

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

**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 31<sup>st</sup> December 2024**

The trustees present their annual report and financial statements of the charity for the Year Ended 31<sup>st</sup> 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, 24<sup>th</sup> March 1993, 25-27<sup>th</sup> March 1996, 25-27<sup>th</sup> May 2005, and 15-17<sup>th</sup> May 2018. The Trustees are the National President, National Treasurer and National Secretary. Trustees who served during the Year Ended 31<sup>st</sup> 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 80<sup>th</sup>, 85<sup>th</sup>, 90<sup>th</sup>, 95<sup>th</sup>, 102<sup>nd</sup>  
 Wedding Anniversaries, 70<sup>th</sup> 65<sup>th</sup>, and 60<sup>th</sup>  
 Foundation Anniversaries 90<sup>th</sup> and 60<sup>th</sup>  
 Anniversary of Priesthood 50<sup>th</sup>  
 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!

## THE UNION OF CATHOLIC MOTHERS

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

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 77<sup>th</sup> UCM Annual Pilgrimage to Walsingham took place on Tuesday 2<sup>nd</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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.

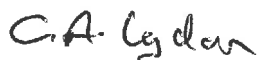


**THE UNION OF CATHOLIC MOTHERS**

**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 9<sup>th</sup> June 2025 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 31<sup>st</sup> 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

9<sup>th</sup> June 2025

## THE UNION OF CATHOLIC MOTHERS

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

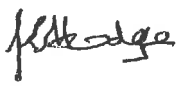
	<u>Note</u>	Unrestricted Funds	Restricted Funds	Total 2024	2023
		£	£	£	£
<b>Income</b>					
Donations and legacies	2	5,850	2,162	8,012	13,136
Charitable activities	3	53,880	-	53,880	68,292
Other trading activities	4	4,708	-	4,708	5,959
Investment Income – Bank Interest		2,650	153	2,803	2,254
<b>TOTAL INCOME</b>		<u>67,088</u>	<u>2,315</u>	<u>69,403</u>	<u>89,641</u>
<b>Expenditure</b>					
<b>Expenditure on raising funds - fundraising</b>	5	-	-	-	-
<b>Expenditure on Charitable activities</b>					
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
<b>TOTAL EXPENDITURE</b>		<u>73,347</u>	<u>1,330</u>	<u>74,677</u>	<u>95,806</u>
<b>NET MOVEMENT IN FUNDS</b>		<b>(6,259)</b>	<b>985</b>	<b>(5,274)</b>	<b>(6,165)</b>
Balances brought forward at 1st January 2024		<u>137,994</u>	<u>17,666</u>	<u>155,660</u>	<u>161,825</u>
<b>Balances carried forward at 31<sup>st</sup> December 2024</b>		<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	£	£
<b>Fixed assets</b>			
Tangible assets	8	10,339	10,183
<b>Current assets</b>			
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>
<b>Liabilities:</b> amounts falling due within one year	11	<u>(2,238)</u>	<u>(2,088)</u>
<b>Net current assets</b>		140,047	145,477
<b>Net assets</b>	14	<u>150,386</u>	<u>155,660</u>
 <b><u>Represented by:</u></b>			
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 9<sup>th</sup> 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**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2024 TOTAL £</b>	<b>2023 TOTAL £</b>
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
	<u>5,850</u>	<u>2,162</u>	<u>8,012</u>	<u>13,136</u>

**3 Income from Charitable Activities**

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

**4 Income from Other trading activities**

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

**5 Expenditure on raising funds - Fundraising**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2024 TOTAL £</b>	<b>2023 TOTAL £</b>
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 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 <sup>st</sup> December 2024	<u>12,127</u>	<u>2,912</u>	<u>10,858</u>	<u>25,897</u>
<b>Depreciation</b>				
1st January 2024	1,944	2,912	10,260	15,116
Charge for the Year	243	-	199	442
31 <sup>st</sup> December 2024	<u>2,187</u>	<u>2,912</u>	<u>10,459</u>	<u>15,558</u>
<b>Net book values</b>				
31 <sup>st</sup> December 2024	<u>9,940</u>	<u>-</u>	<u>399</u>	<u>10,339</u>
31 <sup>st</sup> 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 £
<b>Amounts falling due within one year</b>		
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 £
<b>Designated Fund</b>					
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
<b>General Fund</b>	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**

	<b>Tangible Fixed Assets £</b>	<b>Net Current Assets £</b>	<b>2024 TOTAL £</b>	<b>2023 TOTAL £</b>
<b><u>Restricted Funds</u></b>				
National Holidays & Rest Home	-	13,267	13,267	12,282
Conference Reserve	-	5,384	5,384	5,384
Other	-	-	-	-
<b><u>Unrestricted Funds</u></b>				
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 31<sup>st</sup> December 2024 (2023: Nil).