

THE MOTHERS' UNION (DIOCESE OF BLACKBURN BRANCH)

England & Wales · Charity number 249927

Details

Status Registered

Legal form Other

Registered 1966-11-01

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

Contact

Address 27 Glenmore
Chorley
PR6 7TA

Phone 01772324376

Email MOTHERSUNIONBBD@GMAIL.COM

Website www.mublackburn.org

Activities

Objects: 1.TO UPHOLD CHRIST'S TEACHING ON THE NATURE OF MARRIAGE AND TO PROMOTE ITS WIDER UNDERSTANDING.2.TO ENCOURAGE PARENTS TO BRING UP THEIR CHILDREN IN THE FAITH AND LIFE OF THE CHURCH.3.TO MAINTAIN A WORLDWIDE FELLOWSHIP OF CHRISTIANS,UNITED IN PRAYER,WORSHIP AND SERVICE.4.TO PROMOTE CONDITIONS IN SOCIETY FAVOURABLE TO STABLE FAMILY LIFE AND FOR THE PROTECTION OF CHILDREN.5.TO HELP THOSE WHOSE FAMILY LIFE HAS MET WITH ADVERSITY.

Activities: The Mothers' Union works to support families both locally and worldwide by fulfilling our aims and objects. Work is undertaken by members who are involved in social policy issues and who raise funds to support our overseas work. On a local level our members offer practical support to families in Lancashire and throughout the Anglican Communion.

Classification

- **How:** Provides Human Resources
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People

Geography

- **Area of benefit:** DIOCESE OF BLACKBURN.
- Lancashire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£166,605	£166,475	-	-
2023-12-31	£161,723	£159,974	-	-
2022-12-31	£158,406	£162,931	-	-
2021-12-31	£121,398	£132,127	-	-
2020-12-31	£113,543	£138,363	-	-

Trustees

Name	Role	Appointed
ELAINE GELDARD		2025-01-01
Elizabeth Anne Carey		2022-01-01
Elizabeth Johnston		2021-01-01
KATHLEEN LANE		2015-01-01
Kath Bill		2019-04-01
Lesley Jane Cairns		2022-01-01
Louise Elaine Williams		2025-01-01
Lucille Joyce Porter		2023-06-20
MARGARET SIMS		2016-04-01
SHARON BATES		2016-01-01
Susan Ann Willoughby		2025-01-01
Wendy Elaine Barber		2025-01-01

THE MOTHERS' UNION (DIOCESE OF BLACKBURN BRANCH)

England & Wales - Charity number 249927

Accounts

Charity Registration No: 249927

**THE MOTHERS' UNION BLACKBURN DIOCESE
TRUSTEES' REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024**



THE MOTHERS' UNION BLACKBURN DIOCESE

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The Mothers' Union, Blackburn Diocese, Annual Report of the Trustees
For the year ended 31 December 2024

Legal and administrative information

The trustees submit their report for The Mothers' Union, Blackburn Diocese for the year ended 31 December 2024.

Constitutional Arrangements

The Mothers' Union, Blackburn Diocese adheres to the Constitution of the Mothers' Union and works according to the Diocesan Constitution and Regulations agreed by the trustees on 24 July 2021 and effective from 1 January 2022.

Trustees

The following persons served as trustees during the year 2024.

	Date of appointment	Completion of office
<i>Diocesan President</i>		
Gillian Ireland ¹	01 January 2018	31 December 2024
Susan Willoughby ²	01 January 2025	
<i>Deputy President-Blackburn Archdeaconry</i>		
Jennifer Towers ³	01 September 2019	31 December 2024
Elaine Geldard	01 January 2025	
<i>Deputy President-Lancaster Archdeaconry</i>		
Kathleen Lane ³	01 January 2015	
<i>Unit Co-ordinators</i>		
Lesley Jane Cairns	01 January 2022	
Margaret Sims ⁴	01 April 201	
<i>Archdeaconry Trustees</i>		
Wendy Barber	01 January 2025	
Sharon Bates	01 January 2016	
Kath Bill	01 April 2019	
Elizabeth Carey	01 January 2022	
Elizabeth Johnston	01 January 2021	
Lucille Porter	20 June 2023	
<i>Co-opted Trustee</i>		
Diana Ruth Smith	21 January 2023	31 December 2024
Louise Williams	01 January 2025	

¹ Appointed Diocesan President 1 January 2022.

² Diocesan Secretary until 31 December 2024.

³ Appointed Deputy President 1 January 2022.

⁴ Appointed Unit Co-ordinator 1 January 2025.

Bankers

Lloyds Bank plc
Fishergate
Preston
Lancashire
PR1 2JB

Independent Examiner

Anita C Mason BA(Hons) BFP FCA
Mitchell Charlesworth, Accountants
Suites C, D, E & F, 14th Floor, The Plaza
100 Old Hall Street
Liverpool
L3 9QJ

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Legal and Administrative information continued

Diocesan Secretary
Susan Willoughby

Diocesan Secretary
Ruth Smith

Diocesan Treasurer
Marion Barlow

to 31 December 2024

from 1 January 2025

Structure, Governance and Management.

The Mothers' Union, Blackburn Diocese is an unincorporated charity whose work consists of following the Aim and Objects of the Mothers' Union. Members are involved in social policy issues and offer practical support to families in Lancashire. Members also raise funds to support Mothers' Union work overseas and locally.

In this Diocese, the President and Deputy Presidents are appointed by the Bishop of Blackburn following consultation with the Diocesan Trustees. Six Archdeaconry Trustees (three from each of the Archdeaconries of Blackburn and Lancaster) are nominated and elected by Deanery Presiding Members. Unit Co-ordinators are appointed by the Diocesan President in consultation with the Diocesan Trustees and approved by them. Deanery Presiding Members are nominated and elected by the Branch Leaders in each deanery in consultation with the membership.

The Trustee Board meets four times a year to agree the broad strategy and areas of activity for the charity.

All trustees are expected to attend a training course which covers their roles and responsibilities during their term of office. They are also given copies of the Central and Diocesan Constitutions and a copy of the Charity Commission Booklet CC3 'The Essential Trustee: what you need to know' together with relevant diocesan information including a copy of the accounts.

The day-to-day work of the charity is delegated to the Diocesan Secretary and Diocesan Treasurer. During 2024 the charity employed two members of staff.

Aim

The advancement of the Christian Religion in the sphere of marriage and family life.

Objects, Performance and Future Plans

1. To uphold Christ's teaching on the nature of marriage and to promote its wider understanding.
2. To encourage parents to bring up their children in the faith and life of the Church.
3. To maintain a worldwide fellowship of Christians united in prayer, worship and service.
4. To promote conditions in society favourable to stable family life and the protection of children.
5. To help those whose life has met with adversity.

