

THE UNION OF CATHOLIC MOTHERS

England & Wales · Charity number 249901

Details

Status Registered

Legal form Other

Registered 1966-12-08

Register [View on the Charity Commission register](#)

Contact

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Activities

Objects: 1. TO HELP CATHOLIC MARRIED WOMEN TO APPRECIATE THE SACRAMENTAL CHARACTER, RESPONSIBILITIES AND PERMANENCE OF MARRIAGE, AND TO LIVE IN UNSELFISH LOVE OBSERVING GOD'S LAW; 2. TO ASSIST THEM TO BRING UP THEIR CHILDREN AS PRACTISING CATHOLICS AND PUBLIC SPIRITED CITIZENS; 3. TO TEACH AND DEFEND CHRISTIAN VALUES AND FAMILY LIFE, AND TO ENSURE FOR THEIR CHILDREN CATHOLIC EDUCATION; 4. TO OFFER LOVE, SYMPATHY AND PRACTICAL HELP TO THE FAMILY IN DIFFICULTY; 5. TO FOSTER VOCATIONS TO LIFE, ESPECIALLY IN CHRISTIAN MARRIAGE AND FAMILY LIFE AND IN THE PRIESTHOOD AND RELIGIOUS LIFE.

Activities: Provided respite convalescent holidays for those in need, also helping bring up to date issues of concern to our members.

Classification

- **How:** Provides Human Resources, Provides Services
- **What:** General Charitable Purposes, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies

Geography

- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£69,403	£74,677	-	-
2023-12-31	£89,641	£95,806	-	-
2022-12-31	£44,672	£96,969	-	-
2021-12-31	£41,548	£38,262	-	-
2020-12-31	£54,627	£24,635	-	-

Trustees

Name	Role	Appointed
Catherine Anne Lydon		2021-11-29
Eileen Priest		2025-05-21

THE UNION OF CATHOLIC MOTHERS

England & Wales - Charity number 249901

Accounts

THE UNION OF CATHOLIC MOTHERS
(Registered Charity No. 249901)

ANNUAL REPORT & FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2024

THE UNION OF CATHOLIC MOTHERS
ANNUAL REPORT & FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2024

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THE UNION OF CATHOLIC MOTHERS

ANNUAL REPORT

31ST DECEMBER 2024

Report of the Trustees for the Year Ended 31st December 2024

The trustees present their annual report and financial statements of the charity for the Year Ended 31st December 2024. The financial statements have been prepared in accordance with the accounting policies set out in Note 1 to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice (FRS102).

Objectives and activities for the public benefit

The objectives of the charity are

1. To help Catholic women to appreciate the Sacramental character, responsibilities, and permanence of marriage, and to live in unselfish love observing the laws of God and His Church;
2. To assist families to bring up their children as practising Catholics and public-spirited citizens;
3. To teach and defend Christian values in family life, and to ensure Catholic education for future generations;
4. To offer love, sympathy, and practical help to those in difficulty;
5. To foster vocations in life especially in Christian Marriage and Family Life and in the Priesthood and Religious Life.

One of the ways these objectives are met is through the provision of respite, convalescent holidays for members in need.

The Trustees confirm they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to Public Benefit guidance published by the Charity Commission in determining the activities undertaken by the Charity and consider that the activities carried out by the charity are for the public benefit.

Structure, governance and management

The Union of Catholic Mothers is a registered charity, number 249901, operating under its Constitution originally adopted in 1962 and amended September 1973, 24th March 1993, 25-27th March 1996, 25-27th May 2005, and 15-17th May 2018. The Trustees are the National President, National Treasurer and National Secretary. Trustees who served during the Year Ended 31st December 2024, and at the date of this report are:-

Mrs Joan Hodge – National President
Mrs Sue Bickerstaffe – National Treasurer
Mrs Cath Lydon – National Secretary

The Trustees meet regularly throughout the year to agree the strategic direction of the charity and areas of activity. The Trustees are assisted in the operation of the Charity by the National Committee, National Sub-Committees and the National Council and local activities are co-ordinated by each Diocesan Council.

An induction process operates for new Trustees, and from the point an individual is identified as a future trustee they work together with the existing trustees for six months in order to gain an understanding of the role before they take up their appointment.

The principal bankers of the Charity are National Westminster Bank, Royal Priors, 59 The Parade, Leamington Spa. CV32 4ZX

The Independent Examiner is Mr R.A. Prior, FCCA, FCIE, DChA, of W.H. Prior Chartered Certified Accountants, Railway Court, Doncaster. DN4 5FB

The principal address is that of the National Treasurer, 11 Fairhaven, Birch Green, Skelmersdale, Lancashire WN8 6RQ.

Key management personnel

The trustees comprise the key management personnel of the charity and are responsible for the operation on a day to day basis. There are no employees, and no trustee is remunerated.

THE UNION OF CATHOLIC MOTHERS

ANNUAL REPORT YEAR ENDED 31ST DECEMBER 2024

Review of achievements

This year we were hopeful of raising our public profile and so in January we sent a letter to all Bishops with UCM Foundations in their Dioceses asking them to encourage UCM membership in their Dioceses by publishing to their priests. Those Bishops that did reply did so quickly and positively. Members sincerely appreciate the support of their spiritual advisers and it is pleasing to note that many Dioceses ordained new Priests and Deacons in 2024. Meanwhile we continue to pray for vocations to the priesthood and religious life when we say our UCM Prayer before all our meetings and during our Masses.

To keep members up to date with key events (e.g. General Election and Assisted Dying Bill), information was forwarded to Dioceses on "Using Our Catholic Voice" from CAFOD and SVP giving ways to contact your MP and links to CBCEW and Pro-life websites. Early in this year we had the news that both King Charles and Catherine the Princess of Wales had been diagnosed with cancer. Mass cards were sent on behalf of all our members to both and our Spring 2024 Newspaper had a banner heading assuring them of our prayers for their speedy recovery.

Foundations and Dioceses enjoy a range of activities and events throughout the year. Most have an annual programme of meetings and events. All support their local parish communities, encourage each other with spiritual activities such as pilgrimages, prayer, visits and talks.

One Diocese reports that they have managed to attract a first year University student to their meetings, with several young people joining them when they have a Speaker or outing!

As is usual for UCM lots of fund raising for local charities took place throughout the year, some Diocese support the same charities year on year, Priests Training Fund, CAFOD, SVP, local Foodbanks, childrens charities, local churches, Caritas, hostels, and hospices.

There were moments of sadness throughout the year, we lost members and members lost husbands, sisters, Parish Priests, and Chaplains. There was also joy:-

Ordinations, Birthdays 80th, 85th, 90th, 95th, 102nd
 Wedding Anniversaries, 70th 65th, and 60th
 Foundation Anniversaries 90th and 60th
 Anniversary of Priesthood 50th
 And even a baby St Josephs St Neots

Networking

Dioceses are reporting more instances of attending events together; Rosary Rallies, neighbouring Diocese AGMs, Masses, Pilgrimages, special Prayer events. As well as National Study Dioceses hold their own local Study events, often inviting other Dioceses to join them. Middlesbrough had an open to all women Study on contemplative prayer stimulated with Art part of which was "Praying with Clay". Leeds Diocesan AGM attended by Middlesbrough Diocese involved an interesting prayer experience "getting entangled in wool"

Recruitment and Retention

Our member numbers continue to decline slowly despite welcoming new Members and Foundations. Our records indicate that we had 1,901 members in 2024. Some Foundations re-opened and there were at least 49 new member enrolments. One Diocese on brink of closure because they had no officers, now have a new President, Secretary and Treasurer and they attended National Council and Study. Sometimes when a Foundation closes due to falling numbers members join other local Foundations or become Independent members. Significantly there seems to be no downturn in the amount of time and energy members continue to contribute in their parishes and communities. However, there is a reluctance to volunteer for "office" at all levels. We are delighted to have been able to elect Mrs Eileen Priest (Birmingham) as National President (to start May 2025), and to appoint Mrs Lorne Fry (Portsmouth) as Walsingham Administrator. Vacancies continue to exist for the 2 Vice President posts.

Communication

The National Committee continue to meet regularly. They aim to meet in person at least 3 times a year in addition to the National Council in May and October, at other times they use Zoom. Liaison Officers continue to support their Dioceses and attend key events when possible. Since COVID committee members now attend many meetings etc via Zoom/Teams and Webinars leading to greater involvement at little cost (no travel!). Reports have been forwarded to Dioceses giving details. Significant contact with WUCWO has been made by some, including: the President Elect, Mrs Eileen Priest; the National Secretary, Mrs Cath Lydon, and the National Welfare Officer, Mrs Vivienne O'Byrne, attending a meeting with the WUCWO President General, Mrs Monica Santamarina, and Secretary General, Lavinia Rocchi, at Romero House in London. Only a few organisations were invited. WUCWO too are struggling to keep their Website up to date, getting articles for their Newspapers and participants in meeting!

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ANNUAL REPORT YEAR ENDED (CONTINUED): 31ST DECEMBER 2024

Welfare and NHRHS

Many thanks go to Mrs Paddy Roberts for all her hard work over 5 years. A meeting with her, the new co-ordinator, Mrs Anne Emblem, the National Treasurer, Mrs Sue Bickerstaffe, and the National Welfare Officer, Mrs Vivienne O'Byrne, took place in January to facilitate the handover. A new Application Form has been developed and sent to Dioceses. At National Council it was suggested that support be offered to Diocesan Chaplains (as members of the UCM). To boost donations to NHRHS, it was agreed that funds raised at National Council & AGM be divided into thirds, one third being donated to NHRHS, one third to the host Diocese's own funds and the final third going to a charity of that Diocese's choice. During 2024 NHRHS provided funds to support to 4 applicants at cost of £1549.73. Donations received were £2461.62. The end of Year Balance was £13,267.36. Work continues to update information for members about the Service.

Accidents: There were 3 accidents at 2024 National Council; these were reported to The Hayes.

Justice and Peace

The Annual National Justice & Peace Network Conference in July was attended by our National Vice President Mrs Monica Ovel. Those Dioceses who have Justice & Peace Officers are kept extremely well informed at both local, national and international level. Such activities included: signing government petitions, writing to their MPs, organising ecumenical meetings, attending a migrant Mass, a racial justice Mass, supporting local campaign promoting climate issues and helping parishes to achieve "Live Simply" award. This year we are able to report that individual parishes have included our reports and links to information we have sent out in their Parish Newsletters.

Media

In January 2024 we were invited to write an article for the Catholic Herald on work of UCM which was published. Thanks to Mrs Penny Jarrold and Mrs Anne Emblem for forwarding the contact on to us. In March 2024 we also had a piece from our National President on the World Day of Prayer 2024 by the women of Palestine published in the WUCWO Women's Voice. We were also asked to do a short video presentation for Aid to the Church in Need, however as distance meant we would have had to video ourselves they settled on a short piece written by our National President (phew!!) Our Media Officer Mrs Jean Lopez-Lopez is continuing to monitor and post the Facebook page; and of course work on the UCM newspaper never stops. Dioceses contribute regularly to their local Catholic Newspaper with articles and one Diocese has a regular monthly Column.

Website

There has been substantial activity in and around the Website. It was discovered in the summer that our Domain ownership would expire in September 2024 and that Jamie was no longer able to support us. Jean did tremendous research into websites of other organisations and obtained quotes from developers etc. The costs were prohibitive – as much as £24k over 3 years. We were fortunate to hear of a parishioner (Paul) in Skelmersdale who was helping a local Catenian organisation to develop their website. Paul agreed to help us too! Our National Media Officer (Jean Lopez Lopez) and Secretary (Cath Lydon) have begun working with him on our new Website. He is teaching us how to manage and change content in the Website ourselves. Progress for amateurs is slow but progress is being made.

National Study

After a lot of hard work in arranging Study for March 2024, due to unforeseen circumstances at the Oblate Retreat Centre we had to cancel Study and rearrange a new date in June. The Theme of our Study this year was "Towards Impactful Youth Ministry and Outreach" it was held over 2 days and was co facilitated by Sue McDonald, Director of Youth Ministry Diocese of Hallam, and Anita Motha, CEO of Million Minutes (Catholic Youth Agency). Thanks to our Vice Presidents and National Treasurer who had to cancel and re-arrange at short notice. The aim of the Study was to facilitate conversations on how to connect with young people in a meaningful way. To generate ideas for actions on engaging young people. To action plan personal commitments/organisational commitments to further engage with young people. We have received positive feedback from attendees and also from Anita and Susan.

Youth Project

Following on from the excellent Study Sessions a group was inspired to look at how the UCM might take this forward to support our Young People. Mrs Anne Emblem (NHRHS) and Mrs Vivienne O'Byrne (National Welfare Officer) visited Alton Castle, a Catholic Youth Retreat Centre in Stoke-on-Trent (Archdiocese of Birmingham) and met the CEO. Further at St Chad's in Birmingham we had a speaker from KENELM on the Faith in Action Award (FIA). KENELM delivers the award in Birmingham Archdiocese schools. At least 3 other Dioceses have reported contact with the Youth Organisations who are involved with FIA award in Diocesan schools. Anne and Viv are hopeful that further progress will be made with other dioceses. Most of the activity that our members are undertaking will be as moderators and will take place towards the close of the academic year in May 2025.

Diocesan Independent members

Our Public Service Officer Mrs Sarah Davies (PSO) has been working on collecting a comprehensive list of Diocesan Independent Members. This has not gone as quickly as had been hoped, although the beginning of 2025 has seen a MASSIVE step forward with this work.

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Christmas cards were sent to Plymouth Diocesan Independent Members, as they have no diocesan organisation to support them. Others have now been identified in a similar position. The aim of this is to enhance the communication with Diocesan Independent Members and ensure they feel as close to our organisation as possible.

The National Committee agreed that one Diocesan Independent Members' expenses will now be paid for by National to attend the National Council in May (in Derbyshire usually) and another at the Half Yearly Meeting at St Chad's in Birmingham. This individual will not have a vote. (Is not representing the other Diocesan Independent Members.) but whose opinion from a different perspective will be valued. Their first Point of Contact should be the PSO.

National Council

National Council was hit by a rail strike which meant the President of UCM Wales couldn't attend and our speakers travel arrangements also suffered. However all Dioceses were represented as well as Mrs Siobhan Garibaldi, President of CWL and around 80 other attendees including clergy and guests. National Council was hosted by the Portsmouth Diocese led by their President Mrs Bel Flynn. We were fortunate to have 3 speakers in addition to Bishop Alan this year. Bishop Philip Egan from Portsmouth was unable to attend and was represented by **Father Benjamin Theobald**, his Episcopal Vicar for Vocations, and a Canon lawyer as well as the Parish Priest of The Holy Family in Southampton and the Chaplain to the University! His responsibilities are therefore many and varied. Father Benjamin's own vocational story is a typical one, many saying he would become a Priest, but like many, he initially resisted until eventually submitting to the Will of God. His mother also had reservations due to challenges of Priestly life, living alone, heavy workloads and little income. However, Father Benjamin's obvious happiness in his path relieved her anxieties. Mothers have a huge influence in Priestly vocations and there is a role for the UCM – praying for Vocations (our Vocations Prayer, said frequently); prayer and support for families of seminarians; prayer and support for the Seminarians themselves. In Portsmouth Diocese each Foundation has "adopted" a Seminarian since 2023 and maintain light contact with them, especially for the major celebrations of the church. Father Benjamin believes it is important that each person should be asked if they have considered a Religious life, as Seminarians report that a principal influence in their call has been discussions with a Priest. The need for more Priests cannot be underestimated and his contention is that MORE overt practices of the faith in families might also help guide young people into considering vocations in Priestly, religious, and faithful married life would be of benefit. In addition to Vocations to the Priesthood being more frequently at the front of parishioners' mind when getting to know and conversing with young men.

Phil McCarthy His aim is to promote walking pilgrimages, having been inspired by a "tramp" as a child and encouraged by family participation in "walks". His life was changed by walking pilgrimages. Having taken a 3 month break from his work as a GP he walked from Canterbury to Rome. Then in 2014 he gave up that work and, not knowing what to do, he took another long "walk" from Rome to Istanbul. Since then he has undertaken a variety of roles, all linked to advocating pilgrimage. He has written several books on various aspects/routes on pilgrimages. Pope Benedict said, "To go on pilgrimage is to step out of yourself in order to encounter God where He has revealed himself, where His grace has shone with particular splendour and produced rich fruits of conversion and holiness amongst those who believe". In 2016 Pope Francis asked us to welcome Pilgrims and, when they arrive at a shrine, that they hear The Word of God and receive the Sacraments. Pilgrim Spirituality - due to its practical nature, walking pilgrimages literally keep you grounded, in contact with the earth. There is vulnerability to weather, to chance, dependent on the kindness of strangers. The pilgrim becomes aware of those whose footsteps they are following and those who will follow. The church has a new metaphor "the pilgrim people of God. It is a dialogue not only *within* the Church but also a dialogue with other Christians. Synodality means walking together. It is about us learning to walk together as a church, as one body, one pilgrim people. Phil wants to encourage people to walk a pilgrimage of 'hope' during 2025. Pope Francis wanted us to see the church 'out there' on the streets, a visible sign. Hope doesn't mean things always work out well, but if they don't there is a need and purpose in what we do. That is the hope which Christianity gives us, and which Pope Francis tried to encourage people to live in 2025. Phil hoped that the UCM would encourage its members to go on Pilgrimage during the 'Holy Year' and gave us many inspiring examples.

WUCWO – Mrs Val Ward. Val's Report covered her 5 years as a board member of WUCWO, from election to the Board at the 2018 General Assembly in Dakar, Senegal, to that in Assisi in 2023. Val was in a working group for violence against women and a communication committee. These meetings are not easy as the groups consist of women from around the world speaking in different languages. She stayed in these groups throughout her term. The Covid pandemic affected WUCWO, as all other organisations, so Board meetings became virtual meetings over 3 or 4 consecutive afternoons. Some of the subjects covered were; violence against women, Pope Francis' encyclicals, WUCWO Day, Synodality, upcoming General Assemblies, meeting with women from the Middle East, and WUCWO's big project – World Women's Observatory. The Women of the Middle East Meeting was held in Raffina, Greece and had been postponed twice due to Covid. Due to many virtual meetings there was diminished opportunity for getting to know other Board Members leading to limited networking, building of trust and rapport, key factors within the organisation. Such meetings are very demanding. Other highlights of her time in post: celebrating Holy Mass at the Tomb of St Peter with Cardinal Ouellet (Canada) who gave a really good homily (May 2019); WUCWO took part in the general audience with Pope Francis (May 2020) this was the 110th anniversary of WUCWO - a beautiful prayer vigil was held on Zoom with over 200 participants. WUCWO had some excellent speakers over the term of office on a variety of issues mainly relating to women; (Rome 2023) WUCWO audience with Pope Francis and Val was asked to help out before the audience which meant a 7am start but the Pope was not due until 11.30! Val was escorted to allocated seat at about 9.30 and was surprised to discover that she was on the front row with the rest of the Board members and some invited guests. WUCWO were the only

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ANNUAL REPORT YEAR ENDED (CONTINUED): 31ST DECEMBER 2024

guests – 830. In front was 10 steps to where the Pope would sit with a couple of Cardinals. (We later discovered that President Zelensky was meeting the Pope after us). The Pope walked slowly across to his chair using his stick to deafening applause and cheers and ululating. He looked very much alone. It was quite surreal. There were then speeches by Maria Lia Zervino, (Spanish) Monica Santamaria (Spanish), Maribeth Stewart (English) and others. The speeches were mainly about the work of WUCWO. The Pope then gave a speech in Spanish. The whole of this audience is on YouTube in English. The security men then brought his wheelchair, and he left the stage via a ramp. He smiled and shook hands with all of us on the front row and one of his staff followed behind with rosary beads for us all. In front was a photographer taking photographs. Pope Francis didn't speak to anyone, but he has a lovely smile, and he was smiling all the time he was with people. It was over very quickly but he went behind us and saw all the people there, but he didn't look well. No one was in a hurry to leave, and it seemed to be over in a flash. Val returned to St Peter's about 3.30pm for 5pm Mass and sat amongst other people from WUCWO. Fr Marcello (Ecclesiastical Assistant to WUCWO) came down the aisle and asked Val to sit on the front row and read the prayers of the faithful. So, what an exciting day – meeting the Pope, a rosary gift from the Pope and reading in St Peter's Basilica.

