

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
FOR THE YEAR ENDED 31ST DECEMBER 2020

CONTENTS

	Page
Annual Report	1 – 3
Independent Examiner’s Report	4
Statement of Financial Activities	5
Balance Sheet	6
Notes to the Financial Statements	7 - 12

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

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 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.

Page 2

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.

Page 3

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

Page 6

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
		<hr/> 199,422	<hr/> 172,701
Liabilities: amounts falling due within one year	11	(4,403)	(4,275)
		<hr/>	<hr/>
Net current assets		195,147	168,298
		<hr/>	<hr/>
Net assets	14	206,333	180,000
		<hr/> <hr/>	<hr/> <hr/>
 <u>Represented by:</u>			
Restricted Funds	12	21,499	20,887
Unrestricted Funds	13	184,834	159,113
		<hr/> 206,333	<hr/> 180,000
		<hr/> <hr/>	<hr/> <hr/>

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 Funds	Funds	Restricted TOTAL	
TOTAL		£	£	£	£
Fund-raising costs		-	-	-	-
		-	-	-	-

Page 9

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 Funds	Funds	Restricted 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

	Regalia, Badges & Banners	Dioceses Equipment	
Office Equipment Cost	Total		
£	£	£	£
1st January 2020	12,127	10,260	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.

Page 10

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				
Transfers	31.12.20		1.1.20	Income	Expenditure	
		£	£	£	£	£
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.

Page 12

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).