In this Diocese there are three Units, which further the work of the Aim and Objects. They are Action and Outreach, Faith and Policy and Fundraising and Communication. These Units are responsible for several sections to which various projects are allocated. E.g., Social Policy Issues, Worldwide Issues, Indoor Members Prayer Circle and Away From It All holidays. In practise the Units work together to address the Objects.

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Work which was undertaken to fulfill these Objects included:

Action and Outreach

- **Away From It All Holiday Scheme (AFIA)**

During 2024, 15 families, (32 adults and 32 children) benefitted from holidays under the AFIA scheme. The holidays, for families in need of a break, are offered in the Blackburn Diocese Mothers' Union caravan on the Lancashire coast and were much appreciated by everyone concerned. (12 families in 2023) (21 adults and 23 children)

Contributions from AFIA funds were also made to the following:

- a three-day Christian holiday, for 82 young people at Borwick Hall, Lancashire led by the Bishop of Blackburn.

AFIA support enabled families, individuals and children from socially deprived backgrounds to benefit from time away and experience Christian teaching and fellowship. (Object 5)

Plans for 2025 - to offer holidays in the caravan each week throughout the season.
to work towards the uptake of more holidays for families with preschool children.
to respond to requests for financial help for Christian events, if appropriate and as funds allow.

- **Work in Prisons**

Support to prisoners and their families has continued in the establishments within the Diocese of Blackburn, utilising links with other organisations that run the family centres.

HMP Lancaster Farms has benefitted from the support of Lancaster, Morecambe and Tunstall Deanery, especially at major festivals. The Deanery Presiding Member has forged amazing links with and is valued by the manager of the family centre.

HMP Preston has received Christmas chocolates for the families and cards for prisoners that attend Chapel, in addition Easter Eggs from Meaningful Chocolate Company were donated, along with Easter Cards. Preston, on occasions, has also appealed for non-prescription glasses, which members have donated.

HMP Kirkham also received chocolates at Christmas and Easter. Local branch members also responded to an appeal for clothes for a prisoner who required plus size clothing and had no relatives to buy items for him.

HMP Wymott received Easter Eggs and had asked if members would knit little bears to comfort children and 'tee-shirts' for visitors to put on over clothing to maintain modesty, the request was prayerfully achieved.

Members also attended Carol Service at HMP Kirkham and Preston. (Objects 4 & 5)

Plans for 2025 – to continue to respond to need as different situations arise.

- **'Rise Up' Campaign and Refuge Support**

The campaign was firmly embedded in the diocese in 2024 with deaneries and branches continuing to hold events to raise awareness of domestic abuse. These included talks about the prosecution of cases of domestic abuse, from volunteers who work with abused individuals and families, and three 'Souls of our Shoes' exhibitions. A peaceful demonstration was also held

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For the year ended 31 December 2024

outside Blackburn Cathedral during the '16 days of Activism,' again to raise awareness of domestic abuse. By the end of 2024, in recognition of achievements in this area, the central Mothers' Union had awarded Bronze Certificates to eighteen branches, and the Silver Certificate to one branch.

Branches also continued to be responsive to the needs of refuges and members generously donated many varied items, for example, cleaning products, toiletries, children's and adult's nightwear. As always, the members' support is outstanding and humbling.

Plans for 2025.

'Rise Up' Campaign - the campaign will continue. By the end of 2025, it is expected that at least 50% of branches will have been awarded Bronze Certificates in recognition of their commitment to the cause and that the diocesan Mothers' Union will also receive the award.
(Objects 4 and 5)

Refuge support – Mothers' Union plans to support literacy in one refuge by donating books and appropriate bookcases, to help maintain children's literacy with access to reading material, during incredibly stressful and disruptive times. If successful, this type of support may be offered to other refuges in the diocese. (Objects 4 & 5)

- **Crafts**

Members are incredibly responsive to requests for craft items, and it cannot be underestimated the joy it gives them to make and the comfort to those that receive these items. Members make teddies, worry worms, baby clothes, prayer squares, hearts, the list of challenges grows.

Branches make up bags containing toiletry essentials for folk who are admitted to hospitals in an emergency. Earlier this year bags were also made to carry drains in for patients who had undergone mastectomies.

Plans for 2025 - it is hoped that these projects will continue to flourish, and members remain responsive to emerging projects. (Objects 4 and 5)

- **Worldwide Links.**

The Blackburn Diocese 'MU News' magazine continued to be sent to the five links electronically. Email communication to the links was also used to raise awareness of activities in this diocese. The links are Highveld (South Africa), Niger Delta (Nigeria), Nambale (Kenya) and Bhopal (India). We continue to search for a link with Guinea (West Africa). Social media and MU News regularly inform members in Blackburn Diocese of life within the link areas.

Plans for 2025 - to maintain and enhance our links in these areas of the world where circumstances allow this to be possible and to encourage branches to continue to pray for Mothers' Union members in these areas. (Object 3)

Faith and Policy

Prayer continues to underpin all the work of the Mothers' Union, as initiated by our Founder, Mary Sumner. Prayer is a vital part of our activities in branch, deanery and diocesan events along with a short Act of Worship.

- All deaneries hold services in many forms, some to celebrate church seasons such as Advent, Christmas, Epiphany, Lent and Easter. Others hold services such as Songs of Praise. All deaneries have held Deanery Festivals, some Eucharistic, others as a Service of the Word. Long Service Awards are always presented. A variety of services have been arranged in deaneries to replace the traditional Indoor Members' Tea Party.

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- The Diocesan Mothers' Union Prayer Diary, including Midday Prayers, the Wave of Prayer and requests for prayer for diocesan, deanery and special branch events, continues to be published monthly. It is available to Deanery Chaplains, Trustees, and Deanery Presiding Members, who forward it to branch members.
- Items on Faith & Policy are included in the quarterly issues of the diocesan MU News.
- Cards for all members of the Indoor Members' Prayer Circle were distributed at Easter and Christmas, along with a letter from the co-ordinator
- The Community of Interest Faith Group met five times in 2024; three meetings virtually and twice face-to-face. The fifteen members are all involved in planning faith events as well as developing new ideas and initiatives. New members are always welcome.
- An A4 tri-fold Prayer Leaflet was produced in conjunction with the Rise-Up Campaign against Domestic Violence and is available to all members.
- A session on Worship & Prayer Activities for use in branch meetings was included in each of the two All Units Forum Days held at St Margaret's, Ingol, and at Whalley Abbey.
- A diocesan MU "Sharing Your Faith Story" morning was held at St Margaret's, Ingol, with an attendance of forty-two members. Revd Claire McEnery, Revd Victor Sohail, Mr Reiza Karimekhoni and Sister Sue Williams shared their journey of faith and answered questions in small groups afterwards.
- Two Quiet Days were arranged during 2024. Revd Susan Seed, MU Diocesan Chaplain, and Revd Anna Walker, Warden of Whalley Abbey, led the Quiet Day at Whalley Abbey and was based on the Five Objects and Work of Mothers' Union. There were thirty-six participants. Sister Michaela of Hynning Monastery led the Quiet Day at Hynning Hall on the theme of Salvation, and there were twenty-nine participants.
- Mary Sumner Day Services were held in each Archdeaconry. Lancaster Archdeaconry's service was held at Holy Trinity Church, Bolton-le-Sands, with Bishop Jill Duff. This was followed by a Strawberry Afternoon Tea provided by Holy Trinity MU. Blackburn Archdeaconry's service was at St Mary's, Whalley, with the Venerable Mark Ireland as preacher, followed by lunch at Whalley Abbey.
- A Drop In/Come & See Prayer Resource Day was held at St Margaret's, Ingol. Over twenty prayer activities and stalls were provided, some practical, some informative, some participatory, some spiritual, with access to MU, Board of Education and MU Overseas resources. Approximately fifty members were involved.
- "Bind Us Together" was the theme of the Wave of Prayer Service for our five linked MU Dioceses, during the allotted three days in October. Many branches used this service around the set dates.
- The start of the MU '16 Days of Activism' against gender violence was marked by a short service in Blackburn Cathedral in November, attended by eighteen members, and followed by the handing-out of leaflets about the campaign to passers-by outside the Cathedral.