Bishop Alan offered congratulations to Clifton Diocese on the appointment of Rt Rev Bosco MacDonald as the new Bishop of Clifton. He also said there had been recent Ordinations in Southwark, Westminster, the Ordinariate and Birmingham. He said that it had brought a lot of joy. It is sometimes quite difficult to think of ourselves outside our own comfort zone. It is nice to be with our neighbours, with our sisters and brothers, and it is nice to try and look outside ourselves. All parish Priests are different, all bishops are different, and all Catholics are different. We should be aware of diversity in the world. Don't forget the parable of the 'lost sheep' where the shepherd goes in search of the lost sheep. Let us pray that Our Lord will give us a very, very wide range. Bishop Alan works with youth and visits universities and schools regularly, and it is worth the UCM recognising that our world is not their world. A lot of young people at the moment are having a really hard time, and there are many issues, e.g. mental health. Young people are very vulnerable as there is a lot going on: war, the environment, and some of them are profoundly depressed about the world in which we live in. The UCM needs to have a broader prospect and a wide open look at the world around us. Bishop Alan said he doesn't want to be miserable, because he fundamentally believes that the best way of living is Catholic Christianity. St John's Gospel states: "I have come that you may have life and have it to the full". If you want a really amazing life, live a Catholic Christian life. It means that we are a people of hope in which we believe that God will look after us. There is an enormous difference between someone who has faith and prayer in their lives, and somebody who has not. When youngsters meet difficulties in their life, if they meet them without prayer, it is hard for them. We have to be people of hope. Sometimes as a Catholic church we can start to feel sorry for ourselves, however, it is worth remembering that we are better off in many ways than the world around us. Synodality, what the UCM have been doing for a long time – a bit of respectful, prayerful, listening engagement. Bishop Alan encouraged the UCM when they go home to give young people prayerful, listening engagement support.

During National Council we were able to have a Networking session. This followed a suggestion from Council 2023 that people would prefer to meet in smaller groups to large and some members particularly those new to Council were happier to talk in small groups. Diocesan Officers were sorted into loose Geographical areas and they went into breakout rooms to discuss issues and concerns, at least one member of the National Committee was with each group. We had obviously discussed a few questions/suggestions beforehand to encourage discussion but we found that with small groups of no more than 15/16 even those new to Council were quite happy to talk. The Geographical split of Dioceses was done to help facilitate closer working relationships and local support, something that was mentioned at National Council in 2023. We will continue with this format as it was very well received and we already have anecdotal evidence that Diocese are communicating with each other more and taking part in each other's events e.g. Pilgrimages, Rosary Rally's and Masses. Also discussed at these meetings was rising costs being faced by Dioceses and it was suggested that Dioceses hold the odd fundraising event for their own Diocesan costs. UCM Members consistently support and raise funds for local and national charities, e.g. Foodbanks CAFOD and, Macmillan, but few raise money for themselves. Following on from these meetings it was suggested that money the Host Diocese raises at the raffle at National Council which has usually always gone to a national or local charity of the Host Diocese choosing could be split into 3. A third to our national charity the National Holidays and Rest Home Service, a third to a charity of the host Diocese choosing, and the remaining third into Host diocesan funds.

Walsingham

The 77th UCM Annual Pilgrimage to Walsingham took place on Tuesday 2nd July 2024. The Pilgrimage was led by the Diocese of Southwark. The pilgrimage began at 10.00 am with pilgrims arriving at the Shrine by coach, followed by the Procession to the Shrine along the Pilgrim Way. The UCM Ecclesiastical Advisor Bishop Alan Williams, Bishop of Brentwood, then led pilgrims in Mass at 12 noon, with Bishop Philip Moger, Auxiliary Bishop of Southwark, Fr Robert Billing, Rector of the Shrine, and a number of Priests concelebrating. After lunch, there was the Blessing of the Sick in the Chapel of Reconciliation, followed by a Procession from the Car Park to the Shrine, and later, Benediction and Reflection led by Bishop Moger. There were some changes this year We did not go into the Abbey grounds and the weather was bad so the Monday evening torchlight procession had to be cancelled, although some hardy pilgrims did manage to walk. The number attending was greater than the previous year.

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ANNUAL REPORT YEAR ENDED (CONTINUED): 31ST DECEMBER 2024

Autumn Meeting

As usual this meeting was hosted by the Birmingham Archdiocese and only one Diocese was not able to attend this was mainly due to illness but there were some issues with travelling. Thanks as always to Birmingham members for providing refreshments. Over 50 members attended and after Mass celebrated by Fr Paul Edwards we listened to a really interesting talk on the Faith In Action Award from Paddy (Patrick) Denton of the Kenelm Trust. This was a very factual presentation with lots of interaction and questions from members. The aim of the presentation was to highlight how UCM members could give practical help and support in the delivery and achievement of the award for young people.

Again we had set aside time at this meeting for networking between Dioceses, this did not go as well as at National Council but it still resulted in a volunteer for the post of Walsingham Administrator Lorne Fry (Portsmouth) and a Host Diocese for National Council 2026 (Northampton).

I would like to thank everyone for their support to each other and to the UCM throughout the year and for sending me their reports. I would also like to share a couple of quotations from reports received :- "Not all Charity is Cash Based" and "God is in charge"

Financial Review

The Charity is reliant on the support of its Members through their subscriptions, donations, and fundraising. For the Year Ended 31st December 2024 there was a deficit of £5,274 (2023: deficit £6,165). Total income was less in 2024, with lower Pilgrimage income but total expenditure was also less at £74,677 (2023: £95,806).

Reserves

In view of the national nature of the Charity's activities, the Trustees aim to maintain free reserves in unrestricted funds at a level that equates to 2 years' unrestricted expenditure. The balance held as unrestricted funds as at 31st December 2024 was £131,735 of which £121,396 is regarded as free reserves after allowing for £10,339 tied up in tangible fixed assets. This represents approximately 20 months' unrestricted annual expenditure, which is below the target level of reserves.

Plans for the future

As an organisation we are committed to increasing our membership. We will explore ways of working to fulfil our objective to ensure Catholic education for future generations as part of our mission to teach and defend Christian values in family life.

Risk Assessment

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to its operations and finances. By monitoring the level of reserves, ensuring control over financial systems and examining the operational risks faced, the Trustees believes that effective systems have been established to mitigate those risks.

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which 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 the financial statements, the trustees are required to: -

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- 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 financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its activities.

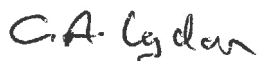
The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulation, and the provisions of the charity's Constitution (the governing document). They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

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ANNUAL REPORT YEAR ENDED (CONTINUED): 31ST DECEMBER 2024

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees on 9th June 2025 and signed on their behalf by:-

A handwritten signature in black ink, appearing to read 'C. A. Lydon'.

Mrs. C. Lydon
Trustee & National Secretary

THE UNION OF CATHOLIC MOTHERS
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF THE UNION OF CATHOLIC MOTHERS

I report on the accounts of The Union of Catholic Mothers for the Year Ended 31st December 2024, which are set out on pages 9 to 15.

Respective responsibilities of Trustee and Examiner

The charity's Trustees are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 (the 2011 Act) and that an Independent Examination is needed.

It is my responsibility to: -

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the 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 you as 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 material matters have come to my attention which gives me cause to believe that:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

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



R.A. Prior, FCCA, FCIE, DChA,
Chartered Certified Accountant
Fellow of the Association of Charity Independent Examiners

W. H. Prior,
Chartered Certified Accountants
Railway Court,
Doncaster. DN4 5FB

9th June 2025

THE UNION OF CATHOLIC MOTHERS

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2024

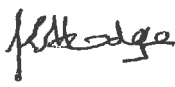
	<u>Note</u>	Unrestricted Funds	Restricted Funds	Total 2024	2023
		£	£	£	£
Income					
Donations and legacies	2	5,850	2,162	8,012	13,136
Charitable activities	3	53,880	-	53,880	68,292
Other trading activities	4	4,708	-	4,708	5,959
Investment Income – Bank Interest		2,650	153	2,803	2,254
TOTAL INCOME		<u>67,088</u>	<u>2,315</u>	<u>69,403</u>	<u>89,641</u>
Expenditure					
Expenditure on raising funds - fundraising	5	-	-	-	-
Expenditure on Charitable activities					
National Conference & Annual Meeting		17,239	-	17,239	22,897
Officers & Representatives Travel		8,182	-	8,182	9,414
Study Conference & Media Days		3,381	-	3,381	338
Pilgrimages		16,975	-	16,975	32,530
Other Charitable Activities		27,570	1,330	28,900	30,627
TOTAL EXPENDITURE		<u>73,347</u>	<u>1,330</u>	<u>74,677</u>	<u>95,806</u>
NET MOVEMENT IN FUNDS		(6,259)	985	(5,274)	(6,165)
Balances brought forward at 1st January 2024		<u>137,994</u>	<u>17,666</u>	<u>155,660</u>	<u>161,825</u>
Balances carried forward at 31st December 2024		<u>131,735</u>	<u>18,651</u>	<u>150,386</u>	<u>155,660</u>

The notes on pages 11 to 16 form part of these financial statements

THE UNION OF CATHOLIC MOTHERS
BALANCE SHEET AS AT 31ST DECEMBER 2024

		2024	2023
	Note	£	£
Fixed assets			
Tangible assets	8	10,339	10,183
Current assets			
Stock		3,700	3,700
Debtors and Prepayments	9	8,560	1,400
Cash at bank and in hand	10	130,025	142,465
		<u>142,285</u>	<u>147,565</u>
Liabilities: amounts falling due within one year	11	<u>(2,238)</u>	<u>(2,088)</u>
Net current assets		140,047	145,477
Net assets	14	<u>150,386</u>	<u>155,660</u>
 <u>Represented by:</u>			
Restricted Funds	12	18,651	17,666
Unrestricted Funds	13	131,735	137,994
		<u>150,386</u>	<u>155,660</u>

The financial statements on pages 14 to 21 were approved by the trustees on 9th June 2025 and signed on their behalf by:


Mrs J. Hodge
Trustee (National President)


Mrs S. Bickerstaffe
Trustee (National Treasurer)

The notes on pages 11 to 16 form part of these financial statements

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2024

1 Accounting policies

Basis of preparation

The financial statements have been in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) “*Accounting and Reporting by Charities*” (FRS102) and the Charities Act 2011.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant accounting policy note.

Income

All income is treated as unrestricted income, unless the donor has placed restrictions on the manner in which the donation or grant may be spent, in which case it is treated as restricted income. The restricted funds are detailed in Note 12. Designated Funds represent amounts set aside for specific areas of expenditure by the Trustees and are detailed in Note 13. Legacies are recognised following the granting of probate when the administrator/executor of the Estate has communicated the entitlement in writing.

Expenditure

All expenditure is accounted for on an accruals basis. Direct Charitable expenditure including support costs and governance costs (costs involving public accountability and compliance with regulation and good practice). Expenditure is recognised as soon as there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

Third Party Collections and Funds

Collections, and other funds raised, for the benefit of third party charities do not represent income or expenditure for The Union of Catholic Mothers. Consequently they are not included in the Statement of Financial Activities as income or expenditure. Any balance held by the charity as at the Balance Sheet date for a third party charity is shown as a liability and reflected in Creditors (Note 11).

Branches

The charity operates nationally through a branch structure based largely around the dioceses of the Catholic Church in England. These financial statements reflect the transactions, and assets and liabilities, of the National and Diocesan Committees. Individual Foundations are distinct from the charity itself and do not operate under the charitable registration of The Union of Catholic Mothers. The transactions, assets and liabilities of Foundations are therefore not reflected in these financial statements.

Fixed Assets

All fixed assets with an original cost of in excess of £250 are capitalised. Depreciation of fixed assets is provided on the straight-line method at the following rates in order to write off each asset over its estimated useful life:

Regalia, Badges & Banners	:	2% on cost
Diocese Equipment	:	25% on cost
Office Equipment	:	12.5% on cost
Computer Equipment	:	33.33% on cost

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2024

2 Donations

	Unrestricted Funds £	Restricted Funds £	2024 TOTAL £	2023 TOTAL £
Donations & Grants	895	2,162	3,057	6,170
Collections	2,665	-	2,665	2,330
Gift Aid Tax	-	-	-	1,474
Diocesan Levies	1,616	-	1,616	2,788
Special Projects	674	-	674	374
	5,850	2,162	8,012	13,136

3 Income from Charitable Activities

	Unrestricted Funds £	Restricted Funds £	2024 TOTAL £	2023 TOTAL £
Members' Subscriptions	32,067	-	32,067	35,452
Other charitable activities	2,940	-	2,940	2,268
Pilgrimages	18,873	-	18,873	30,572
	53,880	-	53,880	68,292

4 Income from Other trading activities

	Unrestricted Funds £	Restricted Funds £	2024 TOTAL £	2023 TOTAL £
Sale of Regalia, Diaries, etc.	3,287	-	3,287	4,302
Fund-raising	1,421	-	1,421	1,657
	4,708	-	4,708	5,959

5 Expenditure on raising funds - Fundraising

	Unrestricted Funds £	Restricted Funds £	2024 TOTAL £	2023 TOTAL £
Fund-raising costs	-	-	-	-
	-	-	-	-

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2024

6 Governance costs (Support cost included in Direct Charitable Expenditure)

	Unrestricted Funds £	Restricted Funds £	2024 TOTAL £	2023 TOTAL £
Trustees' expenses reimbursed	75	-	75	767
Independent Examiner's Fees	2,136	-	2,136	2,088
Other Accountancy fees (Branches)	80	-	80	80
	<u>2,291</u>	<u>-</u>	<u>2,291</u>	<u>2,935</u>

7 Related Party Transactions & Trustees' Expenses

The trustees, in common with all members of The Union of Catholic Mothers, all give their time freely without any form of remuneration or benefit in kind. There are no employees of the charity. Expenses reimbursed to the three trustees totalled £75 (£767). There were no other identified Related Party Transactions.

8 Fixed assets

Cost	Regalia, Badges & Banners £	Dioceses Equipment £	Office Equipment £	Total £
1st January 2024	12,127	2,912	10,260	25,299
Additions	-	-	598	598
31 st December 2024	<u>12,127</u>	<u>2,912</u>	<u>10,858</u>	<u>25,897</u>
Depreciation				
1st January 2024	1,944	2,912	10,260	15,116
Charge for the Year	243	-	199	442
31 st December 2024	<u>2,187</u>	<u>2,912</u>	<u>10,459</u>	<u>15,558</u>
Net book values				
31 st December 2024	<u>9,940</u>	<u>-</u>	<u>399</u>	<u>10,339</u>
31 st December 2023	<u>10,183</u>	<u>-</u>	<u>-</u>	<u>10,183</u>

All fixed assets are held by the charity for use in meeting its charitable objectives.

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2024

9 Debtors

	2024 £	2023 £
Amounts falling due within one year		
Prepayments	8,560	1,400
	<u>8,560</u>	<u>1,400</u>

10 Cash at bank and in hand

	2024 £	2023 £
Cash at Bank	130,020	142,200
Cash in Hand	5	266
	<u>130,025</u>	<u>142,465</u>

11 Liabilities: amounts falling due within one year

	2024 £	2023 £
Accruals	2,238	2,088
	<u>2,238</u>	<u>2,088</u>

12 Restricted Funds

	Balance 1.1.24 £	Income £	Expenditure £	Transfers £	Balance 31.12.24 £
National Holidays & Rest Home	12,282	2,315	(1,330)	-	13,267
Conference Reserve	5,384	-	-	-	5,384
	<u>17,666</u>	<u>2,315</u>	<u>(1,330)</u>	<u>-</u>	<u>18,651</u>

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2024

12 Restricted Funds (Continued)

The balances on Restricted Funds represent amounts received for specified purposes, which have not been expended at the Balance Sheet date.

(a) National Holidays & Rest Home

This fund exists as a result of donations received to provide respite, convalescent holidays for those in need, and represents the balance of donations that have not yet been expended.

(c) Conference Reserve

This fund reflects the balance of income received in order to meet the costs of the National President's attendance at International Conferences.

(d) Other

Other restricted held represent the balance of funds received specifically for projects in individual dioceses, or at National level. Other restricted funds do not include amounts raised for, but not yet remitted to, other charities. Such funds are not an asset of the charity and are shown in Creditors (note 11).

13 Unrestricted Funds

	Balance 1.1.24 £	Income £	Expenditure £	Transfers £	Balance 31.12.24 £
Designated Fund					
Fixed Asset Fund	10,183	-	(442)	598	10,339
Diocesan Committees	31,111	13,482	(15,483)	-	29,110
Walsingham Sub-Committee	945	15,495	(14,085)	-	2,355
Conference Reserve	1,000	-	-	-	1,000
General Fund	94,755	38,111	(43,337)	(598)	88,931
	137,994	67,088	(73,347)	-	131,735

Designated Funds are amounts which have been put aside at the discretion of the Trustees for specific projects.

(a) Fixed Asset Fund:

This fund comprises the amount of the net book value of fixed assets as at the Balance Sheet date, excluding any fixed assets that are part of a Restricted Fund. The unrestricted reserves represented by fixed assets are not readily available to meet ongoing expenditure and the existence of this fund recognises this concept.

(b) Diocesan Committees:

This fund represents the amounts held by Diocesan Committees, designated for use in each diocese.

(c) Conference Reserve:

This fund reflects the amount designated by the Trustees towards meeting the future costs of the National President's attendance at International Conferences.

(d) General Fund:

This represents unrestricted income carried forward to expend in future years.

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2024

14 Analysis of Net Assets between Funds

	Tangible Fixed Assets £	Net Current Assets £	2024 TOTAL £	2023 TOTAL £
<u>Restricted Funds</u>				
National Holidays & Rest Home	-	13,267	13,267	12,282
Conference Reserve	-	5,384	5,384	5,384
Other	-	-	-	-
<u>Unrestricted Funds</u>				
Fixed Asset Fund	10,339	-	10,339	10,183
Diocesan Committees	-	29,110	29,110	31,111
Walsingham Sub-Committee	-	2,355	2,355	945
Conference Reserve	-	1,000	1,000	1,000
General Fund	-	88,931	88,931	94,755
	<u>10,339</u>	<u>140,047</u>	<u>150,386</u>	<u>155,660</u>

15 Capital Commitments

There were no Capital Commitments as at 31st December 2024 (2023: Nil).

Accounts

THE UNION OF CATHOLIC MOTHERS
(Registered Charity No. 249901)

ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2023

THE UNION OF CATHOLIC MOTHERS
ANNUAL REPORT & FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2023

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THE UNION OF CATHOLIC MOTHERS

ANNUAL REPORT

31ST DECEMBER 2023

Report of the Trustees for the Year Ended 31st December 2023

The trustees present their annual report and financial statements of the charity for the Year Ended 31st December 2023. The financial statements have been prepared in accordance with the accounting policies set out in Note 1 to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice (FRS102).

Objectives and activities for the public benefit

The objectives of the charity are

1. To help Catholic women to appreciate the Sacramental character, responsibilities, and permanence of marriage, and to live in unselfish love observing the laws of God and His Church;
2. To assist families to bring up their children as practising Catholics and public-spirited citizens;
3. To teach and defend Christian values in family life, and to ensure Catholic education for future generations;
4. To offer love, sympathy, and practical help to those in difficulty;
5. To foster vocations in life especially in Christian Marriage and Family Life and in the Priesthood and Religious Life.

One of the ways these objectives are met is through the provision of respite, convalescent holidays for members in need.

The Trustees confirm they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to Public Benefit guidance published by the Charity Commission in determining the activities undertaken by the Charity and consider that the activities carried out by the charity are for the public benefit.

Structure, governance and management

The Union of Catholic Mothers is a registered charity, number 249901, operating under its Constitution originally adopted in 1962 and amended September 1973, 24th March 1993, 25-27th March 1996, 25-27th May 2005, and 15-17th May 2018. The Trustees are the National President, National Treasurer and National Secretary. Trustees who served during the Year Ended 31st December 2023, and at the date of this report are:-

Mrs Joan Hodge – National President
 Mrs Sue Bickerstaffe – National Treasurer
 Mrs Cath Lydon – National Secretary

The Trustees meet regularly throughout the year to agree the strategic direction of the charity and areas of activity. The Trustees are assisted in the operation of the Charity by the National Committee, National Sub-Committees and the National Council and local activities are co-ordinated by each Diocesan Council.

An induction process operates for new Trustees, and from the point an individual is identified as a future trustee they work together with the existing trustees for six months in order to gain an understanding of the role before they take up their appointment.

The principal bankers of the Charity are National Westminster Bank, Royal Priors, 59 The Parade, Leamington Spa. CV32 4ZX

The Independent Examiner is Mr R.A. Prior, FCCA, FCIE, DChA, of W.H. Prior Chartered Certified Accountants, Railway Court, Doncaster. DN4 5FB

The principal address is that of the National Treasurer, 11 Fairhaven, Birch Green, Skelmersdale, Lancashire WN8 6RQ.

Key management personnel

The trustees comprise the key management personnel of the charity and are responsible for the operation on a day to day basis. There are no employees, and no trustee is remunerated.

THE UNION OF CATHOLIC MOTHERS

ANNUAL REPORT YEAR ENDED 31ST DECEMBER 2023

Review of achievements

This year we expected everything to be back to “normal” but flare ups of Covid and rail strikes impacted on National and Diocese planned events and visits. It is different since covid, but we are all doing our best to update UCM and encourage people to join us. Many foundations have changed the time they meet, and how often they now meet, so we can continue the excellent work with Faith, Fun and love for each other, and so we can continue to thrive in the future.

