

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
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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.

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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.

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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

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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

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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

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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
		<hr/>	<hr/>
		206,858	199,422
Liabilities: amounts falling due within one year	11	(3,405)	(4,275)
		<hr/>	<hr/>
Net current assets		203,453	195,147
		<hr/>	<hr/>
Net assets	14	214,122	206,333
		<hr/> <hr/>	<hr/> <hr/>
 <u>Represented by:</u>			
Restricted Funds	12	19,100	21,499
Unrestricted Funds	13	195,022	184,834
		<hr/>	<hr/>
		214,122	206,333
		<hr/> <hr/>	<hr/> <hr/>

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

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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

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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>

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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				
31st December 2021	<u>10,669</u>	<u>-</u>	<u>-</u>	<u>10,669</u>
31 st 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.

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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>

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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.

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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).