Plans for 2025

- The Community of Interest Faith Group will continue to meet at least four times in the year, either virtually or face-to-face. The first meeting is scheduled for January 2025.

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- To start a WhatsApp Prayer Circle, initially open to Community of Faith members, but eventually to open to Presiding Members and Indoor Members.
- A Diocesan Mothers' Union Morning 'Sharing Your Faith Stories' is planned for March, at St Stephen on the Cliffs at Blackpool. The speakers will include Erfan Amrohly, Kate Oehring and Rana Shihadah.
- A Quiet Day is planned at Whalley Abbey for May, to be led by Sister Judith from the House of Joseph, Tunstall.
- Mary Sumner Day Services for 2025 will be celebrated in each Archdeaconry.
 - Lancaster Archdeaconry - at St Hilda's Church, Bilsborrow, with the new Diocesan Chaplain, Fr Donald Carey to preach.
 - Blackburn Archdeaconry - at St George's Church, Chorley.
- A Drop In/Come and See Day is planned for September, at St Margaret's Church, Hapton, entitled "Praying through the Senses".
- The annual Wave of Prayer Service will be prepared for the relevant week in October 2025.
- The monthly Mothers' Union Diocesan Prayer Diary will continue to be published. This will include the Wave of Prayer, Midday Prayers and prayer requests for diocesan, deanery and branch events.
- Articles on Faith & Prayer will continue to be produced for the quarterly diocesan 'MU News'.
- To look at ways of reducing travel distances when planning faith events.
- A session on Prayer Stations for branches to use and for children's groups is planned for the Diocesan Sharing Day in October.
- To continue to consider different methods and types of events to promote faith, worship and prayer and to further develop worship ideas for use in branch meetings.
- To continue to support the '16 Days of Activism' and the 'Rise Up' Campaign.

Fundraising and Communication

• **Mothers' Union Enterprises (Literature)**

The sales of literature continued at a reasonable level with a profit related grant of £1,557, based on 2023 sales, being received in 2024 from Mothers' Union Enterprises.

Literature was offered for sale at diocesan events and sales to date during 2025 have been encouraging. (Objects 1 – 5)

• **Communication**

During 2024, the revised structure for meetings set out in the revised Regulations continued to offer opportunities for two-way dialogue. Numbers of members accessing the MU Blackburn Facebook page also increased, MU News continued to be the main vehicle for the diocese, deaneries and branches to share information and news. (Objects 1 – 5)

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The website continued to require further improvement to make it fit for purpose. Attempts to recruit a Communication Unit Co-ordinator were unsuccessful.

The planned review of the Diocesan Directory was placed on hold for the time being.

Plans for 2025.

The improvement of communication remains a priority as does the appointment of a Communications Unit Co-ordinator. Members will continue to be encouraged to access information via Facebook and to comment and share as appropriate. There will be a determined effort to update the website and improve its quality and effectiveness. (Objects 1 – 5)

In addition to the quarterly MU News magazine, a monthly Bulletin will be circulated by email to share successes, developments, ideas and to communicate immediate news and details of upcoming events. (Objects 1 – 5)

A 'Think Tank' will be set up to plan and prepare events to celebrate the 150th anniversary, in 2026, of the founding of Mothers' Union. Representatives from the deaneries will communicate with their deaneries and branches, gather and share celebration plans.

A PowerPoint Presentation about Mothers' Union and its work will be prepared for the purpose of promoting the Mothers' Union. This will be made available for use in meetings of PCCs, Deanery Synods and Clergy Chapters. (Objects 1 – 5)

A strategic approach will be developed with a view to monitoring branches at risk of closure and to provide early, preventative intervention. Deaneries and branches will be encouraged to embrace succession planning in leadership.

Training Programme

The two full day training sessions planned for 2024 went ahead and were well supported, approximately 100 members participating over the two days. The programme included a morning plenary session covering GDPR, safeguarding updates and a question-and-answer forum enabling members to raise concerns or issues. Group sessions in the afternoon focused on the Communities of Interest and the sharing of ideas for branch activities.

Several members joined the Membership, Domestic Abuse and Faith Communities of Interest zoom meetings from Mary Sumner House.

Following the launch of the 'Rise Up' campaign opportunities were available for members to learn more about the nature of domestic abuse and the law. Several deaneries mounted the 'Souls of Our Shoes' exhibition to raise awareness of domestic abuse and have since been awarded bronze and silver certificates.

Plans for 2025

All trustees will participate in the new safeguarding training programme provided by central Mothers' Union. Members will also be encouraged to engage with other training programmes offered through the year, for example the 'Bystander' course and leadership training. Members will also be offered support where they undertake specific roles and responsibilities.

Core safeguarding training will be offered to all branch leaders. Safeguarding will remain a high priority.

It is hoped that Parenting courses will be re-introduced by central Mothers' Union.

A full day Sharing Day is planned for 9th October with a specific focus on Children and Families. (Objects 1-5)

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Membership

The total membership in the diocese in 2024 was 2,040 with each member paying a subscription of £29.60 of which £23.00 was forwarded to the central office of Mothers' Union. The balance of subscriptions remaining was utilised to meet general administrative expenses.

All Unit activities are supported by diocesan funds and in general, the assets of the charity are held to secure the medium-term future.

Public Benefit

The trustees, in accordance with Section 17(5) of the 2011 Charities Act, have taken due regard of the public benefits and acted accordingly.

Risk Statement

During the year, the trustees have identified and reviewed the risks the charity faces and are confident that all major risks have been assessed and addressed.

Safeguarding

The trustees are aware of their responsibility to provide a safe and caring environment for all Mothers' Union activities and place safeguarding at the heart of their commitment. The Safeguarding Policy Statement is available on the www.mublackburn.org website; hard copies are available from the Diocesan Secretary. There are two Safeguarding Officers; one to focus on policy and strategy and one to manage the applications for the Disclosure and Barring Service Certificates through Thirtyone:eight.