During the whole of this year the National Committee and members have been making plans to strengthen and grow our organisation by trying to improve our visibility, and hopefully extend our appeal as a viable and active organisation. Following on from our Autumn Meeting in October 2022 a National Committee working Party was set up to look at ways and means of doing this. This group led by our Deputy National President met by Zoom and face to face throughout the year developing ideas for recruitment, making ourselves more visible, increasing our appeal to others. They also talked to Diocese who were having some success in Recruitment A scarf and a Collar were mentioned and Our Welfare Officer and Public Service Officer worked so hard sourcing designs, fabrics, and suppliers. They were joined by our Media Officer who has been working on our Web site.

It has been mentioned often that the UCM are a Powerhouse of Prayer and that was reflected in all the Reports from Diocese, our UCM prayer and the Prayer for Vocations are said at all Foundation, Diocesan and National Meetings but increasingly most meetings now incorporate Prayers for Peace, and Leeds Diocese now incorporate a simple Prayer concerning “Our World” into all their meetings.

Mrs Marian Begley from St Margaret Mary’s foundation in Liverpool was nominated for an Irish in Britain Volunteer award and finished as a runner-up in the Outstanding individual Volunteer category. At the awards ceremony at the Irish Cultural Centre in Hammersmith, she was given a trophy and a certificate.

This year has seen both an increase and decrease in numbers of priests due to corresponding increase and decrease in ordinations and retirement of priests. One Diocese alone reports 25 priests retiring in 2024, with 11 retirements in 2023 and 3 died in post and only one ordination in 2023! Other Diocese reported Ordinations of 2 and 3 priests with one reporting 4 which is the highest number since 1960. Most Diocese keep up to date with and support their Priests and Seminarians and many donate to Diocesan Seminary training funds, which supports our 5th Objective. One Liverpool Foundation provided refreshments after the first mass of newly ordained priest, Father Hugh Donleavy.

In the Summer we received a donation from Mrs Mary Margaret Smith from St Mathias (Southwark Diocese), as this Parish no longer has a UCM Foundation I was contacted by the Parish Priest Fr Sean. After quite a few emails and help from Mrs Mary Piper this donation was received into our bank account. I have sent a Thank you card a copy of the UCM News and the 75th Walsingham Pilgrimage book to her to her next of kin I also asked Bishop Alan to say Mass for her and her family.

Recruitment and Retention

Most diocese report some sort of recruitment activity; however, they also report failing numbers in Foundations and Foundations closing, often because members are unwilling or unable to volunteer to take office both at Foundation, Diocesan and National level. Sadly, we have lost 2 Diocese this year, Plymouth, and East Anglia. Plymouths surviving members have become independent members, and the 2 surviving Foundations in East Anglia have joined with Northampton Diocese. We must thank President Mrs Lorraine Richards and the Plymouth Diocesan Committee and members for continuing as long as they could and for their commitment to UCM by remaining as independent members.

Thanks also to East Anglia President Mrs Anne Emblem and the Diocesan Committee and members for their commitment to UCM by forging links with the Northampton Diocese and to President of Northampton Mrs Jenny Hyde and her Diocesan Committee and members for supporting and voting unanimously for the East Anglian Foundations to join with them in their Diocese. The Bishops of these three Diocese as well as Bishop Alan have been informed of the closure and amalgamation by our National President who has expressed the hope that we might be able to re-open these Diocese in the future.

It is not all doom and gloom most Diocese Hallam, Middlesbrough, Salford, A & B, Liverpool. have reported small numbers of enrolments as well as people stepping up to take Diocesan Officer roles. Portsmouth’s newest Foundation is still growing. Northampton Diocese reports that a “One Step Initiative” by their Parish Priest Fr Dave to highlight the different groups within the parish with a view to widening the community spirit and enlisting more help resulted in a very enthusiastic new member. One step, one member at a time!!!

Some foundations have changed meeting times to afternoons to facilitate elderly members who no longer want to go out in the dark, others have now split their meetings between afternoon and evenings. Some Foundations have reported difficulties in meeting as Parish rooms are no longer available to them. This also lends weight to what we have always said “how valuable is the help and support of our clergy” and to this end a letter was sent to all UCM Diocesan Bishops asking them through Ad Clerum to enlist the support and help of Parish Priests in our efforts to increase and maintain membership in the UCM.

THE UNION OF CATHOLIC MOTHERS

ANNUAL REPORT YEAR ENDED (CONTINUED): 31ST DECEMBER 2023

The Committee continue to meet regularly normally on Zoom, but individual members have managed to meet, and ad hoc meetings have taken place by Zoom and face to face, at The FCJ Centre in London and at Wistaston. The Re-launch group also met face to face during the summer in London at the Festival Hall coffee lounge area thereby minimising the cost to the UCM. I continue to send WUCWO monthly Newsletters and Catholic Universe to the National Committee and Diocese, for distribution to members and other information or correspondence requested by National Officers.

Early in the year we had the sad news that Mrs Val James a Past National President and Win Brookstone a past National Study Officer had died. Mrs Joan Hodge our National President attended the Requiem Mass and funeral of Mrs James. I have also sent out numerous messages of sad news following the deaths of Past and present Diocesan Committee members, from Shrewsbury, Liverpool, Northampton, Plymouth, and Portsmouth. For all those who mourn we pray for comfort and consolation.

There was a recurring theme throughout the Annual Reports I received this year and that was of support between Diocese and between Parish Lay and ecumenical organisations. Diocese invite and attend neighbouring diocese Diocesan Meetings particularly AGMs, local Pilgrimages, Rosary Rally's, Annual Masses, and they share Speakers. Foundations do the same with neighbouring Foundations and local groups, CWL, NBCW, KSC, SVP, Mothers Union. Foundations near each other that belong to different Diocese have even had a joint days out! The National Committee also emulate this with Officers helping each other especially at their busy times. All Diocese participate in the Daily Mass scheme which is organised and distributed by our National Vice President Mrs Mariann French. This ensures that Holy Mass is said for UCM intentions every day. Some churches only have Mass on the weekend, so members will attend online if they can, or say the Rosary if they can't. Many of our Members attend Daily Mass, and many say our UCM prayers daily. Many like to go to online Mass at Walsingham but some find places further afield. What a blessing for those members who are unable to attend through illness or frailty. Holy Mass is offered for the repose of the souls of members recently deceased. It is always sad to lose ladies who have been members for many years. Masses were held for: The homeless, The Housebound also the Sacrament of Anointing of the Sick and Deceased members. Some comments from members below

“We are such a support for each other, both locally and nationally, and for our Priests, and that is a gift above all other.”

A Member on 60 years in Northampton UCM “it was a way of increasing my faith; sharing my faith with others; helping others to live their faith”.

Our National President Mrs Joan Hodge has attended.

Southwark Pilgrimage to Aylesford Priory Mass and Rosary Way, our Media Officer Mrs Jean Lopez-Lopez also attended. UCM Wales AGM.

National Study

Mass to celebrate the founding of CAFOD at Southwark Cathedral

Salford Diocese Mass & AGM our National Secretary Mrs Cath Lydon also attended.

Arundel Cathedral Pilgrimage

CWL's pilgrimage mass at Portsmouth Cathedral

Walsingham Pilgrimage

Clifton Diocese Mass and AGM

Westminster Diocese Presidential Mass

Arundel and Brighton's AGM

Catholic Women Praying Together

Members of Committee have also attended.

Walsingham Pilgrimage

National Study

Chesham Foundation Presentation of 60 year certificate.

Portsmouth AGM

Liverpool Bi-monthly Mass and Liverpool Business meeting

Southwark Pilgrimage to Aylesford Priory Mass & Rosary Way

Salford Diocese Mass & AGM

Requiem Mass for Lucy Thornhill Liverpool Archdiocesan Secretary.

AGM of Plymouth Diocese and their single foundation in Exmouth

Salford Diocese Committee meeting

Margaret McDonald attended the funeral of Pauline Porter past National President of Scotland UCM

Catholic Women Praying Together

NCLA Autumn Meeting

Wistaston

NHRS Meeting

Working Party Meeting

National Officers have tried to visit as many Dioceses as possible throughout the year, and Diocese are encouraged to invite the National President at least once during her term of Office. All Diocese have a named National Officer as a Liaison Officer.

THE UNION OF CATHOLIC MOTHERS

ANNUAL REPORT YEAR ENDED (CONTINUED): 31ST DECEMBER 2023

National Study

The last National Study Days were in 2019, everything was ready for the days in March 2020 when we went into lock down. It was therefore wonderful to go to Wistaston Hall in Crewe in March for our first National Study Days since the pandemic. As well as a change of venue from The Hayes in Derby, there was a change in format with only a 1 night stay. The Retreat House was a welcoming place with excellent food and facilities. Every Diocese was represented, and feedback was for the most part very encouraging. Thanks to our 2 Vice Presidents Mrs Mariann French and Mrs Monica Ovel for all their hard work.

The topic for this year's Study was Pope Francis' Encyclical Fratelli Tutti. The opening words of Fratelli Tutti means 'All brothers' in Italian and are taken from the writings of St. Francis of Assisi, one of the major inspirations for Pope Francis' third encyclical written on fraternity and social friendship; inspired by St Francis and his love for the poor, marginalised and everyone and everything created. He hoped that because of the problems during the pandemic, we might 'rediscover a sense of common humanity.'

The Walk and Talk sessions in which we got together with another participant from another diocese and exchanged ideas and experiences was particularly welcomed.

Following on from Study most Diocese did cascade some or all of the Study to their members, and it is clear that members value Study events. Many Diocese hold their own Study events and Retreats in addition to National Study. Middlesbrough Diocese held a Study Day on Contemplative Prayer, Northampton Diocesan a Women in Ministry workshop post the local Synod conversations.

Following discussion at National Council the Vice Presidents have booked next year's Study the theme will be based on Youth.

National Council

The format of our National Meetings have changed. Reports from National Officers are now forwarded to Diocese in advance of meetings to allow time to include group activities and feedback from our members. This has led to some vigorous discussion and debate. We also introduced a Box for Members to put in questions, ideas, and suggestions. We were able to address some of these at the end of Council those we couldn't we addressed and sent out with the Minutes of National Council. One of the questions asked at National Council was Media accessibility for unsighted members? The National Secretary contacted Mrs Margaret McNicholas a Past UCM National President who used to record an audio copy of the UCM News for unsighted members with Galloways (this was stopped during the Pandemic), and the National Secretary also sent an email to all Diocese asking for names of all members who would require an audio version of UCM News. Mrs McNicholas phoned and visited Galloways nobody got back to her and as none of the Diocese replied to Mrs Lydon's email it was decided that as most Computers now offered reading of text as a standard, we would pursue this no further.

This year's annual National Council meeting was held in May at the Hayes in Derbyshire and was hosted by Salford Diocese led by their President Mrs Kathleen Henderson-Playfair. As always, we had a good time meeting old friend and making new and learned a lot. **Sadly, one of our members who was New To council reported being disappointed by lack of friendliness from members. However, another new to Council was impressed with how things are run and would be taking ideas back to Council.**

This year 75 people attended, and we were joined on the Thursday by Bishop John Arnold of Salford. At Mass on Thursday our outgoing National Treasurer Mrs Margaret Kerbey was presented with the Gold Medal Benemerenti. Margaret had served as Liverpool Archdiocesan Treasurer for five years before becoming National Treasurer and before that had been her Parish Foundation President as well as being a lifelong hard working member of her Parish, Archdiocese, and local Community.

Our Welfare Officer Mrs Vivienne O'Byrne presented a slide show on UCM Renewal based on the work the Re-Launch Working group had been doing, giving ideas for members to discuss.

History of UCM

The need to preserve the essence of what UCM is but embrace changes and move forward in the 21st century

	What Membership of UCM means
United in	Faith Fellowship
Commitment to	Faith Family & Community
Maintaining our	Faith in action

Making ourselves visible, we currently have badges and Lanyards, maybe scarves and or collars would make us more visible, we definitely need a better functioning Web Site

Could we reach out to more people, newly retired, similar groups in parish and local Community, young people? Review and update our recruiting material?

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Merging with other Foundations, sharing Officer duties, changing our Meeting times, attracting more/different type of Independent Member, Supporting Independent Members. Becoming more pro-active in Parishes and Diocese, having Diocese taking Leads in specific areas. What should/could be on our Web site. The need to speak to our Bishops for their support in whatever we decide to do.

All members took part in small group discussions led by Mrs O'Byrne, Mrs Davis and Mrs Lopez-Lopez and were encouraged to take this information to their Parish Foundations. A copy of the Slide show was sent to all Diocese for dissemination.

“Let us not forget that the Holy Family were once homeless and refugees fleeing Herod, and Jesus himself was a prisoner condemned to die cruelly on the cross.”

The themes above were highlighted in the presentations given by Bishop John Arnold of the Diocese of Salford and by Bishop Alan Williams of Brentwood. In this context, both Bishop John Arnold and Bishop Alan Williams in their presentations paid tribute to the work of the UCM in their Parishes and Communities. We thank them both for their inspiring and informative presentations.

Bishop John's talk was on 'hope' - If we are going to look at hope we have to look at the challenges that we face today. Our world is a broken mess at the moment so much is going wrong. If we look at political conflict: war in Ukraine and Sudan, Syria on boiling point, Israel/Palestine always on the edge of more violence, Yemen which has gone quiet but it is a warring territory, Myanmar where there is genocide by the military, threats by China over Taiwan and North Korea making endless threats against South Korea. There is also Pakistan with the abduction of their former Prime Minister.

On the social side we have 100M refugees in our world at the moment. A shooting in America - just 8 victims this time, but it is the 199th mass killing this year in the USA.

The rich get richer, and the poor get poorer. 1.2billion people in the world do not even have clean water to drink. Bishop John is the lead at the Bishops Conference on the environment. We need to persuade people that we are facing a global challenge. Climate change - Bishop John has made a list of those items relating to the environment that he has heard about on the news. This list runs to four pages, but it is not a complete list. The list was given to the bishops at the Bishops Conference in April. The flooding in Pakistan covered a third of the country and 30m plus Pakistanis lost their homes. In Bangladesh, 6m people lost their homes in floods. 25,000 families a week could lose their homes in Bangladesh because of the loss of land to the sea. Since Bishop John made his last list, he has started another one, and this list is two thirds of a page. There have been another ten climate change damage/destructive incidents: Spain, Panama, UK, Rwanda, Bangladesh, Brazil, Canada, and Democratic Republic of Congo.

We are living in a world with all sorts of difficulties and problems. What are we going to do? Are we going to say: “Oh, what a depressing world,” or are we going to counter it with a sense of our faith? The challenges we face are something like the challenges the disciples faced after Jesus' resurrection. Jesus tells the disciples to go out to the whole world, preach the good news and baptise. The disciples were completely overwhelmed but they did what Jesus asked of them. We are not just faced with the economic and political situation, but the individualism that is within our society, where people are not thinking about others any more, they have their house, their computer, they get what they want, when they want it and it is delivered to the door in 20 minutes, and we are closing in on ourselves, and we are forgetting the community aspect. That is why we are so important because the UCM isn't about individuals, it is about common welfare and wellbeing of those around us and of taking our faith to the communities in which we live, not just our church communities but the wider circles of our communities that may not have any sense of faith at all, showing them that we have faith and it does make a difference. Pope Francis reminds us that each and everyone of us are missionary disciples, and that we have all got our part to play. We might think that we haven't got any real influence, or impact on people, but in fact we are those people who can and will make a difference. We are ambassadors for Christ. We are dedicated by Jesus Christ to carry on his work with his authority. Pope Francis said: “The biggest dams and reservoirs in the world are made up of single drops of water.” Perhaps this is what we can be, even as single drops of water, when we come together, we do make an impact. We can make change happen. We can't leave climate change and all the other problems to the politicians and to industry. They will have to change, but we can make them change by the way that we live our faith. 85% of the world's population have faith in one of the major faiths. All the faiths in their different ways have a reverence for creation and the environment. If we can engage with young people showing them that the church is involved with the environment and repairing climate change, we will draw many young people back to a sense of faith because they are so articulate about the environment, and if they can see that the church makes it something that is really important, we have a wonderful opportunity of drawing them back. As you know as you look around our parishes, they are missing to a large extent. There are not many young families at all. Bishop John said we shouldn't despair. If we are determined to be those drops of water together, we will provide the resources we need to make our world a better place. The most important commandment is to love the Lord your God with all your heart, mind, soul, and strength, and secondly, to love your neighbour as yourself. Our direct love of God means to be looking for the good of our brothers and sisters around the world; caring for them and recognising that we have done a lot of damage - mainly from the prosperous North, but we can change our ways and science is well versed to make those changes. We have to demand that those changes are made, and that comes from our individual efforts even though they may seem to be irrelevant or too small, but change can and will happen. Bishop John thanked the UCM for all that we achieve, and

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felt that we do have an impact far greater than we may appreciate in our parishes, and he hoped that we can promote new membership, new activities and see a growth in that sense of family stability, care and security that seems to be so lacking for so many of our young people today.

Bishop Alan talked about God, Us and the UCM. Bishop Alan reminded us of the saying: 'Jesus Christ, yesterday, today and forever.' Not a lot has changed over the last two thousand years. Jesus Christ has been the same as he always will be. Whether you meet Him in the sacraments, through the word of God in the church, or in prayer time He is the same Jesus. The problem is that Christianity has been too successful over the last two thousand years. Christendom is fine except it is on its way out. The popes have been saying for quite a long time that things are falling apart. We need to go back to where we began with Jesus Christ. Since Easter we have been having daily readings in our mass which gives us images of God the Good Shepherd: I am the true Vine, you are the branches. I am the living bread and the living water. This is to get across to us what God can do for us. We are so astonished at being fed by the Eucharist, divine adoration, and prayer. When people meet God in Christ there is always a bit of a shock and surprise. We need to be prepared for that unique moment of being caught. When you pray, say what you most want from Almighty God? God in Christ always produces missionaries, and you never ever get left by yourself. Firstly, God really does come down to us on this earth. Secondly, He really does care about each one of us uniquely, and thirdly we are people with a mission.

God is too big for us and yet we have to somehow come up to all of this. God became human for our sake. Bishop Alan reminded us of the parable of the lost sheep. In what circumstances would you leave the 99 sheep in the wilderness and go and search for the lost sheep. Imagine if that lost sheep was your son, your daughter, your husband, your grandson, or your granddaughter, you would absolutely leave the 99. Of course, you would. Why, because that is the astonishing love of God for each one of us. For God, each one of us is the most important person in the world. That is quite a shocking truth because it is a bit too big for us and it is quite disturbing, but that is who He is. How upsetting is it to lose your own Son on the cross? It is as upsetting as our own death is for God.

The Catholic Church is not very good at telling the world what we do. We are the world's leading health provider; we are the world's leading humanitarian saviour. Next week Bishop Alan is going to try and lobby Tory politicians about the migrant's bill. He also mentioned the document: "Love the Stranger" - you can get a link on Goggle for the document. The UCM's first five objectives are reflected in this document. Pope Pius XII as far back as 1952 said: "Every migrant family is Jesus, Mary and Joseph." The migrant situation is going to get worse - Ukraine, Sudan etc. Where are we in all of this? We know what Christ would do. Would we do the same thing? Every migrant has a name.

We live in a dangerous place particularly for young people. Human trafficking and slavery is still happening. We have a Catholic church in Kings Cross where the Sisters of Mercy look after trafficked women. How do we treat migrants in this country? We don't let them work. Our system is very unjust. We can't cope with the problem, so it gets worse and worse. As we move from Christendom to something very different, we are not going to stop that process, but we are hopefully going to reconnect with our Catholic Christian faith and get it right. The UCM are a people of hope. It is not about individuals, it is about the work of God, hopefully, through the UCM.

Autumn Meeting

At our Autumn National Council meeting in October 2023 representatives from all our Diocese attended. We would like to thank the Diocesan President of Birmingham Mrs Eileen Priest and her members for hosting the meeting. This was a very busy and lively meeting. There was a lot of items for discussion including the future of the UCM Walsingham Pilgrimage. The Walsingham sub Committee put forward the following options for discussion.

Option 1 – Continue as before but raising the cost by £15, plus £5 for a chair, a total of £20 per person.

Option 2 – Have a weekend pilgrimage by joining up with another pilgrimage, because currently there are no free weekends.

Option 3 – Remain at the Basilica. The Bureau have agreed that we can do this.

The Walsingham sub-committee gave an outline of the proposal including advantages and disadvantages. Members had lots of questions. They were then asked to were asked to consider the proposals and the discussions during lunch and we could then discuss further.

The discussion was lively, and a straw poll of delegates was taken, and it became apparent that only 2 Diocese were strongly in favour of going to Abbey Grounds Therefore the Walsingham Sub committee at their Meeting with the Shrine administrators will discuss Option 3 to remain at the Basilica for 2024 Pilgrimage

The 'option' chosen will only be for the 2024 Walsingham pilgrimage. The Walsingham Sub-Committee and National Committee will then decide which is the most practical option.

