Travel	480		480	1,975
Publication Expenses	1,624		1,624	1,297
MSH Courses & Conferences	-		-	384
Trustees' expenses	874		874	
Sundry Expenses	603		603	755
Paid to fund specific purposes		7,400	7,400	20,852
Branch/Deanery net expense	3,667		3,667	-
TOTAL RESOURCES USED	28,993	7,400	36,393	53,704
NET INCOMING/OUTGOING) RESOURCES	3,934	20	3,954	(5,846)
TRANSFERS TO RESERVES	-	-	-	1,277
BALANCES BROUGHT FORWARD	19,209	10,909	30,118	34,687
BALANCES CARRIED FORWARD	23,143	10,929	34,072	30,118

MOTHERS' UNION (DIOCESE OF ST ALBANS)

STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31st December 2024

BALANCE SHEET

	<u>2024</u>	<u>2023</u>
<u>ACCUMULATED FUND</u>		
Balance as at 1st January	19,209	20,858
Surplus/(Deficit) for year	<u>3,934</u>	<u>-1,649</u>
Balance at 31st December	23,143	19,209
<u>RESERVES & OTHER FUNDS</u>	10,929	10,909
	<hr/>	<hr/>
TOTAL FUNDS	34,072	30,118
	<hr/>	<hr/>
<u>REPRESENTED BY:</u>		
CBF Church of England Deposit a/e	15,000	15,000
Current Assets:		
Diocesan Bank		
Branches bank balances	11,867	4,246
	<u>7,205</u>	<u>10,872</u>
TOTAL FUNDS	34,072	30,118
	<hr/>	<hr/>

These financial statements were approved by the board on 3rd June 2025

Signed on behalf of the Board of Trustees

Trustee: *Janet McKinney*

Trustee: *Elizabeth Hutchinson*

MOTHERS' UNION (DIOCESE OF ST ALBANS)

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31st December 2024

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.

Basis of accounting

The accounts have been prepared on a receipts and payments basis

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 funds

Governance costs

Include the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters

MOTHERS' UNION (DIOCESE OF ST ALBANS)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

1. Movement on Reserves & Other Funds

	<u>Balance</u>	<u>Received</u>	<u>Paid</u>	<u>Balance 31st</u>
	<u>1st Jan</u>			<u>December</u>
Diocesan Reserve Fund	119	2,804	0	2,923
Diocesan Project Fund	2,693	1,861	-2,337	2,217
Away From It All	5,280	1,063	-554	5,789
Special regional meeting	1,896	0	-1,896	0
MSH direct appeals	80	1,133	-1,213	0
MSH general fund	166	850	-1,016	0
Overseas General Fund	425	1,400	-1,825	0
Literacy & Development Fund	250	205	-455	0
Britain & All Ireland Fund	0	0	0	0
	<u>10,909</u>	<u>9,316</u>	<u>-9,296</u>	<u>10,929</u>

MOTHERS' UNION (DIOCESE OF ST ALBANS)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

Fund Name	Type	Purpose and restrictions
Charitable Funds Operated by St Albans Diocese		
Diocesan Reserve Fund	Other	To pay for large items required by the charity
Diocesan Project Fund	Restricted	This is a fund for specific ongoing projects sponsored by the 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.
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
Britain & All Ireland Fund	Restricted	Provides grants for projects in the provinces of Canterbury, Wales, Ireland, Scotland and York

MOTHERS' UNION (DIOCESE OF ST ALBANS)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

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

The charity has no current employees.

4 Governance costs

Governance costs during the year comprised

	2024	2023
Independent Examiners fee	0	0

5 Trustee expenses

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

	2024	2023
Number of trustees	5	5
Trustees' travel expenses	£873	£151

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.