Financial Review

2024 saw an increase in activities in most areas of Mothers' Union, although some members are still reluctant to meet and engage in activities, often due to an ageing membership and post pandemic lifestyle changes. Net income was £130 and together with the £1,859 gain in investment value, the year finished with an overall net increase in funds of £1,989. The charity is very appreciative of the continued support and contributions from its members which enable the Aim and Objects of the charity to be met. Falling membership and branch closures remain a concern and new ways of educating the branches to accommodate the changes in today's lifestyles in their meetings continue to be considered.

Reserves Policy

The trustees have reviewed the reserves and recognise the increase in unrestricted reserves. The review considered the various income and expenditure streams and the need to match income with commitments. The review concluded that to allow efficient and effective management of the charity, unrestricted reserves should be maintained at a minimum level equivalent to twelve months of charitable expenditure plus 25% for any special projects. The trustees review the reserves policy with a view to identifying and supporting new projects and initiatives across the diocese over the next two to three years. The current level of reserves also allows the trustees to contribute to worldwide emergency appeals, as necessary. Unrestricted reserves at 31 December 2024 were £321,740, of which £79,294 is held in 120 deanery, branch and literature accounts under local control. Designated funds at 31 December 2024 were £53,966. The trustees agreed to continue to designate the funds relating to the provision of Away From It All (AFIA) holidays and breaks, and for the future replacement of the caravan. The trustees also agreed to exclude designated funds from the calculation of the reserves.

Trustees Responsibilities in Relation to the Financial Statements

The trustees are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The Mothers' Union, Blackburn Diocese, Annual Report of the Trustees
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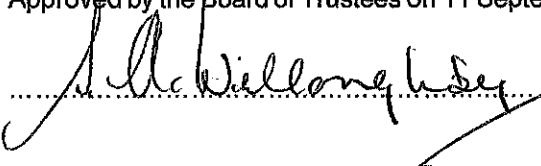
The law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and apply them consistently,
- observe the methods and principles in the Charities SORP,
- make judgements and estimates that are reasonable and prudent,
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts, and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention of fraud and other irregularities.

Approved by the Board of Trustees on 11 September 2025 and signed on its behalf by Susan Willoughby.


..... Trustee and Diocesan President

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE MOTHERS' UNION BLACKBURN DIOCESE YEAR ENDED 31 DECEMBER 2024

I report to the Trustee on my examination of the financial statements of The Mothers' Union Blackburn Diocese (the charity) for the year ended 31 December 2024.

This report is made solely to the charity's trustee, as a body, in accordance with Section 145 of the Charities Act 2011. My examination has been undertaken so that I might state to the charity's trustee those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my examination, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the Trustee of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

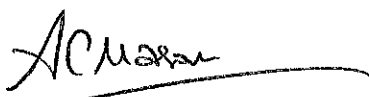
Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do 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 no concerns and 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 financial statements to be reached.



Anita C Mason BA(Hons) BFP FCA

Mitchell Charlesworth

Accountants

Suite C, D, E & F, 14th Floor, The Plaza

100 Old Hall Street

Liverpool

L3 9QJ

Dated: 16 September 2025.

The Mothers' Union Blackburn Diocese

**Statement of Financial Activities
for the Year ended 31 December 2024**

	Notes	Unrestricted funds	Designated funds	Restricted and Endowment funds	2024 Total
		£	£	£	£
Income and endowments from:					
Donations, legacies and subscriptions	2	102,495	6,626	3,045	112,166
Other trading activities	3	41,614	-	-	41,614
Investments	4	10,204	2,324	297	12,825
Total Income		<u>154,313</u>	<u>8,950</u>	<u>3,342</u>	<u>166,605</u>
Expenditure on:					
Raising funds	5	16,618	-	-	16,618
Charitable activities	6	133,821	8,813	7,223	149,857
Total Expenditure		<u>150,439</u>	<u>8,813</u>	<u>7,223</u>	<u>166,475</u>
Net gains or (losses) on investments	9	1,859	-	-	1,859
Net income/(expenditure)/ net movement in funds		<u>5,733</u>	<u>137</u>	<u>-3,881</u>	<u>1,989</u>
Reconciliation of funds:					
Total funds brought forward		316,007	53,829	23,877	393,713
Total funds carried forward		<u><u>321,740</u></u>	<u><u>53,966</u></u>	<u><u>19,996</u></u>	<u><u>395,702</u></u>

The Statement of Financial Activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 14 to 20 form part of these accounts

The Mothers' Union Blackburn Diocese

**Statement of Financial Activities
for the Year ended 31 December 2024**

	Notes	Unrestricted funds	Designated funds	Restricted and Endowment funds	2023 Total
		£	£	£	£
Income and endowments from:					
Donations, legacies and subscriptions	2	101,172	7,248	792	109,212
Other trading activities	3	41,459	-	-	41,459
Investments	4	8,818	1,981	253	11,052
Total Income		<u>151,449</u>	<u>9,229</u>	<u>1,045</u>	<u>161,723</u>
Expenditure on:					
Raising funds	5	20,709	-	-	20,709
Charitable activities	6	122,772	9,369	7,124	139,265
Total Expenditure		<u>143,481</u>	<u>9,369</u>	<u>7,124</u>	<u>159,974</u>
Net gains or (losses) on investments	9	7,040	-	-	7,040
Net income/(expenditure)/ net movement in funds		<u>15,008</u>	<u>-140</u>	<u>-6,079</u>	<u>8,789</u>
Reconciliation of funds:					
Total funds brought forward		300,999	53,969	29,956	384,924
Total funds carried forward		<u><u>316,007</u></u>	<u><u>53,829</u></u>	<u><u>23,877</u></u>	<u><u>393,713</u></u>

The Statement of Financial Activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The Mothers' Union Blackburn Diocese

Balance Sheet as at 31 December 2024

	Notes	2024 £	2023 £
Fixed Assets:			
Tangible Assets	8	4,234	8,471
Investments	9	<u>289,242</u>	<u>274,828</u>
<i>Total fixed assets</i>		<u>293,476</u>	<u>283,299</u>
 Current Assets:			
Stocks of ties and literature		10,189	9,945
Debtors	10	3,636	4,424
Cash at bank and in hand		<u>93,227</u>	<u>99,204</u>
<i>Total current assets</i>		<u>107,052</u>	<u>113,573</u>
 Liabilities:			
Creditors: Amounts falling due within one year.	11	4,826	3,159
<i>Net current assets</i>		<u>102,226</u>	<u>110,414</u>
 Total net assets		 <u><u>395,702</u></u>	 <u><u>393,713</u></u>
 The funds of the charity:			
Restricted income and endowment funds	12	19,996	23,877
Designated funds	12	53,966	53,829
Unrestricted funds		321,740	316,007
Total charity funds		<u><u>395,702</u></u>	<u><u>393,713</u></u>

**Approved by the Board of Trustees on
11 September 2025**


Susan Willoughby
Diocesan President

The notes on pages 14 to 20 form part of these accounts

Notes to the Financial Statements for the year ended 31 December 2024

1 Accounting Policies:

Basis of accounting

The financial statements are prepared under the historical cost convention, with the exception of investments which are included at market value. The financial statements are prepared in accordance with the Charities Act 2011, Accounting and Reporting by Charities: Statement of Recommended Practice for charities applying the Financial Reporting Standard 102 (January 2016) and applicable accounting standards.