Joan thanked the Walsingham Sub-Committee for all the work they have done. Mary Wardle asked Mary Piper to come forward so we could thank her for all the work she has done, as she was not thanked when she finished last year. Mary Piper said she had enjoyed it very much. The National Committee would like to thank Mary Piper for all her hard work and also her husband Stephen who attended the Pilgrimage on Mary's behalf when she couldn't and was always available to ferry people in his car.

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Record Keeping and Archiving

As we are in our 110th year the thorny subject of records and archiving was raised, garages, spare bedrooms and attics are no longer able to sustain the amount of paper that has been generated by our organisation and it is with dread new officers meet with retiring officers to handover. I myself inherited boxes and boxes of paper when I took over as National Secretary, they went straight from Kate's garage to mine. I spent a lot of time archiving over the summer. This included 2 suitcases of documents given to me at National Council which were received from Jane Keenan's daughter in law of previous National President Anne Gallagher. I have sent Jane a message of thanks for sending them to us the Archivist was quite keen to receive them. I asked him to look over the Archive Document which I had prepared to give out to Diocese for themselves and Foundations and he thought the document was ok. This was given to all Diocese at the Autumn Meeting and attached to the Autumn meeting Minutes when they were sent out.

I have since received from the Archivist Mr Neil Sayer the following.

Deposited 17 July 2023 (acc. 185).

RAS 47 Union of Catholic Mothers

National Council agenda papers 1970s-2000s

National Council meetings minutes 2012-2019

National Committee meetings minutes 1982-1989, 2012-2019

Annual report 2016

AGM minutes 2012-2019

Executive/Diocesan officers' meetings minutes 2012-2016

"The Way Forward": replies to questionnaires and minutes of meetings about the future of the UCM 2014-2021

Correspondence files (3) 2003-2020

National Board of Catholic Women meetings minutes and miscellaneous papers 1973-2000

Annual accounts for UCM dioceses 2014-2016

National Study Days – talks and other papers 1964-1994.

Photographs of various national and branch events 1980s-2000s

CVs of officers for election 1970s-1990s

Various secretarial papers 1980s-2000s

Centenary Mass papers 2013

AGM and business meetings minutes and correspondence 2011-2015, 2019-2021

This included papers and photographs bought from Southwark to National Council by Mary & Steven Piper there was a fair amount of duplication of the records already in the UCM archive, and I've sent the duplicates for shredding, but there was also a lot that filled in gaps in the minutes and agenda papers.

Thank You

I had requests from both Clifton & Brentwood Diocese re Diocesan Directory Entry, and I have replied to both, (both these entries now have my name and detail on as Clifton Diocese has no dedicated Secretary, and Brentwood no UCM). This document was given to all Diocese at the Autumn Meeting for them to use when they were updating their own Diocesan Directory

Reports received at the Autumn Meeting:

WUCWO Mrs Val Ward gave an overview of the General Assembly of WUCWO at Assisi. There were 67 organisations, along with 832 participants and 38 countries. A talk was given on Women on the road to the synodal church. A talk on Women in the church – Women's status in the church has been a constant concern since Vatican II. The role of women in youth ministry in a synodal church – The role of a woman is designed by herself; we constantly have to prove ourselves. The church is still represented by men. There are responsible roles for the women in the Vatican, but not always in the dioceses or parishes, and a change in attitude is needed. The Church needs to take responsibility for its mistake. The church welcomes everyone. Speaking with your heart to promote the language of peace – Men and women need to listen.

Mary our Mother participates with women. Mary is the Disciple of the Lord. She followed and realised Jesus's position in the world. Mary was not afraid of confrontation. The discernment of Mary, Mary ponders in her heart, God is always at her side. The companionship of Mary, her son is a gift that does not belong to her, she would never come between him and his Father to possess his love. The characteristics of Mary, imitate Mary, don't just listen, but be aware of what she is saying.

Val then gave an overview of the sessions, resolutions, voting, candidates, funding pertaining to WUCWO. One of the things that came out of the discussions, mainly from the African countries, was that women must change the way they raise their children, boys are not superior but that is how they are raised in some countries.

Mrs Anne Emblem proposed a vote of thanks on Val's last report on WUCWO. Val said it had been a wonderful experience. Joan thanked Val for representing the UCM for the last five years.

NCLA Mrs Margaret Kerbey attended the National Council of Lay Associations bi-annual meeting on behalf of our Deputy National President Mrs Margaret McDonald. Her Report included an update from the Reverend Canon Christopher Thomas, General Secretary of the Catholic Bishop's Conference of England, and Wales of news from CBCEW and the on-going Synod. The Synod was started in 2021 at parish level. Notes on all the national syntheses, documents, and updates etc are available on

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the CBCEW website. She also outlined the number of organisations who attended and gave their Reports. Our former National President Mrs Val Ward is chair of the NCLA. We would like to thank Mrs Margaret McDonald, Mrs Margaret Kerbey and Mrs Val Ward for all their hard work.

Catholic Women Praying Together Mrs Anne Emblem has sent out invitations to dioceses inviting them to the Mass at St George's Cathedral, Southwark on the 15th November 2023 at 2.00 pm. This is CWPT's third such mass since they were formed, and Anne hopes that many of us will join them. Anne explained that the CWPT grew out of the Catholic Woman of the Year Lunch. This was a grand event organised primarily by the UCM and CWL with help from a few other organisations. In 2018 after the 50th anniversary event it became clear that not only was there a fall in applicants for Catholic Woman of the Year, but a significant fall in people willing to pay for the lunch; therefore, it was decided to take a new approach with the emphasis being on prayer rather than a lunch.

The theme of this year's mass is: 'Affirming the church's teaching on marriage and family life'. Everyone is welcome to attend, but Anne realises that it is not practical for those in the north to travel to Southwark. Tea/coffee and biscuits will be served after mass.

Our National President Mrs Joan Hodge thanked Anne for all her work on our behalf.

Re-launch This report was given by Mrs Margaret McDonald, Mrs Jean Lopez-Lopez, Mrs Vivienne O'Byrne, and Mrs Sarah Davis this included.

Updates on scarves and collars including pricing.

A script to help with recruitment to UCM at Parish level,

Letter to be sent to all Bishops re recruitment.

Advertising in the UCM news for Independent Members

Walsingham

Our 76th Annual Pilgrimage led by Shrewsbury Diocese took place on the July 4th. If the definition of Pilgrimage means "to step out of ourselves, a spiritual journey in which we leave comforts behind, incur costs and face difficulties", then the Shrewsbury diocese experienced all of the above.

As many of you have heard the coach which was due to take the Pilgrims from the Wirral did not arrive. It had broken down and they could not get a replacement. A discussion took place, and seven ladies were able to go by car, with grateful thanks to Mrs Paddy Roberts and Father Mario. It was a great disappointment to pilgrims that they could not attend only 18 Shrewsbury Diocese UCM members instead of 40 attended. Having all arrived safely, there was a further problem for the many UCM ladies staying at the Bureau, when there was a power cut in the village. Dinner had to be sourced from further away and the ladies were each treated to a very large portion of fish and chips. Our Pilgrimage was led by Bishop Alan Williams SM and Fr Robert who attended on behalf of Bishop Mark Davies supported as always by Priests and Deacons from our Diocese and Foundations. The number of pilgrims was up on last year. Most people enjoyed the pilgrimage despite the threat of rain. Prayer petitions which were collated and read by our National Vice Presidents were very relevant to each diocese and this year included a prayer petition on behalf of our Diocesan Independent members from our PSO Mrs Sarah Davis. Fr Robert commented on the wonderful singing at the service for the sick. Both Bishop Alan and Bishop Mark Davies reflections delivered by Fr Robert were welcomed by us all.

Welfare and NHRHS

Our National Welfare Officer contacts Diocesan Officers new to the role to welcome them and to ensure they have been given the *Union of Catholic Mothers Safeguarding information and Education documents*, which includes the Safeguarding Policy. She has devised new forms for annual Welfare reports; one for the Diocese and one for Foundations to complete and she is in regular contact with the NHRHS administrator Mrs Paddy Roberts and Mrs Anne Emblem who will take over from Paddy as NHRHS administrator in 2024.

Three accident report forms were received this year.

Diocese regularly raise awareness of our NHRHS encouraging members to use it and to raise funds for it.

Donations have continued to be received from dioceses but understandably have dropped, it is a difficult time for all members with the loss of foundations, and dioceses.

Accommodation has also been affected, with the closure of retreat centres, B & B hotels, nursing homes, convalescent homes, though coach trips, short holiday breaks seem popular, and applications to use the service have begun to come in again. Unfortunately, holiday parks and caravans have proved to be expensive. We are now able to offer financial support to home carers for help in the home, for a few hours, to enable them to have some respite. As yet we have had no requests for this help.

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Where there is dedicated Welfare Officer information given to Members on Welfare issues is both diverse and plentiful and members support and sign petitions and write to MPs in support of pro-life groups e.g SPUC and Life. Information has been forwarded to members re **BUFFER ZONES** at Abortion Clinics **ABORTION COERCION** especially "pills by post" **RSHE**, **THE HIGHER EDUCATION [FREEDOM of SPEECH] BILL** frequent harassment of pro-life university students. (Salford) Welfare officer Magella Turner Southwark Diocesan Welfare Office, has been doing Fraud talks, advising that all foundations should ensure that all charities we donate to are morally sound to avoid fraud. They also reiterate that all foundations and Diocese should donate to NRHS, as it is the UCM's charity.

Welfare activities are many and varied. Sometimes it just involves spending time together socially, Crafty events are popular as are meals out together; BBQ's or just a general coffee and a catch up. Big birthdays and Anniversaries are celebrated UCM are good at cake and parties. Members help each other at sad times too. They support frail and housebound parishioners particularly UCM members who are unable to attend meetings. They keep in touch through phone and email and reports from friends who have visited. Other activities include delivering birthday cards to members, visiting housebound, sick, and bereaved members congratulations and get-well cards. One member organizes trips and events for over 50's in her community. another an annual Christmas lunch. Many members now have a "WhatsApp" group.

Increasing levels of poverty and hardship faced by many communities has led members to be involved in local groups and initiatives. They volunteer and take part local activities. Foundations have raised money for UCM, and other charities in various ways, both locally and nationally. It is no surprise that a lot of these charities include collecting for food banks, supplying clothes, toiletries, and financial donations with the following local and National organisations, Zarach (buying beds for kids) SVP CAFOD, ACN (aid to the Church in Need, Missio, Caritas, Salford Disability Fellowship, H.C.P.T, Dementia and Alzheimer's Charities, Hospitals, Hospices and Cancer Support, Bury Young Carers, Homeless Youth, Cornerstone, Loaves and Fishes, Mother and Baby Home, Sands, Air Ambulance UK, various Lourdes Groups, Ancilla.

Most of the UCM charity fund raising involve fun and social activities, Bingo coffee mornings, cake sales, quizzes, even skipping and rowing!! Nearly new sales, parish Poverty Lunch, operating a soup kitchen during Lent or serving lunches in the autumn to young and old.

Two Foundations have supported overseas projects for many years, an orphanage in Uganda and a project in the Philippines, and raised £400 and £815.80 respectively, through various sales, including re-gifting and bring and buy sales and a mini Christmas bazaar. Others have raised money for Marys Meals, Syrian and Turkish earthquake appeals, Christmas gifts for seafarers, distributed at the Seaman's Mission. A Diocesan Youth trip to Rome. Various shoeboxes for Christmas Child Appeals.

Justice and Peace

Cost of living, poverty, homelessness & housing.
Life and Education
Refugees & migration
Care of creation.
Racial justice.
International peace

These are some of the areas of concern and worry for our members who regularly support through Prayer and practical help charities in these areas. Not all Diocese have a dedicated Justice and Peace Officer but for those who do the work they do in raising awareness and providing information to members is nothing short of inspiring. Through these officers they are made aware of many and diverse issues e.g war in Yemen, Afghanistan, and the worsening situation in these countries for women and girls. Homes for Ukraine Refugees, Persecuted Christians, MAG (Mines Advisory Group deminers and areas in the world where landmines and unexploded bombs threaten so many lives and livelihoods). These J & P Officers normally attend and are part of their Diocesan J & P group and so have access to information and resources. Our members pray, sign petitions, send messages to their MP's. Most Diocesan and Foundation Meetings now incorporate prayer for Peace and Our World into their Meetings. Additionally, and probably as a result of the Pandemic information is sent to Diocese by email from the Catholic Bishops Conference Website, Justice & Peace Network Web site, through online editions of Newspapers, Catholic Universe, and the Catholic Directory. Petitions have been forwarded on a range of issues e.g Child Euthanasia, Comprehensive Sexuality Reform, Gender Reform (SNP). Fund raising within Diocese has also been amazing with local charities who work in the areas outlined above benefitting hugely.

Media

The UCM News continues to be edited produced and distributed although there are still some issues with distribution. The Web site is now up and running with lots of information including Committee and Diocesan details. Mrs Sarah Davis our National Public Service Officer helped by phoning Diocesan Secretaries to remind them of the information required. The Newspaper is available online through the Website and our Media Officer Mrs Jean Lopez-Lopez is working on increasing the information available on activities within the Diocese. As well as articles from Diocese and Foundations our National Vice President Mrs Mariann French wrote an article about cycling the Camino, and Mrs Val Ward on attending the WUCWO General Assembly in Assisi, and the Working Party on the Re-Launch.

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We recently had an article on UCM published in the Catholic Herald. The National Committee has agreed that our Media Officer should receive training and support to enable her to keep the Web site current and operational. Our Media Officer also continues to monitor and post to our Facebook page. She keeps us up to date with Vatican News, CBCEW news and events, and our regular blogger Mrs Margaret Roberts keeps us up to date with Saints of the day and her daily Mass outings.

The online Universe Catholic Weekly Newspaper has been available to our members for over a year now the National Secretary receives it and sends it out weekly. Most computers now offer the capacity to read text out loud including Newspapers. Many Dioceses now send regular Newsletters to their Foundations and Foundations use their Parish Newsletters and Bulletins to advertise meetings and speakers. Diocese send UCM News to past Officers, Bishops and Independent members and Diocese try and send something to UCM News for each publication. Some Dioceses are able to contribute regularly to their own Diocesan Catholic Newspaper. In response to a suggestion made by a Foundation President Middlesbrough Diocese Media Officer, has started putting together an events calendar to enable them to participate in and support activities with other foundations, e.g., the Rosary rally, without any clashes. "I hope that, for next year, the calendar would prove to be more effective and that we would be able to attend activities promoted by each foundation". The National Committee have done something similar for themselves so that we can attend regular events e.g Catholic Women Praying Together.

Diocesan Independent Members

Whilst gathering information for the UCM website our Public Service Officer Mrs Sarah Davis also managed to talk to most Diocese re Diocesan Independent members in their Diocese. This research confirms that currently most of these members are older women who are no longer to attend Foundation meetings due to age and infirmity. Foundations and Diocese report high levels of support for these members although there are some who are in areas without either diocesan or foundations support. An advert in the UCM News is aimed to make all aware of the *possibility* of being a Diocesan Member and to encourage membership. Our intention is to attract potentially younger women who can contribute via available technology, perhaps initially passively, but hopefully in time, more overtly and contribute their talents to the organisation. Sarah also worked tirelessly on producing "Scarves" something she is still working on.

Diocesan and Foundation activities

Most Foundations celebrate Masses regularly. They also have a Diocesan Annual Mass celebration. Our members are very involved in support of church activity. They took active roles at both Parish Foundation and Diocesan level during the Synod and in post synodal conversations and activities and many of our members supported the World Day of Prayer written by the Women of Taiwan in their local churches. Some Foundations also led and organised the service in their area. One member said, "This is always a joy to attend and gives us a chance to share with our sisters in other faiths".

Whilst many Diocese report problems mainly with aging membership and the reluctance from members to take office there was a high level of parish and diocesan activity reported by all. Members continue to organise attend and take part in spiritual and social life of their parishes and Diocese. They have taken part in Diocesan Formation, reading to local schoolchildren. They are Sacristans, Eucharistic Ministers, Readers of the Word, Catechists. They have attended Lenten and Advent reflections, Meditations, Stations of the Cross, Benediction, saying the Rosary & Divine Mercy Chaplet on a weekly basis, Rosary Rally's, Christm Mass.

They have taken part in National, Diocesan, Foundation and Parish Pilgrimages to Walsingham Knock, Northern Spain, Schoenstatt, Aylesford.

All this as well as all those activities that are done and have been done year in year out by the women of the Parish and often go unnoticed, flower arranging; laundering altar linen; church cleaning; altar serving; Welcoming; counting teams; Summer Christmas and Easter Fayres, weddings, funerals, baptism, catering at events etc. As with women everywhere, we UCM Members are used to multi-tasking, we are here, there, and everywhere.

Members continue to enjoy a variety of interesting speakers at their meetings including book reviews; flower arranging; famous Queens; personal histories; visit to Lourdes; May customs; bee keeping; assistance dogs; trip to Oberammergau; making jewellery; childhood in Poland under the Nazi and Communist regimes; Street Pastors etc. Talks on defibrillators, Talking Newspaper, SCAMS, talk from Parish Sister, slide show and updates on their chosen charity, general discussion sessions. blood bikes, Air ambulance, Photographs, Sir Isaac Newton, Music, and Poetry Evenings. Women in Ministry, Climate change, Developing Spirituality, Religious Poetry, The Ethics of a Just War, Women at the Periphery, using a defibrillator, local history Wellbeing, will writing. Suicide Prevention, Air Ambulance, Lace making, the work of local councillors, gentle exercises and dance, Flower demonstration, Operatic Society, physiotherapist how to prevent falls and take care of our bones as we age, life as a 'Bobby' in Liverpool, Water Aid, Oscar Romero, and an army Padre.

THE UNION OF CATHOLIC MOTHERS

ANNUAL REPORT YEAR ENDED (CONTINUED): 31ST DECEMBER 2023

A lot of our members have been out and about too visiting, Garden Centres, exhibition “The Man in the Shroud” York, Westminster Cathedral, Buckingham Palace, well they looked through the golden gates! They’ve been to the Cinema, Southport, Barr Convent where they celebrated the mass in honour of St Margaret Clitherow. During July and August many foundations enjoy a trip out, and some of the places they visited where: Bodnant Gardens St Winefrids Well, Wales, York, Chester, gardens; a barge tour around Albert Dock, Newydd, Llangollen, home to two aristocratic ladies affectionately known as the “Ladies of Llangollen. Afternoon Teas, Christmas meals, Summer Soiree, Fashion Show, Plant Evening.

Annual and Summer Retreats, Masses, Rosary Rally’s Diocesan meetings, and Masses are always well attended. Salford Diocese held a retreat **“Our Way Together”** “In the Diocese and in Our Deaneries. It was a wonderful opportunity as Mothers to come together in prayer and reflect upon how God’s plan of Love enlightens our minds and Hearts. During our time together we had the opportunity share with each other. How our journey starts with listening to the Holy Spirit

All foundations celebrate milestone birthdays and anniversaries at their meetings.

Big birthdays and Anniversaries are celebrated UCM are good at cake and parties. Foundation 1st 20th 40th 70th 75th 85th anniversary celebration Portsmouth cancelled because of Covid.

Congratulations to Jo Allan on her 100th birthday and Ann McGeever on her 90th Birthday. Ann was Past President, Secretary and Treasurer. (Middlesbrough)

Diamond and Golden Wedding anniversaries were celebrated.

This year lots of us also celebrated the Coronation of King Charles III.

UCM forwarded two proposals to be discussed at the NCWGB AGM both were around child poverty, one school meals and one on 2 child, Child Benefit Cap. Our Vice President Mrs Monica Ovel is our representative on NCWGB but has had problems in making contact as the UCM representative. The National Committee would like to thank Mrs Anne Emblem for forwarding information to us.

We have received and forwarded reports and updates from both National Justice and Peace, Bishops Conference and CAFOD.

Some closing remarks from Diocesan Presidents and Secretaries

Ok I know there is a lot of work involved and it can get a bit stressful but when the evening is upon us, the place is buzzing, the room is full to capacity (we had a waiting list!), everyone is having such a great time you just can’t not have a smile on your face and enjoy the atmosphere in the room

It takes women to create and sustain a community! We are these women, and we should be proud of us!

Finally, it is so lovely to be back in UCM, at National, Diocesan and Foundation level, it is different since covid, but we are all doing our best to update UCM and encourage people to join us.

And From Me

Thanks to you all. I received reports from all Diocese, I think that might be a record. Within those reports there were Members who dealt with serious illnesses, and family crisis, you know who you are, and we were all supported by members of our Diocese and Committees, you too know who you are.