The charity is a Public Benefit Entity as defined by FRS 102.

The accounts have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The charity has taken advantage of the provisions in the SORP for Charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

Donations, legacies and subscriptions

Donations are accounted for in full in the accounts in the year in which they are received. Income from legacies is accounted for when received in view of the uncertainty up to the point the amounts are received. Subscriptions are accounted for in full in the accounts in the year in which they are received.

Income from other trading activities

Income from other trading activities includes fundraising income and sales income from the Literature Section (MU Enterprises). The income is recognised once the charity has entitlement to it and the charity is certain that the income will be received and its monetary value can be measured with sufficient accuracy.

Income from Investments

Income from investments, including interest received, is included when receivable.

Expenditure

Expenditure is included in the statement of financial activities on an accruals basis, inclusive of any VAT which cannot be recovered. Expenditure, where directly attributable, is allocated to raising funds, charitable activities and governance costs. Charitable expenditure includes all expenditure incurred in the provision of charitable services, together with support costs, in pursuance of the charity's objectives.

Pensions

The charity does not have a pension scheme as there are no eligible employees.

Investments

Investments are stated in the balance sheet at their market value. All movements in value are shown in the statement of financial activities.

Gains or losses on investments

All gains and losses are taken to the statement of financial activities as they arise. Gains and losses are calculated as the difference between the market value at the year end and opening market value.

Tangible fixed assets

All assets costing more than £2,000 are capitalised at cost.

Depreciation of Fixed Assets

Provision for depreciation of fixed assets held for use by the charity is made at annual rates calculated to spread the cost of each asset evenly over its expected useful life. The depreciation rate currently in use for the caravan is 12.5% of cost.

Stock

Stock is valued at the lower of cost or net realisable value.

1 Accounting Policies (continued)

Debtors

Debtors are calculated at their full recoverable value.

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

Creditors

Creditors are shown at the amounts due at the Balance Sheet date for services received.

Going concern

At the time of approving the accounts, the trustees have considered that the impact of Covid-19 on the charity has diminished and the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the 'going concern' basis of accounting in preparing the accounts.

Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised. Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions. The charity is not able to recover Value Added Tax. Expenditure is recorded in the accounts inclusive of VAT.

Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Notes to the Financial Statements for the year ended 31 December 2024 (continued)

1 Accounting Policies (continued)

Fund Accounting

The Mothers' Union Blackburn Diocese has various types of funds for which it is responsible and which require separate disclosure as follows:

Restricted and endowment funds:

Donations or legacies received which are earmarked by the donor for specific purposes within the overall aims of the organisation. These funds may be endowment income only (where the capital must be retained) or income and capital (where the donation and income deriving therefrom may be utilised).

Unrestricted funds:

Funds which may be spent at the discretion of the trustees in furtherance of the objects of the charity.

Designated funds:

Part of the unrestricted funds which the trustees have earmarked for a specific purpose.

	Unrestricted funds	Designated funds	Restricted and Endowment funds	2024 Total	2023 Total	
	£	£	£	£	£	
2 Donations, legacies and subscriptions						
Subscriptions	60,384	-	-	60,384	59,312	
Donations - General Fund	2,539	-	-	2,539	3,066	
Donations - Caravan Fund	-	6,626	958	7,584	7,688	
Gift Aid Income tax reclaim	4,994	-	-	4,994	4,898	
Income from activities						
Provincial Service Offertory	1,081	-	-	1,081	-	
Faith and Policy Days	1,088	-	-	1,088	220	
Branch and deanery income*	18,936	-	2,087	21,023	20,358	
*89 branch & 13 deanery accounts						
Sub-total	89,022	6,626	3,045	98,693	95,542	
Donations to the Mothers' Union worldwide						
Britain and Ireland Development Work & Projects	845	-	-	845	425	
Overseas Work & Projects	4,893	-	-	4,893	6,347	
Diocesan Harvest Appeal for Burundi	-	-	-	-	314	
Other central appeals	672	-	-	672	135	
Summer Appeal	4,508	-	-	4,508	4,244	
World Relief Work & Projects	2,555	-	-	2,555	2,205	
Sub-total	13,473	-	-	13,473	13,670	
Donations, legacies and subscriptions	2024	102,495	6,626	3,045	112,166	109,212
	2023	101,172	7,248	792	109,212	-
		Unrestricted funds	Designated funds	Restricted and Endowment funds	2024 Total	2023 Total
		£	£	£	£	£
3 Other trading activities						
Branch fundraising income	24,800	-	-	24,800	23,056	
Deanery fundraising income	3,129	-	-	3,129	1,707	
Sale of ties	30	-	-	30	60	
Literature sales	13,655	-	-	13,655	16,636	
		41,614	-	-	41,614	41,459
	2023	41,459	-	-	41,459	-
4 Investments						
Bank interest	417	-	-	417	272	
Investment interest	7,532	2,324	297	10,153	8,560	
Dividends	2,255	-	-	2,255	2,220	
		10,204	2,324	297	12,825	11,052
	2023	8,818	1,981	253	11,052	-

The Mothers' Union Blackburn Diocese

Notes to the Financial Statements for the year ended 31 December 2024 (continued)