Financial Review

The Charity is reliant on the support of its Members through their subscriptions, donations, and fundraising. For the Year Ended 31st December 2023 there was a deficit of £6,165 (2022: deficit £52,297). In 2022 there had been the deliberate decision not to charge a Membership Subscription in and the much lower deficit in 2023 reflects the reinstatement of subscriptions. Total expenditure in was very similar to 2022 at £95,806 (2022: £96,969).

Reserves

In view of the national nature of the Charity’s activities, the Trustees aim to maintain free reserves in unrestricted funds at a level that equates to 2 years’ unrestricted expenditure. The balance held as unrestricted funds as at 31st December 2023 was £137,994 of which £127,811 is regarded as free reserves after allowing for £10,183 tied up in tangible fixed assets. This represents approximately 116 months’ unrestricted annual expenditure, which is below the target level of reserves.

Plans for the future

As an organisation we are committed to increasing our membership. We will explore ways of working to fulfil our objective to ensure Catholic education for future generations as part of our mission to teach and defend Christian values in family life.

THE UNION OF CATHOLIC MOTHERS**ANNUAL REPORT YEAR ENDED (CONTINUED): 31ST DECEMBER 2023****Risk Assessment**

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to its operations and finances. By monitoring the level of reserves, ensuring control over financial systems and examining the operational risks faced, the Trustees believes that effective systems have been established to mitigate those risks.

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which 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 the financial statements, the trustees are required to: -

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- 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 financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its activities.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulation, and the provisions of the charity's Constitution (the governing document). They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees on 10th May 2024 and signed on their behalf by:-

Mrs. C. Lydon
Trustee & National Secretary

THE UNION OF CATHOLIC MOTHERS
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF THE UNION OF CATHOLIC MOTHERS

I report on the accounts of The Union of Catholic Mothers for the Year Ended 31st December 2023, which are set out on pages 14 to 21.

Respective responsibilities of Trustee and Examiner

The charity's Trustees are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 (the 2011 Act) and that an Independent Examination is needed.

It is my responsibility to: -

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the 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 you as 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 material matters have come to my attention which gives me cause to believe that:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

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

R.A. Prior, FCCA, FCIE, DChA,
Chartered Certified Accountant
Fellow of the Association of Charity Independent Examiners

W. H. Prior,
Chartered Certified Accountants
Railway Court,
Doncaster. DN4 5FB

10th May 2024

THE UNION OF CATHOLIC MOTHERS

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2023

	<u>Note</u>	Unrestricted Funds	Restricted Funds	Total 2023	2022
		£	£	£	£
Income					
Donations and legacies	2	12,378	758	13,136	6,757
Charitable activities	3	68,292	-	68,292	32,476
Other trading activities	4	5,959	-	5,959	4,965
Investment Income – Bank Interest		2,158	96	2,254	474
TOTAL INCOME		88,787	854	89,641	44,672
Expenditure					
Expenditure on raising funds - fundraising	5	-	-	-	-
Expenditure on Charitable activities					
National Conference & Annual Meeting		22,897	-	22,897	20,395
Officers & Representatives Travel		9,414	-	9,414	6,007
Study Conference & Media Days		338	-	338	535
Pilgrimages		32,530	-	32,530	31,855
Thanksgiving Mass		-	-	-	4,303
Other Charitable Activities		28,977	1,650	30,627	33,874
TOTAL EXPENDITURE		94,156	1,650	95,806	96,969
NET MOVEMENT IN FUNDS		(5,369)	(796)	(6,165)	(52,297)
Balances brought forward at 1st January 2023		143,363	18,462	161,825	214,122
Balances carried forward at 31st December 2023		137,994	17,666	155,660	161,825

The notes on pages 16 to 21 form part of these financial statements

THE UNION OF CATHOLIC MOTHERS
BALANCE SHEET AS AT 31ST DECEMBER 2023

		2023	2022
	Note	£	£
Fixed assets			
Tangible assets	8	10,183	10,426
Current assets			
Stock		3,700	3,254
Debtors and Prepayments	9	1,400	3,231
Cash at bank and in hand	10	142,465	146,900
		147,565	153,385
Liabilities: amounts falling due within one year	11	(2,088)	(1,986)
Net current assets		145,477	151,399
Net assets	14	155,660	161,825
 <u>Represented by:</u>			
Restricted Funds	12	17,666	18,462
Unrestricted Funds	13	137,994	143,363
		155,660	161,825

The financial statements on pages 14 to 21 were approved by the trustees on 10th May 2024 and signed on their behalf by:

Mrs J. Hodge
Trustee (National President)

Mrs S. Bickerstaffe
Trustee (National Treasurer)

The notes on pages 16 to 21 form part of these financial statements

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2023

1 Accounting policies

Basis of preparation

The financial statements have been in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) “*Accounting and Reporting by Charities*” (FRS102) and the Charities Act 2011.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant accounting policy note.

Income

All income is treated as unrestricted income, unless the donor has placed restrictions on the manner in which the donation or grant may be spent, in which case it is treated as restricted income. The restricted funds are detailed in Note 12. Designated Funds represent amounts set aside for specific areas of expenditure by the Trustees and are detailed in Note 13. Legacies are recognised following the granting of probate when the administrator/executor of the Estate has communicated the entitlement in writing.

Expenditure

All expenditure is accounted for on an accruals basis. Direct Charitable expenditure including support costs and governance costs (costs involving public accountability and compliance with regulation and good practice). Expenditure is recognised as soon as there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

Third Party Collections and Funds

Collections, and other funds raised, for the benefit of third party charities do not represent income or expenditure for The Union of Catholic Mothers. Consequently they are not included in the Statement of Financial Activities as income or expenditure. Any balance held by the charity as at the Balance Sheet date for a third party charity is shown as a liability and reflected in Creditors (Note 11).

Branches

The charity operates nationally through a branch structure based largely around the dioceses of the Catholic Church in England. These financial statements reflect the transactions, and assets and liabilities, of the National and Diocesan Committees. Individual Foundations are distinct from the charity itself and do not operate under the charitable registration of The Union of Catholic Mothers. The transactions, assets and liabilities of Foundations are therefore not reflected in these financial statements.

Fixed Assets

All fixed assets with an original cost of in excess of £250 are capitalised. Depreciation of fixed assets is provided on the straight-line method at the following rates in order to write off each asset over its estimated useful life:

Regalia, Badges & Banners	:	2% on cost
Diocese Equipment	:	25% on cost
Office Equipment	:	12.5% on cost
Computer Equipment	:	33.33% on cost

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2023

2 Donations

	Unrestricted Funds £	Restricted Funds £	2023 TOTAL £	2022 TOTAL £
Donations & Grants	5,412	758	6,170	3,617
Collections	2,330	-	2,330	1,394
Gift Aid Tax	1,474	-	1,474	-
Diocesan Levies	2,788	-	2,788	1,366
Special Projects	374	-	374	380
	<u>12,378</u>	<u>758</u>	<u>13,136</u>	<u>6,757</u>

3 Income from Charitable Activities

	Unrestricted Funds £	Restricted Funds £	2023 TOTAL £	2022 TOTAL £
Members' Subscriptions	35,452	-	35,452	2,334
Other charitable activities	2,268	-	2,268	1,741
Pilgrimages	30,572	-	30,572	28,401
	<u>68,292</u>	<u>-</u>	<u>68,292</u>	<u>32,476</u>

4 Income from Other trading activities

	Unrestricted Funds £	Restricted Funds £	2023 TOTAL £	2022 TOTAL £
Sale of Regalia, Diaries, etc.	4,302	-	4,302	3,402
Fund-raising	1,563	-	1,657	1,563
	<u>5,959</u>	<u>-</u>	<u>5,959</u>	<u>4,965</u>

5 Expenditure on raising funds - Fundraising

	Unrestricted Funds £	Restricted Funds £	2023 TOTAL £	2022 TOTAL £
Fund-raising costs	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2023

6 Governance costs (Support cost included in Direct Charitable Expenditure)

	Unrestricted Funds £	Restricted Funds £	2023 TOTAL £	2022 TOTAL £
Trustees' expenses reimbursed	767	-	767	490
Independent Examiner's Fees	2,088	-	2,088	1,986
Other Accountancy fees (Branches)	80	-	80	80
	<u>2,935</u>	<u>-</u>	<u>2,935</u>	<u>2,556</u>

7 Related Party Transactions & Trustees' Expenses

The trustees, in common with all members of The Union of Catholic Mothers, all give their time freely without any form of remuneration or benefit in kind. There are no employees of the charity. Expenses reimbursed to the three trustees totalled £767 (£490). There were no other identified Related Party Transactions.

8 Fixed assets

Cost	Regalia, Badges & Banners £	Dioceses Equipment £	Office Equipment £	Total £
1st January 2023	12,127	2,912	10,260	25,299
31 st December 2023	<u>12,127</u>	<u>2,912</u>	<u>10,260</u>	<u>25,299</u>
Depreciation				
1st January 2023	1,701	2,912	10,260	14,873
Charge for the Year	<u>243</u>	<u>-</u>	<u>-</u>	<u>243</u>
31 st December 2023	<u>1,944</u>	<u>2,912</u>	<u>10,260</u>	<u>15,116</u>
Net book values				
31st December 2023	<u>10,183</u>	<u>-</u>	<u>-</u>	<u>10,183</u>
31st December 2022	<u>10,426</u>	<u>-</u>	<u>-</u>	<u>10,426</u>

All fixed assets are held by the charity for use in meeting its charitable objectives.

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2023

9 Debtors

	2023 £	2022 £
Amounts falling due within one year		
Debtors	-	-
Prepayments	1,400	3,231
	<u>1,400</u>	<u>3,231</u>
	<u><u>1,400</u></u>	<u><u>3,231</u></u>

10 Cash at bank and in hand

	2023 £	2022 £
Cash at Bank	142,200	146,894
Cash in Hand	266	6
	<u>142,465</u>	<u>146,900</u>
	<u><u>142,465</u></u>	<u><u>146,900</u></u>

11 Liabilities: amounts falling due within one year

	2023 £	2022 £
Accruals	2,088	1,986
	<u>2,088</u>	<u>1,986</u>
	<u><u>2,088</u></u>	<u><u>1,986</u></u>

12 Restricted Funds

	Balance 1.1.23 £	Income £	Expenditure £	Transfers £	Balance 31.12.23 £
National Holidays & Rest Home	13,078	854	(1,650)	-	12,282
Conference Reserve	5,384	-	-	-	5,384
	<u>18,462</u>	<u>854</u>	<u>(1,650)</u>	<u>-</u>	<u>17,666</u>
	<u><u>18,462</u></u>		<u><u>(1,650)</u></u>	<u><u>-</u></u>	<u><u>17,666</u></u>

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2023

12 Restricted Funds (Continued)

The balances on Restricted Funds represent amounts received for specified purposes, which have not been expended at the Balance Sheet date.

(a) National Holidays & Rest Home

This fund exists as a result of donations received to provide respite, convalescent holidays for those in need, and represents the balance of donations that have not yet been expended.

(c) Conference Reserve

This fund reflects the balance of income received in order to meet the costs of the National President's attendance at International Conferences.

(d) Other

Other restricted held represent the balance of funds received specifically for projects in individual dioceses, or at National level. Other restricted funds do not include amounts raised for, but not yet remitted to, other charities. Such funds are not an asset of the charity and are shown in Creditors (note 11).

13 Unrestricted Funds

	Balance 1.1.23 £	Income £	Expenditure £	Transfers £	Balance 31.12.23 £
<u>Designated Fund</u>					
Fixed Asset Fund	10,426	-	(243)	-	10,183
Diocesan Committees	33,179	28,513	(30,581)	-	31,111
Walsingham Sub-Committee	-	16,334	(15,389)	-	945
Conference Reserve	1,000	-	-	-	1,000
General Fund	98,758	43,940	(47,943)	-	94,755
	143,363	88,787	(94,156)	-	137,994

Designated Funds are amounts which have been put aside at the discretion of the Trustees for specific projects.

(a) Fixed Asset Fund:

This fund comprises the amount of the net book value of fixed assets as at the Balance Sheet date, excluding any fixed assets that are part of a Restricted Fund. The unrestricted reserves represented by fixed assets are not readily available to meet ongoing expenditure and the existence of this fund recognises this concept.

(b) Diocesan Committees:

This fund represents the amounts held by Diocesan Committees, designated for use in each diocese.

(c) Conference Reserve:

This fund reflects the amount designated by the Trustees towards meeting the future costs of the National President's attendance at International Conferences.

(d) General Fund:

This represents unrestricted income carried forward to expend in future years.

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2023

14 Analysis of Net Assets between Funds

	Tangible Fixed Assets £	Net Current Assets £	2023 TOTAL £	2022 TOTAL £
<u>Restricted Funds</u>				
National Holidays & Rest Home	-	12,282	12,282	13,078
Conference Reserve	-	5,384	5,384	5,384
Other	-	-	-	-
<u>Unrestricted Funds</u>				
Fixed Asset Fund	10,183	-	10,183	10,426
Diocesan Committees	-	31,111	31,111	37,947
Walsingham Sub-Committee	-	945	945	-
Conference Reserve	-	1,000	1,000	1,000
General Fund	-	94,755	94,755	98,758
	<u>10,183</u>	<u>145,477</u>	<u>155,660</u>	<u>161,825</u>

15 Capital Commitments

There were no Capital Commitments as at 31st December 2023 (2022: Nil).

Accounts

THE UNION OF CATHOLIC MOTHERS
(Registered Charity No. 249901)

ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2022

THE UNION OF CATHOLIC MOTHERS
ANNUAL REPORT & FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2022

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THE UNION OF CATHOLIC MOTHERS

ANNUAL REPORT

31ST DECEMBER 2022

Report of the Trustees for the Year Ended 31st December 2022

The trustees present their annual report and financial statements of the charity for the Year Ended 31st December 2022. The financial statements have been prepared in accordance with the accounting policies set out in Note 1 to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice (FRS102).

Objectives and activities for the public benefit

The objectives of the charity are

1. To help Catholic women to appreciate the Sacramental character, responsibilities, and permanence of marriage, and to live in unselfish love observing the laws of God and His Church;
2. To assist families to bring up their children as practising Catholics and public-spirited citizens;
3. To teach and defend Christian values in family life, and to ensure Catholic education for future generations;
4. To offer love, sympathy, and practical help to those in difficulty;
5. To foster vocations in life especially in Christian Marriage and Family Life and in the Priesthood and Religious Life.

One of the ways these objectives are met is through the provision of respite, convalescent holidays for members in need.

The Trustees confirm they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to Public Benefit guidance published by the Charity Commission in determining the activities undertaken by the Charity and consider that the activities carried out by the charity are for the public benefit.

Structure, governance and management

The Union of Catholic Mothers is a registered charity, number 249901, operating under its Constitution originally adopted in 1962 and amended September 1973, 24th March 1993, 25-27th March 1996, 25-27th May 2005 and 15-17th May 2018. The Trustees are the National President, National Treasurer and National Secretary. Trustees who served during the Year Ended 31st December 2022, and at the date of this report are:-

Mrs Joan Hodge – National President
 Mrs Margaret Kerbey – National Treasurer
 Mrs Cath Lydon – National Secretary

The Trustees meet regularly throughout the year to agree the strategic direction of the charity and areas of activity. The Trustees are assisted in the operation of the Charity by the National Committee, National Sub-Committees and the National Council and local activities are co-ordinated by each Diocesan Council.

An induction process operates for new Trustees, and from the point an individual is identified as a future trustee they work together with the existing trustees for six months in order to gain an understanding of the role before they take up their appointment.

The principal bankers of the Charity are National Westminster Bank, Royal Priors, 59 The Parade, Leamington Spa. CV32 4ZX

The Independent Examiner is Mr R.A. Prior, FCCA, FCIE, DChA, of W.H. Prior Chartered Certified Accountants, Railway Court, Doncaster. DN4 5FB

The principal address is that of the National Treasurer, 20 St Andrew's Court, 52 Great George's Road, Waterloo, Liverpool L22 1RD.

Key management personnel

The trustees comprise the key management personnel of the charity, and are responsible for the operation on a day to day basis. There are no employees and no trustee is remunerated.

THE UNION OF CATHOLIC MOTHERS

ANNUAL REPORT YEAR ENDED 31ST DECEMBER 2022

Review of achievements

This year started with so much optimism, the expansion of vaccinations was beginning to reduce restrictions for COVID 19 and we began to plan for the year ahead. Most restrictions were removed by end of March 2022, but people were still obliged to self-isolate if they had COVID symptoms. Indeed there was a mini UCM outbreak after our Walsingham Pilgrimage.

Our National Presidents Triennial Mass which had already been postponed twice was celebrated in April. We were now calling it a Mass of Thanksgiving. The new Auxiliary Bishop of Liverpool Tom Neylon concelebrated Mass with Bishop Alan Williams of Brentwood, National Ecclesiastical Adviser to the Union of Catholic Mothers, Fr David Potter the UCM Liverpool Archdiocesan Spiritual Adviser and also from Liverpool Archdiocese Mgr. John Butchard, Fr David Jones Nottingham diocese and Fr Tony O'Brien Dean of Liverpool Cathedra. Guests included over 200 members from 12 Diocese of the Union of Catholic Mothers including Liverpool, Past National Officers, Margaret's family and representatives from Union of Catholic Mothers in Wales and Scotland and from the Catholic Womens League.

All were invited to the Pontifical Hall afterwards for light refreshments. In May we returned to the Hayes for our National Council and AGM at which our new National President Mrs Joan Hodge was inaugurated and we elected two new Vice Presidents. Mrs Mariann French and Mrs Monica Ovel, whose terms of Office started immediately. As our Treasurer Mrs Margaret Kerbey retires in 2023 we also elected her Replacement. Mrs Sue Bickerstaffe will therefore shadow Mrs Margaret Kerbey from October and she will take over in May 2023.

We thanked our outgoing Officers President Mrs Margaret McDonald, Deputy President Mrs Val Ward, Vice Presidents Mrs Maureen Woodward and Mrs Cath Rutherford, and Welfare Mrs Brigid Hegarty, for all their work for UCM whilst they were in Office and especially for continuing in their roles during the Pandemic. We also thanked particularly Mrs Val Ward our Deputy National President who covered for Our Media Officer Mrs Margaret Postill who had to give up due to a recurrence of a serious illness. Margaret sadly died in April 2022. Mrs Margaret McDonald, Mrs Margaret Kerbey, and Mrs Cath Lydon were able to attend her funeral alongside many of her Salford Diocese UCM members.

So now with our recently appointed Media and Welfare Officers Mrs Jean Lopez-Lopez and Mrs Vivienne O'Byrne we were a Committee of eight. During Council we were delighted to receive an expression of Interest for the vacant post of Public Service Officer. Mrs Sarah Davis has now been appointed as our Public Service Officer so we are now a committee of nine.

As we are now a full Committee we have spent some time re visiting job roles hopefully it will enable us to work more efficiently and also work better together.

In July we were able to celebrate our twice postponed 75th Annual Pilgrimage to Walsingham. The weather was good, old friends were able to meet again and I don't think any of us will forget Bishop John Arnold's address in the Abbey Grounds on the theme "Joy", nor the moving Diocesan Prayers of Intercession, which were so relevant to so many parts of our lives in these past 2 years and reflected so strongly the Aims and Objectives of Union of Catholic Mothers.. We were all asked to wear yellow roses and boy did we, knitted, crocheted, paper, felt, fabric and real, worn on lapels, hats, bags and even in our hair, they were a delight to see and reflected the theme of the Pilgrimage JOY. Thanks go to the Walsingham sub Committee and Salford Diocese for all their hard work in organising such a successful Pilgrimage. We also thank members of the sub Committee for staying on for an extra year. Sadly however so far we have had only one nomination for the vacant positions on the Walsingham sub-committee so future Pilgrimages are at risk. The National Secretary and Walsingham subcommittee has been working on job roles and descriptions there too to ensure they accurately reflect the work undertaken.

In September at the Liverpool UCM Archdiocesan bi-monthly Mass the Archbishop of Liverpool His Grace Malcolm McMahon invested our former National President Mrs Margaret McDonald with the pro Ecclesia et Pontifice (for Church and Pontiff) Award. As well as family and friends of Margaret there were also around 150 UCM members present for such a wonderful occasion. This award was granted to Margaret for her distinguished service to the Catholic Church through her service to the Union of Catholic Mothers and her charity work.

Also In September the former National Presidents twice postponed Pilgrimage to Banneux took place. In addition to visiting Charleroi, Brussels and Waterloo the Pilgrims spent a day at the shrine of Our Lady of Banneux. One of the particular features of this shrine apart from the fact that not a lot of us have heard of it is the beautiful garden dedicated to Marian shrines from around the world and so we were also able to visit our own Lady of Walsingham. Whilst the weather was not always good and there were a few problems with luggage a lovely prayerful Pilgrimage led by Fr David Potter was had by all.