	Unrestricted funds	Designated funds	Restricted and Endowment funds	2024 Total	2023 Total
	£	£	£	£	£
5 Raising funds					
Branch fundraising costs	1,369	-	-	1,369	3,658
Deanery fundraising costs	679	-	-	679	320
Literature Section	14,570	-	-	14,570	16,731
	<u>16,618</u>	<u>-</u>	<u>-</u>	<u>16,618</u>	<u>20,709</u>
2023	<u>20,709</u>	<u>-</u>	<u>-</u>	<u>20,709</u>	<u>-</u>
6 Charitable activities					
Subscriptions	46,920	-	-	46,920	45,129
Action and Outreach Unit	559	-	-	559	822
Caravan and AFIA holidays	-	8,813	5,195	14,008	14,046
Faith and Policy Unit	2,077	-	-	2,077	816
Finance and Central Unit	19,909	-	-	19,909	18,182
Fundraising and Communication	-	-	-	-	462
Provincial Service Offertory	1,081	-	-	1,081	-
Branch and deanery expenditure*	45,043	-	2,028	47,071	42,666
*89 branch & 13 deanery accounts					
Sub-total	115,589	8,813	7,223	131,625	122,123
Governance costs Note 7	4,913	-	-	4,913	3,410
Donations to the Mothers' Union worldwide	13,319	-	-	13,319	13,732
Charitable activities	<u>133,821</u>	<u>8,813</u>	<u>7,223</u>	<u>149,857</u>	<u>139,265</u>
2023	<u>122,772</u>	<u>9,369</u>	<u>7,124</u>	<u>139,265</u>	<u>-</u>
7 Governance costs					
	Unrestricted funds	Designated funds	Restricted and Endowment funds	2024 Total	2023 Total
	£	£	£	£	£
Independent examination	1,644	-	-	1,644	1,560
Annual Accounts - printing & postage	243	-	-	243	269
GDPR - confidential shredding	36	-	-	36	36
Safeguarding - DBS costs	1,658	-	-	1,658	304
Trustee meeting costs:					
Rent	330	-	-	330	180
Trustee travel	432	-	-	432	477
Whalley Abbey meeting	570	-	-	570	440
Video conference subscription	-	-	-	-	144
	<u>4,913</u>	<u>-</u>	<u>-</u>	<u>4,913</u>	<u>3,410</u>
2023	<u>3,410</u>	<u>-</u>	<u>-</u>	<u>3,410</u>	<u>-</u>

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity. The cost of the meeting at Whalley Abbey was offset by income of £452.

The Mothers' Union Blackburn Diocese

Notes to the Financial Statements for the year ended 31 December 2024 (continued)

8 Tangible Fixed Assets

	Caravan £	Total £
Cost		
as at 1 January 2024	33,891	33,891
Disposals during the year	-	-
Additions during the year	-	-
as at 31 December 2024	<u>33,891</u>	<u>33,891</u>
Depreciation		
as at 1 January 2024	25,420	25,420
Eliminated on disposal	-	-
Charge for the year	4,237	4,237
as at 31 December 2024	<u>29,657</u>	<u>29,657</u>
Net Book Value:		
as at 31 December 2024	<u>4,234</u>	<u>4,234</u>
as at 31 December 2023	<u>8,471</u>	<u>8,471</u>

9 Investments

	2024 £	2023 £
Church Investment Fund - 3,593 Shares		
Market value 1 January 2024	81,220	74,180
Unrealised Gain/(Loss)	1,859	7,040
Market Value 31 December 2024	<u>83,079</u>	<u>81,220</u>
Deposit with Church Deposit Fund	206,163	193,608
Total UK Investments	<u>289,242</u>	<u>274,828</u>

10 Debtors

	2024 £	2023 £
Literature	1,192	1,832
Investment Income Accrual	1,816	1,918
Investment Income Accrual Caravan	628	674
	<u>3,636</u>	<u>4,424</u>

11 Creditors: Amounts falling due within one year

	2024 £	2023 £
Mothers' Union world wide funds	153	-
Literature	2,063	1,122
HMRC - PAYE	776	412
independent Examination fee - accrual	1,764	1,560
Insurance - accrual	58	54
Insurance - accrual - Caravan	12	11
	<u>4,826</u>	<u>3,159</u>

Notes to the Financial Statements for the year ended 31 December 2024 (continued)

12 Accumulated Funds

Total funds are unrestricted apart from £19,996 made up as follows:

	Balance at 1 January 2024 £	Income £	Expenditure £	Transfers between funds £	Balance at 31 December 2024 £
Restricted funds					
Branch and deanery banner funds	961	-	637	-	324
Branch fundraising/donation	1,056	826	212	-	1,870
Branch legacies - donation and interest utilised	1,161	1,000	918	-	1,243
Branch overseas fund	-	261	261	-	-
Caravan replacement	14,241	297	4,237	-	10,301
Caravan holidays	-	958	958	-	-
Diocesan banner fund	458	-	-	-	458
Endowment funds					
Branches - permanent endowment funds	6,000	-	-	-	6,000
Total	23,877	3,342	7,223	-	19,996

	Balance at 1 January 2023 £	Income £	Expenditure £	Transfers between funds £	Balance at 31 December 2023 £
Restricted funds					
Branch and deanery banner funds	1,011	-	50	-	961
Branch fundraising/donation	1,277	-	221	-	1,056
Branch legacies - donation and interest utilised	2,985	-	1,824	-	1,161
Branch overseas fund	-	352	352	-	-
Caravan replacement	18,225	253	4,237	-	14,241
Caravan holidays	-	440	440	-	-
Diocesan banner fund	458	-	-	-	458
Endowment funds					
Branches - permanent endowment funds	6,000	-	-	-	6,000
Total	29,956	1,045	7,124	-	23,877

Restricted funds can be only used for particular purposes within the objects of the charity.

Restrictions arise when specified by the donor.

The purposes of the restricted funds are:

AFIA legacy - for any holidays which cannot be accommodated in the caravan and for the general purposes of the Away From It All holiday scheme.

Caravan replacement - funds raised in 2017 to replace the caravan which was purchased in 2018.

Banner funds - purchase and maintenance of banners.

Legacies - income deriving from, or capital and income, to be used for charitable activities.

Overseas funds - donations given for charitable work of the Mothers' Union worldwide.

Branch permanent endowment funds are for the benefit of the individual branch which holds the fund.

Designated funds

2024

On 12 September 2024 the Trustees agreed to continue to designate the funds relating to the provision of Away From It All (AFIA) holidays and breaks for families in need, and for the future replacement of the caravan. The fund balance at 31 December 2024 was £53,966.

2023

On 14 September 2023 the Trustees agreed to continue to designate the funds relating to the provision of Away From It All (AFIA) holidays and breaks for families in need, and for the future replacement of the caravan. The fund balance at 31 December 2023 was £53,829.

	Balance at 1 January 2024 £	Income £	Expenditure £	Transfers between funds £	Balance at 31 December 2024 £
Away From It All Holidays and Caravan replacement	53,829	8,950	8,813	-	53,966

	Balance at 1 January 2023 £	Income £	Expenditure £	Transfers between funds £	Balance at 31 December 2023 £
Away From It All Holidays and Caravan replacement	53,969	9,229	9,369	-	53,829

Notes to the Financial Statements for the year ended 31 December 2024 (continued)

13 Transactions with Trustees

The trustees have not been remunerated during the year.
Expenses were reimbursed to 7 trustees amounting to £2,215.
(2023: 9 trustees, amounting to £2,185)

	2024	2023
	£	£
Charitable activities	354	158
Travel	1,841	1,804
Printing, stationery & postage and telephone	-	25
Conference fees	-	44
Video conference subscription	-	144
Gifts	20	10
	<u>2,215</u>	<u>2,185</u>

14 Trustee Indemnity Insurance

	2024	2023
	£	£
Trustee Indemnity insurance	<u>188</u>	<u>186</u>

15 Staff costs and emoluments

Total staff costs for 2 employees were £8,554. (2023: £8,244)
No National Insurance or pension contributions were payable.
There were no employees with emoluments above £60,000. (2023: nil)
There were two part-time staff employed, with a full-time equivalent of less than 0.5 (2023: < 0.5)

Key management staff costs were:

	2024	2023
	£	£
Diocesan Secretary	4,277	4,122
Diocesan Treasurer	4,277	4,122
	<u>8,554</u>	<u>8,244</u>

16 Independent Examination

	2024	2023
	£	£
Fee	<u>1,764</u>	<u>1,560</u>

17 Analysis of net assets between funds

	Tangible fixed assets	Investments	Other net assets	Total 31 December 2024
	£	£	£	£
Restricted Income and endowment funds	4,234	5,993	9,769	19,996
Designated funds	-	46,907	7,059	53,966
Unrestricted funds	-	236,342	85,398	321,740
	<u>4,234</u>	<u>289,242</u>	<u>102,226</u>	<u>396,702</u>
	Tangible fixed assets	Investments	Other net assets	Total 31 December 2023
	£	£	£	£
Restricted Income and endowment funds	8,471	5,691	9,715	23,877
Designated funds	-	44,543	9,286	53,829
Unrestricted funds	-	224,594	91,413	316,007
	<u>8,471</u>	<u>274,828</u>	<u>110,414</u>	<u>393,713</u>

18 Related party transactions

There were no transactions with related parties during the year other than those disclosed in Note 13.

19 Financial Instruments

	2024	2023
	£	£
Carrying amount of financial assets		
Debt instruments measured at amortised cost	96,863	103,626
Equity instruments measured at fair value	289,242	274,828
	<u>386,105</u>	<u>378,454</u>
Carrying amount of financial liabilities		
Measured at amortised cost	<u>4,051</u>	<u>2,747</u>

Financial assets measured at amortised cost comprise debtors, cash and cash equivalents.

Financial liabilities measured at amortised cost comprise creditors and accruals.

THE MOTHERS' UNION (DIOCESE OF BLACKBURN BRANCH)

England & Wales - Charity number 249927

Accounts

Charity Registration No: 249927

**THE MOTHERS' UNION BLACKBURN DIOCESE
TRUSTEES' REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023**



THE MOTHERS' UNION BLACKBURN DIOCESE

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The Mothers' Union, Blackburn Diocese, Annual Report of the Trustees
For the year ended 31 December 2023

Legal and administrative information

The trustees submit their report for The Mothers' Union, Blackburn Diocese for the year ended 31 December 2023.

Constitutional Arrangements

The Mothers' Union, Blackburn Diocese adheres to the Constitution of the Mothers' Union and works according to the Diocesan Constitution and Regulations agreed by the trustees on 24 July 2021 and effective from 1 January 2022.

Trustees

The following persons served as trustees during the year 2023.

	Date of appointment	Completion of office
<i>Diocesan President</i> Gillian Ireland ¹	01 January 2018	
<i>Deputy President-Blackburn Archdeaconry</i> Jennifer Towers	01 September 2019	
<i>Deputy President-Lancaster Archdeaconry</i> Kathleen Lane ²	01 January 2015	
<i>Unit Co-ordinators</i> Kath Bill	01 April 2019	
Lesley Jane Cairns	01 January 2022	
<i>Archdeaconry Trustees</i> Elizabeth Johnston	01 January 2021	
Amanda Kroukamp	01 January 2022	Resigned 23 April 2023
Lucille Porter	20 June 2023	
Margaret Sims	01 April 2016	
Sharon Bates	01 January 2016	
Elizabeth Carey	01 January 2022	
<i>Co-opted Trustee</i> Diana Ruth Smith	21 January 2023	

¹ Appointed Diocesan President 1 January 2022.

² Appointed Deputy President 1 January 2022.

Bankers

Lloyds Bank plc
Fishergate
Preston
Lancashire
PR1 2JB

Independent Examiner

Anita C Mason BA(Hons) BFP FCA
Mitchell Charlesworth
Suite 5.1, 12 Tithebarn Street
Liverpool
L2 2DT

Diocesan Secretary

Susan Willoughby
The Beeches
Bilsborrow Lane
Bilsborrow
Lancashire
PR3 0RN

Diocesan Treasurer

Marion Barlow
27 Glenmore
Clayton-le-Woods
Chorley
Lancashire
PR6 7TA

The Mothers' Union, Blackburn Diocese, Annual Report of the Trustees
For the year ended 31 December 2023

Legal and Administrative information continued

Structure, Governance and Management.

The Mothers' Union, Blackburn Diocese is an unincorporated charity whose work consists of following the Aim and Objects of the Mothers' Union. Members are involved in social policy issues and offer practical support to families in Lancashire. Members also raise funds to support Mothers' Union work overseas and locally.

In this Diocese, the President and Deputy Presidents are appointed by the Bishop of Blackburn following consultation with the Diocesan Trustees. Six Archdeaconry Trustees (three from each of the Archdeaconries of Blackburn and Lancaster) are nominated and elected by Deanery Presiding Members. Unit Co-ordinators are appointed by the Diocesan President in consultation with the Diocesan Trustees and approved by them. Deanery Presiding Members (one for each of the thirteen* deaneries in the diocese) are nominated and elected by the Branch Leaders in each deanery in consultation with the membership. *Due to the closure of three branches in one deanery, two deaneries successfully merged in 2023, reducing the total number of deaneries from fourteen to thirteen.

The Trustee Board meets four times a year to agree the broad strategy and areas of activity for the charity.

All trustees are expected to attend a training course which covers their roles and responsibilities during their term of office. They are also given copies of the Central and Diocesan Constitutions and a copy of the Charity Commission Booklet CC3 'The Essential Trustee: what you need to know' together with relevant diocesan information including a copy of the accounts.

The day-to-day work of the charity is delegated to the Diocesan Secretary and Diocesan Treasurer. During 2023 the charity employed two members of staff.

Aim

The advancement of the Christian Religion in the sphere of marriage and family life.

Objects, Performance and Future Plans

1. To uphold Christ's teaching on the nature of marriage and to promote its wider understanding.
2. To encourage parents to bring up their children in the faith and life of the Church.
3. To maintain a worldwide fellowship of Christians united in prayer, worship and service.
4. To promote conditions in society favourable to stable family life and the protection of children.
5. To help those whose life has met with adversity.

In this Diocese there are three Units, which further the work of the Aim and Objects. They are Action and Outreach, Faith and Policy and Fundraising and Communication. These Units are responsible for several sections to which various projects are allocated. E.g., Social Policy Issues, Worldwide Issues, Indoor Members Prayer Circle and Away From It All holidays. In practise the Units work together to address the Objects.