In October we were able to hold our Autumn Meeting. Officer's reports for this meeting were sent out beforehand so we could use our time together more effectively. To this end we held workshops/discussion groups with all attendee on three main themes

- 1 Recruitment**
- 2 Support for Diocese and Foundations**
- 3 Independent Members and Study**

THE UNION OF CATHOLIC MOTHERS

ANNUAL REPORT YEAR ENDED (CONTINUED): 31ST DECEMBER 2022

Members when asked said they found the activities both useful and interesting. Reports on the activities were distributed to members with the Minutes of the Autumn meeting. A resume of some of the points raised or discussed in the groups is below. Also distributed at the same time was the list of Diocesan Liaison Officers.

Recruitment

This subject has been a major issue for us in recent years and the Pandemic has if anything made recruitment even more difficult, we have lost members, our demographic is getting older and not only do we struggle to get new members we struggle to get existing members to take Office at all levels Foundation, Diocese and National. Some of the issues raised were **NO premises**, some parishes have been very slow to allow the re-use of their meeting rooms and some have refused use of their meeting rooms. **PROMOTIONAL MATERIAL**, How to advertise ourselves, our Name, does it need to change? **Recruitment Officer/s**. The need for both Individual and group actions to make our Union attractive to both to new and existing members.

Support for Diocese and Foundations

Despite the title above a lot of the discussion included Recruitment strategies and ideas. A lot of Dioceses felt that although they were not struggling, they were not going forward either. They decided they were static. The majority were losing foundations and struggling to find officers. It was agreed that the young women of today live a different lifestyle than in our time, even those of us who are younger than most. New recruits are more likely to be newly retired or empty nesters, whose children have left home leaving them with spare time. Some groups had found it useful to change the time of their meetings to daytime, or possibly following a weekday Mass. For Foundations unable to get officers, job share is always an option, or even taking it in turns to be President/Secretary/Treasurer for one meeting /one month.

Independent Members and Study

Some confusion around Independent members and clarity required. Great Diocesan variation, in numbers and treatment. Cost to small Dioceses of sending information and newspapers is a burden. Delivery by hand in some Dioceses, others too spread out. Some questionable reasons to become Independent members were spoken of. There was general agreement that National Study Days has been missed over the last 3 years, and that they were always good value. There was consensus that every Diocese would wish to send at least one Representative (numbers would have to be limited in 2023.) Some topics for Study 2023 were discussed particularly Pope Francis's teachings on the role of women in the church, and in general. It was agreed that there would be a Study Event in March 2023.

The National Committee continue to meet regularly on Zoom but in November we managed our first face to face meeting in Wistaston where we spent 2 days reviewing the Autumn meeting and planning for Study and National Council 2023.

As we began to live more easily with COVID many of our Diocese began to have AGMs and elect new officers. Sadly fewer members are returning and few are volunteering to take office. Some Diocese are in danger of closing not always because of lack of member numbers but because of unwillingness to serve as Officers. However there were some Foundations that have recruited new members Leeds and Southwark Diocese have reported the re-opening of 3 previously closed Foundations, and Southwark and Portsmouth have reported on 2 new Foundations opening.

In September the St Bernadette relics toured England and lots of our members were able to visit for private prayers and reflection.

National President Mrs Margaret McDonald attended UCM Wales Annual Conference.

National President Mrs Joan Hodge has attended

UCM Southwark Diocesan Pilgrimage to Aylesford
CAFOD 60th Anniversary Mass & Reception at Southwark Cathedral
Cafod Zoom Meeting "Together at 60"
CWL Pilgrimage Mass at Portsmouth Cathedral & Cream Tea and meeting with Portsmouth UCM
UCM National Pilgrimage to Walsingham
Trustee Zoom meetings
Walsingham "Team" planning & follow-up meetings. Walsingham meetings in Walsingham & and in London
WUCWO conference in Greece accompanied by our Welfare Officer.

Members of the National Committee have attended

CWL AGM
Birmingham Diocese AGM
Salford Diocese Homeless Service
Margaret Postill funeral,
Walsingham 75th UCM Pilgrimage
Pauline Porter (UCM Scotland) funeral
Meetings/Visits with Diocese by Liaison Officers Birmingham, Westminster, Salford,
Southwark UCM Rally Mass

THE UNION OF CATHOLIC MOTHERS

ANNUAL REPORT YEAR ENDED (CONTINUED): 31ST DECEMBER 2022

Unfortunately due to rail strikes we were unable to attend

CWL AGM in Durham Oct 5-7

UCM Scotland AGM on Oct 8

Northampton Rosary Rally

NBCW Ushaw College clashed with our own first face to face UCM National Committee meeting in Wistaston Hall

Following National Council all Diocese the Committee re-appointed National Officers as a Diocesan Liaison, and most have been in touch with their Diocese and some have even been able to visit.

One such meetings was with Westminster Diocesan President Iona de Souza to discuss how they can work together in the future, one of the outcomes of this meeting was detailed input which was used for one of the group discussions at our Autumn Meeting.

We continue to work with other Catholic Organisation. In February our National President took part in the **CAFOD** "Together at 60" Zoom meeting together with the Presidents of CWL and NBCW. They were all warmly welcomed as the representatives of the three groups who founded "Family Fast Day" which led to the foundation of CAFOD. Altogether there over 370 people took part in the Zoom meeting.

In April Anne Emblem a former Vice President and representing UCM, was one of the Organisers of the **Catholic Women Praying Together Event**. The service was dedicated to young people.

We continue to forward to all members, the WUCWO monthly Message and News, We have sent Synodal Responses (2) to them and received the notification of the CGA General Assembly, audience with Pope Francis in May 2023, unfortunately this date clashes with our 2023 National Council and AGM so whilst a lot of our members might have wanted go we will be represented by our former Deputy National President Mrs Val Ward and our current Deputy National President Mrs Margaret McDonald only.

A Congratulations card was sent on behalf of the National President and all our members to Maria Lia Zervino (WUCWO) on her appointment to the Dicastery.

Correspondence

Mass cards on your behalf were sent to the families of Margaret Postill our former Media Officer (RIP) and Pauline Porter RIP former National President UCM Scotland and to King Charles on the death of his mother our Queen Elizabeth II. Thank you to Bishop Alan for saying these masses on our behalf.

Treasurer

Following discussions at National Council in May the Committee especially our National Treasurer have been looking at alternative venues for our National Meeting. To cut a long story short she obtained a list of 21 venues, with varying prices and facilities. NONE WERE AS CHEAP AS THE HAYES, though we must bear in mind that these are the prices for 2024. Of the 21, she considers 4 or 5 worth considering more closely, but they were all over £240 for 2 nights. The National Committee will look into it at our November meeting. For smaller National and Committee meetings the venues we use currently Birmingham and Wistaston give value for money but we are looking at a couple of Venues in London as well.

Also following discussions at National Council it was decided to raise mileage allowance to 40p

Study

There was no National Study in 2022 but many Dioceses delivered all or some of the aspects of proposed and then cancelled 2020 Study on St Matthews Gospel. Feedback from Diocese was very positive.

At our Autumn Meeting we held a series of Group activities one of which was on Study and the overwhelming response was that everybody missed our Study events and would definitely attend one in 2023. So a Study venue has been booked and a shortened form of Study delivered by our new Vice Presidents will take place in March 2023.

Welfare

Rest Homes

Our Welfare Officer Mrs Vivienne O'Byrne and Mrs Paddy Roberts our NHRS administrator are working together on a range of topics. Setting up guidelines for and publicising the role of Rest Homes. Costs of Daily Care, this has been rising for a variety of reasons, cost of living, expertise required and geographical location etc. It has therefore been agreed that costs might need to be decided on an individual basis.

Media

Our Media Officer Mrs Jean Lopez-Lopez is working hard to update and re-organise both the distribution of the UCM news and the Website. There are a number of points to be sorted first, especially independent members. She is working closely with our Treasurer Margaret Kerbey, CathCom our Newspaper distributors and our Web Developer.

THE UNION OF CATHOLIC MOTHERS

ANNUAL REPORT YEAR ENDED (CONTINUED): 31ST DECEMBER 2022

A UCM News national email has been created and she has begun to make contact with Media Officers and members.

Public Service Officer

Mrs Sarah Davis only took this role on in October so it's very early days but she is keen to work with the National Committee on Independent members. She was able to take part fully and record the Feedback on the group activity around Independent members at our Autumn meeting.

Diocese and Foundation activities

Many of our UCM members took part in their parishes' response to the Synodal Process which was to be presented to the Bishops Conference prior to submission to Rome.

We had lots to celebrate in 2022 and the Diocese seized every opportunity to catch up on anniversaries missed and current. One member received a 100th birthday card from the Queen, particularly poignant in this year of her death, but also celebrated were 99th, 90th, 80th birthdays, 40th, Foundation anniversaries and 65th, 60th and 50th anniversaries of membership. There were also lots of Golden Wedding Anniversaries.

There were visits to Bar Convent, London with lunch, a Climate Walk, Social evenings, meals out, River boat trip followed by fish and chips, afternoon teas. Shrines were revisited and annual Pilgrimages, Rosary rallies, Walk of Witness, Annual Masses and Retreats, were resumed.

Contributing to charities began again although throughout the last 3 years UCM members have been supporting their parish and local communities particularly elderly and housebound and supporting Food banks. Charities supported this year include Shoe Box Appeal, Mary's meals, Blood Bikes, Easter Egg and Selection Box donations, Caritas, Afghanistan family, Hospitals Charity for Dementia patients, Food Banks, SVP, Childrens Hospice, one Foundation together with all the other catholic organisations in the Parish has contributed to the raising of £5,000 for their parish.

Sadly in September our Queen Elizabeth II died. For many of us me included she is the only Monarch we can remember. What a wonderful example of service she was to us all. Our winter edition of the UCM news included many articles sent in by members recalling their meetings with Her Majesty most including pictures. I think we would all agree that her commitment and dedication to her people and her country will be remembered with love and gratitude. We now look forward to the Coronation of King Charles III

Lastly thanks to everyone and there were many of you who helped me throughout the year and especial thanks to Margaret Kerbey for covering the attendance at Autumn meeting for me.

Financial Review

The Charity is reliant on the support of its Members through their subscriptions, donations, and fundraising. For the Year Ended 31st December 2022 there was a deficit of £52,297 (2021: excess of income £7,789). This is largely as a result of the deliberate decision not to charge a Membership Subscription in 2022. The small amount received in 2022 (£2,334) reflects late remittance of 2021 subscriptions. This decision led to a reduction of income of over £24,000. Total expenditure in 2022 increased as we returned to hold an "in person" National Conference in May and Annual Meeting in the Autumn, at a cost of £20,395.

Reserves

In view of the national nature of the Charity's activities, the Trustees aim to maintain free reserves in unrestricted funds at a level that equates to 2 years' unrestricted expenditure. The balance held as unrestricted funds as at 31st December 2022 was £143,363 of which £114,475 is regarded as free reserves after allowing for £10,426 tied up in tangible fixed assets. This represents approximately 14½ months' unrestricted annual expenditure, which is below the target level of reserves.

Plans for the future

As an organisation we are committed to increasing our membership. We will explore ways of working to fulfil our objective to ensure Catholic education for future generations as part of our mission to teach and defend Christian values in family life.

THE UNION OF CATHOLIC MOTHERS**ANNUAL REPORT YEAR ENDED (CONTINUED): 31ST DECEMBER 2022****Risk Assessment**

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to its operations and finances. By monitoring the level of reserves, ensuring control over financial systems and examining the operational risks faced, the Trustees believes that effective systems have been established to mitigate those risks.

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which 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 the financial statements, the trustees are required to:-

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- 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 financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its activities.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulation, and the provisions of the charity's Constitution (the governing document). They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees on 10th May 2023 and signed on their behalf by:-

Mrs. C. Lydon
Trustee & National Secretary

THE UNION OF CATHOLIC MOTHERS
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF THE UNION OF CATHOLIC MOTHERS

I report on the accounts of The Union of Catholic Mothers for the Year Ended 31st December 2022, which are set out on pages 8 to 15.

Respective responsibilities of Trustee and Examiner

The charity's Trustees are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 (the 2011 Act) and that an Independent Examination is needed.

It is my responsibility to:-

- examine the accounts under section 145 of the 2011 Act ;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the 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 you as 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 material matters have come to my attention which gives me cause to believe that:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

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

R.A. Prior, FCCA, FCIE, DChA,
Chartered Certified Accountant
Fellow of the Association of Charity Independent Examiners

W. H. Prior,
Chartered Certified Accountants
Railway Court,
Doncaster. DN4 5FB

10th May 2023

THE UNION OF CATHOLIC MOTHERS

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2022

	<u>Note</u>	Unrestricted Funds	Restricted Funds	Total 2022	2021
		£	£	£	£
Income					
Donations and legacies	2	5,157	1,600	6,757	6,620
Charitable activities	3	32,476	-	32,476	29,462
Other trading activities	4	4,965	-	4,965	5,354
Investment Income – Bank Interest		464	10	474	112
TOTAL INCOME		43,062	1,610	44,672	41,548
Expenditure					
Expenditure on raising funds - fundraising	5	-	-	-	-
Expenditure on Charitable activities					
National Conference & Annual Meeting		20,395	-	20,395	5,559
Officers & Representatives Travel		6,007	-	6,007	4,197
Study Conference & Media Days		535	-	535	402
Pilgrimages		31,855	-	31,855	-
Thanksgiving Mass		4,303	-	4,303	-
Other Charitable Activities		31,626	2,248	33,874	23,601
TOTAL EXPENDITURE		94,721	2,248	96,969	33,759
NET MOVEMENT IN FUNDS		(51,659)	(638)	(52,297)	7,789
Balances brought forward at 1st January 2022		195,022	19,100	214,122	206,333
Balances carried forward at 31st December 2022		143,363	18,462	161,825	214,122

The notes on pages 10 to 15 form part of these financial statements

THE UNION OF CATHOLIC MOTHERS
BALANCE SHEET AS AT 31ST DECEMBER 2022

		2022	2021
	Note	£	£
Fixed assets			
Tangible assets	8	10,426	10,669
Current assets			
Stock		3,254	3,507
Debtors and Prepayments	9	3,231	6,210
Cash at bank and in hand	10	146,900	197,141
		153,385	206,858
Liabilities: amounts falling due within one year	11	(1,986)	(3,405)
Net current assets		151,399	203,453
Net assets	14	161,825	214,122
 <u>Represented by:</u>			
Restricted Funds	12	18,462	19,100
Unrestricted Funds	13	143,363	195,022
		161,825	214,122

The financial statements on pages 8 to 15 were approved by the trustees on 10th May 2023 and signed on their behalf by:

Mrs J. Hodge
Trustee (National President)

Mrs M. Kerbey
Trustee (National Treasurer)

The notes on pages 10 to 15 form part of these financial statements

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022

1 Accounting policies

Basis of preparation

The financial statements have been in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) “*Accounting and Reporting by Charities*” (FRS102) and the Charities Act 2011.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant accounting policy note.

Income

All income is treated as unrestricted income, unless the donor has placed restrictions on the manner in which the donation or grant may be spent, in which case it is treated as restricted income. The restricted funds are detailed in Note 12. Designated Funds represent amounts set aside for specific areas of expenditure by the Trustees, and are detailed in Note 13. Legacies are recognised following the granting of probate when the administrator/executor of the Estate has communicated the entitlement in writing.

Expenditure

All expenditure is accounted for on an accruals basis. Direct Charitable expenditure including support costs and governance costs (costs involving public accountability and compliance with regulation and good practice). Expenditure is recognised as soon as there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

Third Party Collections and Funds

Collections, and other funds raised, for the benefit of third party charities do not represent income or expenditure for The Union of Catholic Mothers. Consequently they are not included in the Statement of Financial Activities as income or expenditure. Any balance held by the charity as at the Balance Sheet date for a third party charity is shown as a liability and reflected in Creditors (Note 11).

Branches

The charity operates nationally through a branch structure based largely around the dioceses of the Catholic Church in England. These financial statements reflect the transactions, and assets and liabilities, of the National and Diocesan Committees. Individual Foundations are distinct from the charity itself and do not operate under the charitable registration of The Union of Catholic Mothers. The transactions, assets and liabilities of Foundations are therefore not reflected in these financial statements.

Fixed Assets

All fixed assets with an original cost of in excess of £250 are capitalised. Depreciation of fixed assets is provided on the straight-line method at the following rates in order to write off each asset over its estimated useful life:

Regalia, Badges & Banners	:	2% on cost
Diocese Equipment	:	25% on cost
Office Equipment	:	12.5% on cost
Computer Equipment	:	33.33% on cost

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022

2 Donations

	Unrestricted Funds £	Restricted Funds £	2022 TOTAL £	2021 TOTAL £
Donations & Grants	2,397	1,220	3,617	3,032
Collections	1,394	-	1,394	836
Gift Aid Tax	-	-	-	2,326
Diocesan Levies	1,366	-	1,366	421
Special Projects	-	380	380	5
	<u>5,157</u>	<u>1,600</u>	<u>6,757</u>	<u>6,620</u>

3 Income from Charitable Activities

	Unrestricted Funds £	Restricted Funds £	2022 TOTAL £	2021 TOTAL £
Members' Subscriptions	2,334	-	2,334	24,316
Other charitable activities	1,741	-	1,741	5,146
Pilgrimages	28,401	-	28,401	-
	<u>32,476</u>	<u>-</u>	<u>32,476</u>	<u>29,462</u>

4 Income from Other trading activities

	Unrestricted Funds £	Restricted Funds £	2022 TOTAL £	2021 TOTAL £
Sale of Regalia, Diaries, etc.	3,402	-	3,402	3,440
Fund-raising	1,563	-	1,563	1,914
	<u>4,965</u>	<u>-</u>	<u>4,965</u>	<u>5,354</u>

5 Expenditure on raising funds - Fundraising

	Unrestricted Funds £	Restricted Funds £	2022 TOTAL £	2021 TOTAL £
Fund-raising costs	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022

6 Governance costs (Support cost included in Direct Charitable Expenditure)

	Unrestricted Funds £	Restricted Funds £	2022 TOTAL £	2021 TOTAL £
Trustees' expenses reimbursed	490	-	490	404
Independent Examiner's Fees	1,986	-	1,986	1,986
Other Accountancy fees (Branches)	80	-	80	80
	<u>2,556</u>	<u>-</u>	<u>2,556</u>	<u>2,470</u>

7 Related Party Transactions & Trustees' Expenses

The trustees, in common with all members of The Union of Catholic Mothers, all give their time freely without any form of remuneration or benefit in kind. There are no employees of the charity. Expenses reimbursed to the three trustees totalled £490 (£404). There were no other identified Related Party Transactions.

8 Fixed assets

Cost	Regalia, Badges & Banners £	Dioceses Equipment £	Office Equipment £	Total £
1st January 2022	12,127	2,912	10,260	25,299
31 st December 2022	<u>12,127</u>	<u>2,912</u>	<u>10,260</u>	<u>25,299</u>
Depreciation				
1st January 2022	1,458	2,912	10,260	14,630
Charge for the Year	<u>243</u>	<u>-</u>	<u>-</u>	<u>243</u>
31 st December 2022	<u>1,701</u>	<u>2,912</u>	<u>10,260</u>	<u>14,873</u>
Net book values				
31 st December 2022	<u><u>10,426</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>10,426</u></u>
31st December 2021	<u><u>10,669</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>10,669</u></u>

All fixed assets are held by the charity for use in meeting its charitable objectives.

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022

9 Debtors

	2022 £	2021 £
Amounts falling due within one year		
Debtors	-	4,179
Prepayments	3,231	2,031
	<u>3,231</u>	<u>6,210</u>
	<u><u>3,231</u></u>	<u><u>6,210</u></u>

10 Cash at bank and in hand

	2022 £	2021 £
Cash at Bank	146,894	197,056
Cash in Hand	6	85
	<u>146,900</u>	<u>197,141</u>
	<u><u>146,900</u></u>	<u><u>197,141</u></u>

11 Liabilities: amounts falling due within one year

	2022 £	2021 £
Deferred Income	-	1,419
Accruals	1,986	1,986
	<u>1,986</u>	<u>3,405</u>
	<u><u>1,986</u></u>	<u><u>3,405</u></u>

12 Restricted Funds

	Balance 1.1.22 £	Income £	Expenditure £	Transfers £	Balance 31.12.22 £
National Holidays & Rest Home	13,716	1,230	(1,868)	-	13,078
Conference Reserve	5,384	-	-	-	5,384
Other	-	380	(380)	-	-
	<u>19,100</u>	<u>1,610</u>	<u>(2,248)</u>	<u>-</u>	<u>18,462</u>
	<u><u>19,100</u></u>	<u><u>1,610</u></u>	<u><u>(2,248)</u></u>	<u><u>-</u></u>	<u><u>18,462</u></u>

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022

12 Restricted Funds (Continued)

The balances on Restricted Funds represent amounts received for specified purposes, which have not been expended at the Balance Sheet date.

(a) National Holidays & Rest Home

This fund exists as a result of donations received to provide respite, convalescent holidays for those in need, and represents the balance of donations that have not yet been expended.

(c) Conference Reserve

This fund reflects the balance of income received in order to meet the costs of the National President's attendance at International Conferences.

(d) Other

Other restricted held represent the balance of funds received specifically for projects in individual dioceses, or at National level. Other restricted funds do not include amounts raised for, but not yet remitted to, other charities. Such funds are not an asset of the charity and are shown in Creditors (note 11).

13 Unrestricted Funds

	Balance 1.1.22 £	Income £	Expenditure £	Transfers £	Balance 31.12.22 £
<u>Designated Fund</u>					
Fixed Asset Fund	10,669	-	(243)	-	10,426
Diocesan Committees	37,947	24,800	(29,568)	-	33,179
Conference Reserve	1,000	-	-	-	1,000
General Fund	145,406	18,262	(64,910)	-	98,758
	195,022	43,062	(94,721)	-	143,363

Designated Funds are amounts which have been put aside at the discretion of the Trustees for specific projects.

(a) Fixed Asset Fund :

This fund comprises the amount of the net book value of fixed assets as at the Balance Sheet date, excluding any fixed assets that are part of a Restricted Fund. The unrestricted reserves represented by fixed assets are not readily available to meet ongoing expenditure and the existence of this fund recognises this concept.

(b) Diocesan Committees :

This fund represents the amounts held by Diocesan Committees, designated for use in each diocese.

(c) Conference Reserve :

This fund reflects the amount designated by the Trustees towards meeting the future costs of the National President's attendance at International Conferences.

(d) General Fund :

This represents unrestricted income carried forward to expend in future years.

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022

14 Analysis of Net Assets between Funds

	Tangible Fixed Assets £	Net Current Assets £	2022 TOTAL £	2021 TOTAL £
<u>Restricted Funds</u>				
National Holidays & Rest Home	-	13,078	13,078	13,716
Conference Reserve	-	5,384	5,384	5,384
Other	-	-	-	-
<u>Unrestricted Funds</u>				
Fixed Asset Fund	10,426	-	10,426	10,669
Diocesan Committees	-	33,179	33,179	37,947
Conference Reserve	-	1,000	1,000	1,000
General Fund	-	98,758	98,758	145,406
	<u>10,426</u>	<u>151,399</u>	<u>161,825</u>	<u>214,122</u>

15 Capital Commitments

There were no Capital Commitments as at 31st December 2022 (2021: Nil).

THE UNION OF CATHOLIC MOTHERS

England & Wales - Charity number 249901

Accounts

THE UNION OF CATHOLIC MOTHERS
(Registered Charity No. 249901)

ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2021

THE UNION OF CATHOLIC MOTHERS
ANNUAL REPORT & FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2021

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THE UNION OF CATHOLIC MOTHERS

ANNUAL REPORT

31ST DECEMBER 2021

Report of the Trustees for the Year Ended 31st December 2021

The trustees present their annual report and financial statements of the charity for the Year Ended 31st December 2021. The financial statements have been prepared in accordance with the accounting policies set out in Note 1 to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice (FRS102).

Objectives and activities for the public benefit

The objectives of the charity are

1. To help Catholic women to appreciate the Sacramental character, responsibilities, and permanence of marriage, and to live in unselfish love observing the laws of God and His Church;
2. To assist families to bring up their children as practising Catholics and public-spirited citizens;
3. To teach and defend Christian values in family life, and to ensure Catholic education for future generations;
4. To offer love, sympathy, and practical help to those in difficulty;
5. To foster vocations in life especially in Christian Marriage and Family Life and in the Priesthood and Religious Life.

One of the ways these objectives are met is through the provision of respite, convalescent holidays for members in need.

The Trustees confirm they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to Public Benefit guidance published by the Charity Commission in determining the activities undertaken by the Charity and consider that the activities carried out by the charity are for the public benefit.

Structure, governance and management

The Union of Catholic Mothers is a registered charity, number 249901, operating under its Constitution originally adopted in 1962 and amended September 1973, 24th March 1993, 25-27th March 1996, 25-27th May 2005 and 15-17th May 2018. The Trustees are the National President, National Treasurer and National Secretary. Trustees who served during the Year Ended 31st December 2021, and at the date of this report are:-

Mrs Margaret McDonald – National President to May 2022
 Mrs Joan Hodge – National President from May 2022
 Mrs Margaret Kerbey – National Treasurer
 Mrs Cath Lydon – National Secretary

The Trustees meet regularly throughout the year to agree the strategic direction of the charity and areas of activity. The Trustees are assisted in the operation of the Charity by the National Committee, National Sub-Committees and the National Council and local activities are co-ordinated by each Diocesan Council.

An induction process operates for new Trustees, and from the point an individual is identified as a future trustee they work together with the existing trustees for six months in order to gain an understanding of the role before they take up their appointment.

The principal bankers of the Charity are National Westminster Bank, Royal Priors, 59 The Parade, Leamington Spa. CV32 4ZX

The Independent Examiner is Mr R.A. Prior, FCCA, FCIE, DChA, of W.H. Prior Chartered Certified Accountants, Railway Court, Doncaster. DN4 5FB

The principal address is that of the National Treasurer, 20 St Andrew's Court, 52 Great George's Road, Waterloo, Liverpool L22 1RD.

Key management personnel

The trustees comprise the key management personnel of the charity, and are responsible for the operation on a day to day basis. There are no employees and no trustee is remunerated.

THE UNION OF CATHOLIC MOTHERS

ANNUAL REPORT YEAR ENDED 31ST DECEMBER 2021

Review of achievements

I'm sure I wasn't the only one to think that the year 2021 was in some ways even worse than 2020, at least the first 3 months of that year were normal. But by the time we'd got to January 2021 it was unclear whether we were ever going to be out of lockdowns. Vaccination was supposed to be our Get out of jail card and then new variants arrived. So those of us who could were still emailing, Zooming, WhatsApping.

February to April we were able to return to Mass albeit still with restrictions, mask wearing, socially distanced and limited numbers. Indeed some churches still had an appointment system for attendance. It was May/June before we started to come out of the severest restrictions. Mass from Walsingham on what should have been our Pilgrimage was live streamed and Monsignor did mention that UCM should have been there. A few members were able to attend Walsingham for the day to remember all our members particularly the sick and those who had died. National Council and Study was again cancelled.

Anxiety around meeting in large groups meant that though restrictions were being eased, some members were not yet ready to attend meetings. Some Church halls and club meeting rooms were no longer available or open and so meetings took place in members' homes or outside; they were often social gatherings, catching up following 18 months of isolation. Lots of quizzes and games took place. Unlike Christmas 2020 though some outings and get togethers were held.

Until September as we could not go to Mass daily or on a preferred day the Daily Mass scheme became instead the Rosary and a candle lit at home or a livestreamed Mass. However as restrictions began to be eased Diocese were quick to take advantage holding Diocesan wide Masses, Pilgrimages to local shrines often joining in with other Parish groups. These events and the refreshments accompanying them all had to be outdoors with numbers and social distancing still controlled. The National Committee took part in and led one of the sessions for the CWL Sunday Lenten services. Some members were blessed in being able to celebrate Easter in Church. There were services and Masses for deceased members in November, Carol services and get togethers in December. Diocese joined in Civic services. Some Diocesan Foundations even managed to recruit and enrol new members.

Some Dioceses managed to hold AGMs and appoint new officers. We must thank those National, Diocesan and Foundation officers who continued in roles because there were no AGMs and those Officers who volunteered and continue to volunteer for Committee roles. We must also thank everyone who organised social activities and Christmas events.

Following a Zoom meeting in July with all Diocesan Presidents where the future of the Union of Catholic Mothers was discussed we were able to hold an EGM in October and following robust discussions we were blessed with 4 volunteers to National Office. The next National President and Secretary were voted in at this meeting. This means that we will have an almost full National Committee starting in 2022.

Throughout the Pandemic members continued to support where they could as Stewards and Eucharistic Ministers at Masses and funerals. They volunteered at vaccine clinics, and food banks including delivering food parcels.

Sadly it seems Foundations across the country have closed and many have lost members.

It would be wrong not to note the sadnesses faced by our members and their families, friends and parishioners over these last almost 2 years, we lost members and members lost husbands and children and other family members, we lost friends, we were not able to go to Church, not able to visit hospitals, not able to attend funerals, weddings christenings. We were not able to spend Christmas together. One thing above all others has been plain though we have been there for one another, true friendship and true Christianity.

As things slowly return to the new normal, (most of us are still wearing masks whilst shopping and at church), so too has our UCM. The Walsingham 2022 Pilgrimage is going ahead and most Foundations are planning to return to normal in January.

We have been through very difficult times, as one Diocesan Chaplain put it "no one deserves the years we have just had" and another "continue to trust in the Lord in these difficult times and continue to uphold family life and values".

We now look to the future and note that our 75th Annual Pilgrimage to Walsingham, the Triennial Mass now being called a Thanksgiving Mass for our National President, both of which should have been held in 2020 and will now take place in 2022.

Justice and Peace

Diocesan Justice and Peace meetings took place throughout 2021 mostly on Zoom, and members were kept informed on critical issues e.g COP 26, the work of CAFOD, and especially the attacks on pro-life from Government Bills, for example the Assisted Dying Bill and abortion amendments to the Health and Care Bill. Throughout the year Foundation members contributed locally to Foodbanks, SVP and other local and national charities. Some foundations even managed to raise money for local charities with one Diocese raising over £1000 with monthly socially distance Bingo! Another Christmas gifts for the homeless, Cafod, and WUCWO newsletters were sent out to all Diocese.

THE UNION OF CATHOLIC MOTHERS

ANNUAL REPORT YEAR ENDED (CONTINUED): 31ST DECEMBER 2021

Study

Sadly we have had no Study Conference since 2019. A Study Pack containing Teaching and Participants Notes and resources from the proposed 2019 Conference, has been distributed to all Diocese. The World Day of Prayer took place on Zoom and lots of members took part locally. Local retreats have also taken place mostly facilitated by their Spiritual Advisors and we must thank them for their continued support to our UCM throughout the Pandemic.

Welfare

We must note that for some of our members, Zoom and livestreaming were not available for a variety of reasons, and for some by the time they had mastered the technology lockdown was easing. Not all had computers, tablets or fancy phones, some with poor or non-existent broadband. For those members the regular phone calls and cards from Foundation members, those Parish bulletins pushed through doors, those chats through the window, remembering birthdays and anniversaries were a lifeline.

Financial Review

The Charity is reliant on the support of its Members through their subscriptions, donations, and fundraising. For the Year Ended 31st December 2021 there was an excess of income over expenditure of £7,789 (2020: £26,333). Total income fell in 2021, with a reduction of £23,047 (36%). The majority of this is due to the reduction of income from Members' Subscriptions which fell by more than 50%, (£ 27,112) compared to a reduction of 6% reduction (£3,280 in 2020).. Total expenditure in 2021 continued to be less than previous years due to the fact it was not possible to hold in many "in person" meetings, including Study Days, resulting in a surplus for the year of £7,789.

Reserves

In view of the national nature of the Charity's activities, the Trustees aim to maintain free reserves in unrestricted funds at a level that equates to 2 years' unrestricted expenditure. The balance held as unrestricted funds as at 31st December 2021 was £195,022, of which £184,353 is regarded as free reserves after allowing for £10,669 tied up in tangible fixed assets. Given the continued reduction in annual expenditure as a result of the pandemic and the substantial reduction in the level of income in 2021, the Trustees do not consider it appropriate to use the 2021 expenditure level as an indication of recurring expenditure, and feel that the level of reserves reflect 2 years' recurring annual expenditure and are appropriate.

Plans for the future

As an organisation we are committed to increasing our membership. We will explore ways of working to fulfil our objective to ensure Catholic education for future generations as part of our mission to teach and defend Christian values in family life.

Risk Assessment

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to its operations and finances. By monitoring the level of reserves, ensuring control over financial systems and examining the operational risks faced, the Trustees believes that effective systems have been established to mitigate those risks.

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which 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 the financial statements, the trustees are required to:-

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- 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 financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its activities.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulation, and the provisions of the charity's Constitution (the governing

THE UNION OF CATHOLIC MOTHERS

ANNUAL REPORT YEAR ENDED (CONTINUED): 31ST DECEMBER 2021

document). They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees on 29th October 2022 and signed on their behalf by:-

Mrs. C. Lydon
Trustee & National Secretary

THE UNION OF CATHOLIC MOTHERS
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF THE UNION OF CATHOLIC MOTHERS

I report on the accounts of The Union of Catholic Mothers for the Year Ended 31st December 2021, which are set out on pages 6 to 13.

Respective responsibilities of Trustee and Examiner

The charity's Trustees are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 (the 2011 Act) and that an Independent Examination is needed.

It is my responsibility to:-

- examine the accounts under section 145 of the 2011 Act ;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the 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 you as 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 material matters have come to my attention which gives me cause to believe that:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

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

R.A. Prior, FCCA, FCIE, DChA,
Chartered Certified Accountant
Fellow of the Association of Charity Independent Examiners

W. H. Prior,
Chartered Certified Accountants
Railway Court,
Doncaster. DN4 5FB

29th October 2022

THE UNION OF CATHOLIC MOTHERS

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2021

	<u>Note</u>	Unrestricted Funds	Restricted Funds	Total 2021	2020
		£	£	£	£
Income					
Donations and legacies	2	5,761	859	6,620	5,460
Charitable activities	3	29,462	-	29,462	55,444
Other trading activities	4	5,354	-	5,354	3,297
Investment Income – Bank Interest		111	1	112	394
TOTAL INCOME		40,688	860	41,548	64,595
Expenditure					
Expenditure on raising funds - fundraising	5	-	-	-	-
Expenditure on Charitable activities					
National Conference		5,559	-	5,559	3,231
Officers & Representatives Travel		4,197	-	4,197	2,286
Study Conference		402	-	402	1,220
Other Charitable Activities		20,342	3,259	23,601	31,525
TOTAL EXPENDITURE		30,500	3,259	33,759	38,262
NET MOVEMENT IN FUNDS		10,188	(2,399)	7,789	26,333
Balances brought forward at 1st January 2021		184,834	21,499	206,333	180,000
Balances carried forward at 31st December 2021		195,022	19,100	214,122	206,333

The notes on pages 8 to 13 form part of these financial statements

THE UNION OF CATHOLIC MOTHERS
BALANCE SHEET AS AT 31ST DECEMBER 2021

		2021	2020
	Note	£	£
Fixed assets			
Tangible assets	8	10,669	11,186
Current assets			
Stock		3,507	1,107
Debtors and Prepayments	9	6,210	4,854
Cash at bank and in hand	10	197,141	193,461
		206,858	199,422
Liabilities: amounts falling due within one year	11	(3,405)	(4,275)
Net current assets		203,453	195,147
Net assets	14	214,122	206,333
 <u>Represented by:</u>			
Restricted Funds	12	19,100	21,499
Unrestricted Funds	13	195,022	184,834
		214,122	206,333

The financial statements on pages 6 to 13 were approved by the trustees on 29th October 2022 and signed on their behalf by:

Mrs J. Hodge
Trustee (National President)

Mrs M. Kerbey
Trustee (National Treasurer)

The notes on pages 7 to 12 form part of these financial statements

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2021

1 Accounting policies

Basis of preparation

The financial statements have been in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) “*Accounting and Reporting by Charities*” (FRS102) and the Charities Act 2011.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant accounting policy note.

Income

All income is treated as unrestricted income, unless the donor has placed restrictions on the manner in which the donation or grant may be spent, in which case it is treated as restricted income. The restricted funds are detailed in Note 12. Designated Funds represent amounts set aside for specific areas of expenditure by the Trustees, and are detailed in Note 13. Legacies are recognised following the granting of probate when the administrator/executor of the Estate has communicated the entitlement in writing.

Expenditure

All expenditure is accounted for on an accruals basis. Direct Charitable expenditure including support costs and governance costs (costs involving public accountability and compliance with regulation and good practice). Expenditure is recognised as soon as there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

Third Party Collections and Funds

Collections, and other funds raised, for the benefit of third party charities do not represent income or expenditure for The Union of Catholic Mothers. Consequently they are not included in the Statement of Financial Activities as income or expenditure. Any balance held by the charity as at the Balance Sheet date for a third party charity is shown as a liability and reflected in Creditors (Note 11).

Branches

The charity operates nationally through a branch structure based largely around the dioceses of the Catholic Church in England. These financial statements reflect the transactions, and assets and liabilities, of the National and Diocesan Committees. Individual Foundations are distinct from the charity itself and do not operate under the charitable registration of The Union of Catholic Mothers. The transactions, assets and liabilities of Foundations are therefore not reflected in these financial statements.

Fixed Assets

All fixed assets with an original cost of in excess of £250 are capitalised. Depreciation of fixed assets is provided on the straight-line method at the following rates in order to write off each asset over its estimated useful life:

Regalia, Badges & Banners	:	2% on cost
Diocese Equipment	:	25% on cost
Office Equipment	:	12.5% on cost
Computer Equipment	:	33.33% on cost

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2021

2 Donations

	Unrestricted Funds £	Restricted Funds £	2021 TOTAL £	2020 TOTAL £
Donations & Grants	2,173	859	3,032	3,111
Collections	836	-	836	490
Gift Aid Tax	2,326	-	2,326	(234)
Diocesan Levies	421	-	421	1,438
Special Projects	5	-	5	655
	<u>5,761</u>	<u>859</u>	<u>6,620</u>	<u>5,460</u>

3 Income from Charitable Activities

	Unrestricted Funds £	Restricted Funds £	2021 TOTAL £	2020 TOTAL £
Members' Subscriptions	24,316	-	24,316	51,428
Other charitable activities	5,146	-	5,146	4,016
	<u>29,462</u>	<u>-</u>	<u>29,462</u>	<u>55,444</u>

4 Income from Other trading activities

	Unrestricted Funds £	Restricted Funds £	2021 TOTAL £	2020 TOTAL £
Sale of Regalia, Diaries, etc.	3,440	-	3,440	3,082
Fund-raising	1,914	-	1,914	215
	<u>5,354</u>	<u>-</u>	<u>5,354</u>	<u>3,297</u>

5 Expenditure on raising funds - Fundraising

	Unrestricted Funds £	Restricted Funds £	2021 TOTAL £	2020 TOTAL £
Fund-raising costs	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2021

6 Governance costs (Support cost included in Direct Charitable Expenditure)

	Unrestricted Funds £	Restricted Funds £	2021 TOTAL £	2020 TOTAL £
Trustees' expenses reimbursed	404	-	404	39
Independent Examiner's Fees	1,986	-	1,986	1,890
Other Accountancy fees (Branches)	80	-	80	120
	<u>2,470</u>	<u>-</u>	<u>2,470</u>	<u>2,049</u>

7 Related Party Transactions & Trustees' Expenses

The trustees, in common with all members of The Union of Catholic Mothers, all give their time freely without any form of remuneration or benefit in kind. There are no employees of the charity. Expenses reimbursed to the three trustees totalled £404 (£39). There were no other identified Related Party Transactions.

8 Fixed assets

Cost	Regalia, Badges & Banners £	Dioceses Equipment £	Office Equipment £	Total £
1st January 2021	12,127	2,912	10,260	25,299
31 st December 2021	<u>12,127</u>	<u>2,912</u>	<u>10,260</u>	<u>25,299</u>
Depreciation				
1st January 2021	1,215	2,912	9,986	14,113
Charge for the Year	243	-	274	517
31 st December 2021	<u>1,458</u>	<u>2,912</u>	<u>10,260</u>	<u>14,630</u>
Net book values				
31 st December 2021	<u>10,669</u>	<u>-</u>	<u>-</u>	<u>10,669</u>
31st December 2020	<u>10,912</u>	<u>-</u>	<u>274</u>	<u>11,186</u>

All fixed assets are held by the charity for use in meeting its charitable objectives.

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2021

9 Debtors

	2021 £	2020 £
Amounts falling due within one year		
Debtors	4,179	2,859
Prepayments	2,031	1,995
	<u>6,210</u>	<u>4,854</u>

10 Cash at bank and in hand

	2021 £	2020 £
Cash at Bank	197,056	193,306
Cash in Hand	85	155
	<u>197,141</u>	<u>193,461</u>

11 Liabilities: amounts falling due within one year

	2021 £	2020 £
Creditors – Collections to remit to Third Parties	-	827
Deferred Income	1,419	1,558
Accruals	1,986	1,890
	<u>3,405</u>	<u>4,275</u>

12 Restricted Funds

	Balance 1.1.21 £	Income £	Expenditure £	Transfers £	Balance 31.12.21 £
National Holidays & Rest Home	13,498	860	(642)	-	13,716
Walsingham	861	-	(861)	-	-
Conference Reserve	5,384	-	-	-	5,384
Other	1,756	-	(1,756)	-	-
	<u>21,499</u>	<u>860</u>	<u>(3,259)</u>	<u>-</u>	<u>19,100</u>

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2021

12 Restricted Funds (Continued)

The balances on Restricted Funds represent amounts received for specified purposes, which have not been expended at the Balance Sheet date.

- (a) National Holidays & Rest Home
This fund exists as a result of donations received to provide respite, convalescent holidays for those in need, and represents the balance of donations that have not yet been expended.
- (b) Walsingham
This fund reflects the balance of funds held in respect of the operation of the annual UCM Pilgrimage to Walsingham.
- (c) Conference Reserve
This fund reflects the balance of income received in order to meet the costs of the National President's attendance at International Conferences.
- (d) Other
Other restricted held represent the balance of funds received specifically for projects in individual dioceses, or at National level. Other restricted funds do not include amounts raised for, but not yet remitted to, other charities. Such funds are not an asset of the charity and are shown in Creditors (note 11).

13 Unrestricted Funds

	Balance 1.1.21 £	Income £	Expenditure £	Transfers £	Balance 31.12.21 £
<u>Designated Fund</u>					
Fixed Asset Fund	11,186	-	(517)	-	10,669
Diocesan Committees	38,648	7,866	(8,567)	-	37,947
Conference Reserve	1,000	-	-	-	1,000
General Fund	134,000	32,822	(21,416)	-	145,406
	184,834	40,688	(30,500)	-	195,022

Designated Funds are amounts which have been put aside at the discretion of the Trustees for specific projects.

- (a) Fixed Asset Fund :
This fund comprises the amount of the net book value of fixed assets as at the Balance Sheet date, excluding any fixed assets that are part of a Restricted Fund. The unrestricted reserves represented by fixed assets are not readily available to meet ongoing expenditure and the existence of this fund recognises this concept.
- (b) Diocesan Committees :
This fund represents the amounts held by Diocesan Committees, designated for use in each diocese.
- (c) Conference Reserve :
This fund reflects the amount designated by the Trustees towards meeting the future costs of the National President's attendance at International Conferences.
- (d) General Fund :
This represents unrestricted income carried forward to expend in future years.

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2021

14 Analysis of Net Assets between Funds

	Tangible Fixed Assets £	Net Current Assets £	2021 TOTAL £	2020 TOTAL £
<u>Restricted Funds</u>				
National Holidays & Rest Home	-	13,716	13,716	13,498
Walsingham	-	-	-	861
Conference Reserve	-	5,384	5,384	5,384
Other	-			1,756
<u>Unrestricted Funds</u>				
Fixed Asset Fund	10,669	-	10,669	11,186
Diocesan Committees	-	37,947	37,947	38,648
Conference Reserve	-	1,000	1,000	1,000
General Fund	-	145,406	145,406	134,000
	<u>10,669</u>	<u>203,453</u>	<u>214,122</u>	<u>206,333</u>

15 Capital Commitments

There were no Capital Commitments as at 31st December 2021 (2020: Nil).

THE UNION OF CATHOLIC MOTHERS

England & Wales - Charity number 249901

Accounts

THE UNION OF CATHOLIC MOTHERS
(Registered Charity No. 249901)

ANNUAL REPORT & FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2020

THE UNION OF CATHOLIC MOTHERS
ANNUAL REPORT & FINANCIAL STATEMENTS
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THE UNION OF CATHOLIC MOTHERS
ANNUAL REPORT
31ST DECEMBER 2020

Report of the Trustees for the Year Ended 31st December 2020

The trustees present their annual report and financial statements of the charity for the Year Ended 31st December 2020. The financial statements have been prepared in accordance with the accounting policies set out in Note 1 to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice (FRS102).

Objectives and activities for the public benefit

The objectives of the charity are

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5. To foster vocations in life especially in Christian Marriage and Family Life and in the Priesthood and Religious Life.

One of the ways these objectives are met is through the provision of respite, convalescent holidays for members in need.

The Trustees confirm they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to Public Benefit guidance published by the Charity Commission in determining the activities undertaken by the Charity and consider that the activities carried out by the charity are for the public benefit.

Structure, governance and management

The Union of Catholic Mothers is a registered charity, number 249901, operating under its Constitution originally adopted in 1962 and amended September 1973, 24th March 1993, 25-27th March 1996, 25-27th May 2005 and 15-17th May 2018. The Trustees are the National President, National Treasurer and National Secretary. Trustees who served during the Year Ended 31st December 2020, and at the date of this report are:-

Mrs Margaret McDonald – National President
 Mrs Margaret Kerbey – National Treasurer
 Mrs Kate Moss – National Secretary

The Trustees meet regularly throughout the year to agree the strategic direction of the charity and areas of activity. The Trustees are assisted in the operation of the Charity by the National Committee, National Sub-Committees and the National Council and local activities are co-ordinated by each Diocesan Council.

An induction process operates for new Trustees, and from the point an individual is identified as a future trustee they work together with the existing trustees for six months in order to gain an understanding of the role before they take up their appointment.

The principal bankers of the Charity are National Westminster Bank, Royal Priors, 59 The Parade, Leamington Spa. CV32 4ZX

The Independent Examiner is Mr R.A. Prior, FCCA, FCIE, DChA, of W.H. Prior Chartered Certified Accountants, Railway Court, Doncaster. DN4 5FB

The principal address is that of the National Treasurer, 20 St Andrew's Court, 52 Great George's Road, Waterloo, Liverpool L22 1RD.

Key management personnel

The trustees comprise the key management personnel of the charity, and are responsible for the operation on a day to day basis. There are no employees and no trustee is remunerated.

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THE UNION OF CATHOLIC MOTHERS

ANNUAL REPORT YEAR ENDED 31ST DECEMBER 2020

Review of achievements

As you might expect the report for 2020 is somewhat different to reports from previous years. It is interesting to note that most Diocesan activities took place as normal up to March 2020 and there was no sense of prevailing doom.

Masses, AGMs, Retreats, Womens World Day of Prayer prepared by the women from Uganda all took place all within the first 3 months of the year. The rest of the year as they say is History, but what a history. We mastered the Internet to go to Mass, Live streaming Facebook, Zoom became everyday words and lots of Whatsapp groups were started. We went to Mass all over the world including the Vatican, as well as in our own churches.

For those members who didn't have access to the internet, emails were copied and posted through doors, regular phone calls were made.

Dioceses came up with different ideas to keep members in touch with each other Spiritual Thought of the week, praying at the same time nightly, signing into the same Mass on Facebook. Newsletters, Christmas cards and UCM news were posted through letterboxes, and again regular phone calls were made.

As some restrictions were lifted and some areas went into tiers and I don't mean crying!! lots of innovative meetings took place, outdoors and socially distanced of course, carol services, meeting in Church graveyards after mass etc. There were some windows of opportunity to attend mass before Christmas and a lot of members volunteered to steward at mass. Whoever would have thought we would have to book a place at Mass!

Whilst some Diocese were able to hold AGMs and appoint new officers before lockdown, lots of other diocese were very fortunate to have existing Committee members willing to continue for an extra year. For both new and existing Officers a very busy trying time and we owe them all our thanks.

Welfare

Local charities including parish SVP and Food banks have been supported by members throughout the year. Knitting has still been done and Easter eggs and Selection boxes have still been collected and given to children in our local areas.

Justice and Peace

Again Zoom enabled members in some Dioceses to continue to meet in their Justice and Peace groups.

Financial Review

The Charity is reliant on the support of its Members through their subscriptions, donations, and fundraising. For the Year Ended 31st December 2020 there was an excess of income over expenditure of £26,333 (2019: £15,419). Total income fell in 2020, as might be expected due to the Covid-19 pandemic, with a reduction of £24,792(28%). Within this, income from Members' Subscriptions fell by 6% (£3,280), having increased by 6% in 2019. However, total expenditure in 2020 was significantly less, due to the fact that we were unable to hold a National Conference or Study Day, etc, resulting in a surplus for the year of £26,333.

Reserves

In view of the national nature of the Charity's activities, the Trustees aim to maintain free reserves in unrestricted funds at a level that equates to 2 years' unrestricted expenditure. The balance held as unrestricted funds as at 31st December 2020 was £184,834, of which £173,648 is regarded as free reserves after allowing for £11,186 tied up in tangible fixed assets. Given the very significant reduction in expenditure in 2020 due to the pandemic, the Trustees do not consider it appropriate to use the 2020 expenditure level as an indication of recurring expenditure, and feel that the level of reserves reflect 2 years' recurring annual expenditure and are appropriate.

Plans for the future

As an organisation we are committed to increasing our membership. We will explore ways of working to fulfil our objective to ensure Catholic education for future generations as part of our mission to teach and defend Christian values in family life.

Risk Assessment

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to its operations and finances. By monitoring the level of reserves, ensuring control over financial systems and examining the operational risks faced, the Trustees believes that effective systems have been established to mitigate those risks.

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THE UNION OF CATHOLIC MOTHERS

ANNUAL REPORT YEAR ENDED (CONTINUED): 31ST DECEMBER 2020

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which 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 the financial statements, the trustees are required to:-

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- 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 financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its activities.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulation, and the provisions of the charity's Constitution (the governing document). They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees on 30th October 2021 and signed on their behalf by:-

Mrs. M. McDonald
Trustee & National President

THE UNION OF CATHOLIC MOTHERS
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF THE UNION OF CATHOLIC MOTHERS

I report on the accounts of The Union of Catholic Mothers for the Year Ended 31st December 2020, which are set out on pages 5 to 12.

Respective responsibilities of Trustee and Examiner

The charity's Trustees are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 (the 2011 Act) and that an Independent Examination is needed.

It is my responsibility to:-

- ☐ examine the accounts under section 145 of the 2011 Act ;
- ☐ to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act; and
- ☐ to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the 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 you as 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 material matters have come to my attention which gives me cause to believe that:

- ☐ the accounting records were not kept in accordance with section 130 of the Charities Act; or
- ☐ the accounts did not accord with the accounting records; or
- ☐ the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

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

R.A. Prior, FCCA, FCIE, DChA,
Chartered Certified Accountant
Fellow of the Association of Charity Independent Examiners

W. H. Prior,
Chartered Certified Accountants
Railway Court,
Doncaster. DN4 5FB

30th October 2021

THE UNION OF CATHOLIC MOTHERS

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST
DECEMBER 2020

2019	<u>Note</u>	Unrestricted Funds	Funds	Restricted	Total 2020
		£	£	£	£
Income					
Donations and legacies	2	3,824	1,636	5,460	11,100
Charitable activities	3	51,428	4,016	55,444	69,477
Other trading activities	4	3,297	-	-	3,297
	8,643				
Investment Income - Bank Interest		394	-	394	167
TOTAL INCOME		<u>58,943</u>	<u>5,652</u>	<u>64,595</u>	<u>89,387</u>
Expenditure					
Expenditure on raising funds - fundraising	5	-	-	-	-
Expenditure on Charitable activities					
National Conference		3,231	-	3,231	9,251
Officers & Representatives Travel		2,286	-	2,286	13,392
Study Conference		1,220	-	1,220	9,162
Other Charitable Activities		26,485	5,040	31,525	42,163
TOTAL EXPENDITURE		<u>33,222</u>	<u>5,040</u>	<u>38,262</u>	<u>73,968</u>
NET MOVEMENT IN FUNDS		25,721	612	26,333	15,419
Balances brought forward at 1st January 2020		<u>159,113</u>	<u>20,887</u>	<u>180,000</u>	<u>164,581</u>
Balances carried forward at 31st December 2020		<u>184,834</u>	<u>21,499</u>	<u>206,333</u>	<u>180,000</u>

The notes on pages 7 to 12 form part of these financial statements

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THE UNION OF CATHOLIC MOTHERS
BALANCE SHEET AS AT 31ST DECEMBER 2020

		2020	2019
	Note	£	£
Fixed assets			
Tangible assets	8	11,186	11,702
Current assets			
Stock		1,107	4,005
Debtors and Prepayments	9	4,854	5,883
Cash at bank and in hand	10	193,461	162,813
		199,422	172,701
Liabilities: amounts falling due within one year	11		(4,275)
(4,403)			
Net current assets		195,147	168,298
Net assets	14	206,333	180,000
 <u>Represented by:</u>			
Restricted Funds	12	21,499	20,887
Unrestricted Funds	13	184,834	159,113
		206,333	180,000

The financial statements on pages 5 to 12 were approved by the trustees on 30th October 2021 and signed on their behalf by:

Mrs M. McDonald

**Trustee (National President)
Treasurer)**

Mrs M. Kerbey

Trustee (National

The notes on pages 7 to 12 form part of these financial statements

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2020

1 Accounting policies

Basis of preparation

The financial statements have been in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) *"Accounting and Reporting by Charities"* (FRS102) and the Charities Act 2011.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant accounting policy note.

Income

All income is treated as unrestricted income, unless the donor has placed restrictions on the manner in which the donation or grant may be spent, in which case it is treated as restricted income. The restricted funds are detailed in Note 12. Designated Funds represent amounts set aside for specific areas of expenditure by the Trustees, and are detailed in Note 13. Legacies are recognised following the granting of probate when the administrator/executor of the Estate has communicated the entitlement in writing.

Expenditure

All expenditure is accounted for on an accruals basis. Direct Charitable expenditure including support costs and governance costs (costs involving public accountability and compliance with regulation and good practice). Expenditure is recognised as soon as there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

Third Party Collections and Funds

Collections, and other funds raised, for the benefit of third party charities do not represent income or expenditure for The Union of Catholic Mothers. Consequently they are not included in the Statement of Financial Activities as income or expenditure. Any balance held by the charity as at the Balance Sheet date for a third party charity is shown as a liability and reflected in Creditors (Note 11).

Branches

The charity operates nationally through a branch structure based largely around the dioceses of the Catholic Church in England. These financial statements reflect the transactions, and assets and liabilities, of the National and Diocesan Committees. Individual Foundations are distinct from the charity itself and do not operate under the charitable registration of The Union of Catholic Mothers. The transactions, assets and liabilities of Foundations are therefore not reflected in these financial statements.

Fixed Assets

All fixed assets with an original cost of in excess of £250 are capitalised. Depreciation of fixed assets is provided on the straight-line method at the following rates in order to write off each asset over its estimated useful life:

Regalia, Badges & Banners	:	2% on cost
Diocese Equipment	:	25% on cost
Office Equipment	:	12.5% on cost
Computer Equipment	:	33.33% on cost

THE UNION OF CATHOLIC MOTHERS

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST
DECEMBER 2020**

2 Donations

	2020	Unrestricted 2019 Funds	Funds	Restricted TOTAL	
TOTAL		£	£	£	£
Donations & Grants		2,130	981	3,111	5,677
Collections		490	-	490	1,007
Gift Aid Tax		(234)	-	(234)	2,088
Diocesan Levies		1,438	-	1,438	1,520
Special Projects		-	655	655	808
		<u>3,824</u>	<u>1,636</u>	<u>5,460</u>	<u>11,100</u>

3 Income from Charitable Activities

	2020	Unrestricted 2019 Funds	Funds	Restricted TOTAL	
TOTAL		£	£	£	£
Members' Subscriptions		51,428	-	51,428	54,708
Other charitable activities		-	4,016	4,016	14,769
		<u>51,428</u>	<u>4,016</u>	<u>55,444</u>	<u>69,477</u>

4 Income from Other trading activities

	2020	Unrestricted 2019 Funds	Funds	Restricted TOTAL	
TOTAL		£	£	£	£
Sale of Regalia, Diaries, etc.		3,082	-	3,082	5,523
Fund-raising		215	-	215	3,120
		<u>3,297</u>	<u>-</u>	<u>3,297</u>	<u>8,643</u>

5 Expenditure on raising funds - Fundraising

2020	Unrestricted 2019		Restricted	
	Funds	Funds	TOTAL	
TOTAL	£	£	£	£
Fund-raising costs	-	-	-	-
	-	-	-	-

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THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2020

6 Governance costs (Support cost included in Direct Charitable Expenditure)

2020	Unrestricted 2019		Restricted	
	Funds	Funds	TOTAL	
TOTAL	£	£	£	£
Trustees' expenses reimbursed	39	-	39	1,416
Independent Examiner's Fees	1,890	-	1,890	1,890
Other Accountancy fees (Branches)	120	-	120	220
	2,049	-	2,049	3,526

7 Related Party Transactions & Trustees' Expenses

The trustees, in common with all members of The Union of Catholic Mothers, all give their time freely without any form of remuneration or benefit in kind. There are no employees of the charity. Expenses reimbursed to the three trustees totalled £39 (£1,416). There were no other identified Related Party Transactions.

8 Fixed assets

Office Equipment Cost £	£	Regalia, Badges & Banners		Dioceses Equipment	
		Total	£	£	
1st January 2020			12,127	2,912	25,299
31 st December 2020			12,127	2,912	10,260
25,299					

Depreciation

1st January 2020	9722,912	9,713	13,597
Charge for the Year	243 -	273	516
31 st December 2020	1,215 2,912	9,986	14,113

Net book values

31st December 2020	10,912 -	274	11,186
31st December 2019	11,155 -	547	11,702

All fixed assets are held by the charity for use in meeting its charitable objectives.

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THE UNION OF CATHOLIC MOTHERS**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST
DECEMBER 2020****9 Debtors**

	2020	2019
	£	£
Amounts falling due within one year		
Debtors	2,859	2,088
Prepayments	1,995	3,795
	<u>4,854</u>	<u>5,883</u>

10 Cash at bank and in hand

	2020	2019
	£	£
Cash at Bank	193,306	162,633
Cash in Hand	155	180
	<u>193,461</u>	<u>162,813</u>

11 Liabilities: amounts falling due within one year

2020	2019
£	£

Creditors – Collections to remit to Third Parties	827	1,313
Deferred Income	1,558	1,200
Accruals	1,890	1,890
	<u>4,275</u>	<u>4,403</u>

12 Restricted Funds

Balance		Balance		Income	Expenditure	
Transfers	31.12.20	1.1.20				
		£	£	£	£	£
National Holidays & Rest Home		13,468		981	(951)	-
	13,498					
Walsingham			881	4,016	(4,036)	-
	861					
Conference Reserve		5,384		-	-	-
		5,384				
Other		1,154		655	(53)	
-	1,756					
			20,887	5,652	(5,040)	
-		21,499				

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2020

12 Restricted Funds (Continued)

The balances on Restricted Funds represent amounts received for specified purposes, which have not been expended at the Balance Sheet date.

(a) National Holidays & Rest Home

This fund exists as a result of donations received to provide respite, convalescent holidays for those in need, and represents the balance of donations that have not yet been expended.

(b) Walsingham

This fund reflects the balance of funds held in respect of the operation of the annual UCM Pilgrimage to Walsingham.

(c) Conference Reserve

This fund reflects the balance of income received in order to meet the costs of the National President's attendance at International Conferences.

(d) Other

Other restricted held represent the balance of funds received specifically for projects in individual dioceses, or at National level. Other restricted funds do not include amounts raised for, but not yet remitted to, other charities. Such funds are not an asset of the charity and are shown in Creditors (note 11).

13 Unrestricted Funds

Balance		Balance			
			1.1.20	Income	Expenditure
Transfers	31.12.20	£	£	£	£
<u>Designated Fund</u>					
			11,702	-	(516)
	- 11,186				
	Diocesan Committees		42,951	4,276	(7,484)
(1,095)	38,648				
	Conference Reserve		1,000	-	-
-	1,000				
	General Fund	103,460	54,667	(25,222)	1,095
	134,000				
		159,113	58,943	(33,222)	
-	184,834				

Designated Funds are amounts which have been put aside at the discretion of the Trustees for specific projects.

(a) Fixed Asset Fund :

This fund comprises the amount of the net book value of fixed assets as at the Balance Sheet date, excluding any fixed assets that are part of a Restricted Fund. The unrestricted reserves represented by fixed assets are not readily available to meet ongoing expenditure and the existence of this fund recognises this concept.

(b) Diocesan Committees :

This fund represents the amounts held by Diocesan Committees, designated for use in each diocese.

(c) Conference Reserve :

This fund reflects the amount designated by the Trustees towards meeting the future costs of the National President's attendance at International Conferences.

(d) General Fund :

This represents unrestricted income carried forward to expend in future years.

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THE UNION OF CATHOLIC MOTHERS

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST
DECEMBER 2020**

14 Analysis of Net Assets between Funds

	Tangible Fixed Assets £	Net Current Assets £	2020 TOTAL £	2019 TOTAL £
<u>Restricted Funds</u>				
National Holidays & Rest Home	-	13,498	13,498	13,468
Walsingham	-	-	861	861 881
Conference Reserve	-	-	5,384	5,384 5,384
Other	-	-	1,756	1,756
	1,154			
<u>Unrestricted Funds</u>				
Fixed Asset Fund	11,186	-	11,186	11,702
Diocesan Committees	-	38,648	38,648	42,951
Conference Reserve	-	1,000	1,000	1,000
General Fund	-	134,000	134,000	103,460
	<u>11,186</u>	<u>195,147</u>	<u>206,333</u>	<u>180,000</u>

15 Capital Commitments

There were no Capital Commitments as at 31st December 2020 (2019: Nil).