The Mothers' Union, Blackburn Diocese, Annual Report of the Trustees
For the year ended 31 December 2023

Work which was undertaken to fulfill these Objects included:

Action and Outreach

- **Away From It All Holiday Scheme (AFIA)**

During 2023, 12 families, (21 adults and 23 children) benefitted from holidays under the AFIA scheme. The holidays, for families in need of a break, are offered in the Blackburn Diocese Mothers' Union caravan on the Lancashire coast and were much appreciated by everyone concerned. (16 families in 2022)

Contributions from AFIA funds were also made to the following:

- a four-day Christian holiday, for 75 teenagers at Waddow Hall, Lancashire led by the Bishop of Blackburn,
- a two-day retreat for 18 young women at Whalley Abbey, the Diocese of Blackburn's Retreat Centre, and
- a Fun-Church family weekend for 62 people at Whalley Abbey.

All three events enabled families, individuals and children from socially deprived backgrounds to benefit from time away and experience Christian teaching and fellowship. (Object 5)

Plans for 2024 - to offer holidays in the caravan each week throughout the season.
to work towards the uptake of more holidays for families with preschool children.
to respond to requests for financial help for Christian events, if appropriate and as funds allow.

- **Work in Prisons**

Work in prisons has continued in various establishments in Lancashire and is valued highly by those that support families of prisoners and prisoners themselves.

Lancaster, Morecambe, and Tunstall Deanery has whole heartedly supported the work of the Family Centre at HMP Lancashire Farms, especially for Easter, Christmas and Mothering Sunday and special occasions such as 'new baby' visits.

The Chaplaincy team at HMP Preston requested Christmas and Easter cards which were written and sent accordingly, in addition, small eggs were given to the prisoners on Easter Day. One of the Chaplains passed on the thanks of a young man, who was moved to think that people who did not know him, cared about him, this was especially poignant as his late mother had been a member of Mothers' Union. Easter eggs from the Meaningful Chocolate Company were also donated to the Family Centre. Non-prescription glasses are requested frequently, and this is responded to.

Links with HMP Kirkham continue; another lunch was provided for prisoners, working in conjunction with another charity. HMP Kirkham also received a small supply of Easter eggs for the Family Centre.

Some members of Mothers' Union had the opportunity to attend Carol services at HMP Preston and Kirkham and there is a possibility of members attending a Family Day at Kirkham. (Objects 4 and 5)

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- **'Rise Up' Campaign**

Supporting women's refuges has been enthusiastically adopted by deaneries and branches alike. The 'Rise Up' Campaign has encouraged various branches to apply for the bronze award. Members' generosity is humbling. (Objects 4 and 5)

- **Crafts**

Craft gifts continue to support many people especially in our local hospitals – toilet bags for patients who are admitted at short notice; knitted hearts, prayer squares and knitting for Neonatal Intensive Care Units, to name but a few items. 'Worry Worms' for local schools have also been made using a tutorial from one of our trustees! A recent article in the Connected magazine has inspired members to knit beanie hats for young farmers. Each hat contains a label with a helpline number, to signpost those with mental health problems to where help can be found. Sadly, the incidence of suicide in this group, is worryingly high. (Objects 4 and 5)

Plans for 2024 - it is hoped that these projects will continue to flourish, and members remain vigilant to new ones coming along.

- **Worldwide Links.**

The Blackburn Diocese 'MU News' magazine continued to be sent to the five links electronically. Email communication to the links was also used to raise awareness of activities in this diocese. Communication with 4 out of the 5 links has been successful – Highveld (South Africa), Niger Delta (Nigeria), Nambale (Kenya) and Bhopal (India). We continue to search for a link with Guinea (West Africa).

Plans for 2024 - to maintain and enhance our links in these areas of the world where circumstances allow this to be possible and to encourage branches to continue to pray for Mothers' Union members in these areas. (Object 3)

Faith and Policy

As always, prayer continues to underpin all the work of Mothers' Union and is a vital part of our activities at all levels. Every meeting, diocesan, deanery or branch, includes a short act of prayer and worship.

- Many deaneries held services to celebrate Epiphany, Candlemas, Lady Day, Harvest or Advent. Some deaneries organised Songs of Praise Services. All deaneries held a Deanery Festival, where long term service awards were presented. A variety of services were held in deaneries to replace the traditional Indoor Members' Tea Parties, such as Midsummer Tea & Chat.
- Many deaneries held services to commemorate Mary Sumner Day, following the decision, in 2022, to hold a Diocesan Mary Sumner Day Service in alternate years.
- The Community of Interest Faith Group met four times during the year. Two meetings were virtual meetings and two were face to face. Membership remains at sixteen. A wide range of topics are discussed, including planning faith events or developing new ideas. New Members are always welcome.
- The Mothers' Union Prayer Diary, including Midday Prayers, Wave of Prayer and diocesan, deanery and branch prayer requests, continues to be published monthly. Circulation has now been widened to include Deanery Presiding Members, with a request to circulate to Branch Leaders.
- Faith & Policy items have been included in each issue of 'MU News'.

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- Cards for members of the Indoor Members Prayer Circle (IMPC), including a letter from the IMPC Co-ordinator, were distributed for Easter and Christmas. A questionnaire was sent to Branch Leaders asking how much involvement branches had with their Indoor Members.
- A Diocesan 'Pathways to Prayer' Event was held in February 2023 at St Margaret's, Ingol, attended by fifty members from twelve of our thirteen deaneries. Sessions included Prayer Stations, Prayer Journals & Diaries, Themed Prayer and Praying in the Iona Tradition.
- Prayer Assistance was given to two 'Souls of our Shoes' exhibitions in Lancaster and Garstang.
- A short service and outdoor campaign were held at Blackburn Cathedral on Friday 1st December to mark the Mothers' Union Campaign for 16 Days of Activism against Domestic Violence.
- A Prayer Card on the theme of 'Transformation – Now' designed by the Community of Interest Faith Group was distributed to all members in March.

Plans for 2024

- An A4 tri-fold Prayer Leaflet to use in connection with the 'Rise Up' Campaign against Domestic Violence is to be produced for Branch Leaders.
- The Community of Interest Faith Group will continue to meet at least four times in the year, either virtually or face-to-face. The first meeting is scheduled for January 2024.
- A session on worship & prayer activities for branch meetings is planned for the two All-Units Forum Days, to be held in Spring 2024, at St Margaret's Ingol and at Whalley Abbey.
- A Diocesan Mothers' Union Morning 'Sharing Your Faith Stories' is planned for April, at St Margaret's, Ingol. Speakers will include Rev'd Claire McEnery, Rev'd Victor Sohail, Mr Reza Karimekhoni and Sister Sue Williams.
- A Quiet Day is planned at Whalley Abbey for May, to be led by Rev'd Susan Seed, the Mothers' Union Diocesan Chaplain, and Rev'd Anna Walker, Warden of Whalley Abbey.
- A further Quiet Day will be considered for the Autumn, to be held at Hynning Hall, Carnforth, Lancashire.
- Mary Sumner Day Services for 2024 will be celebrated in each Archdeaconry.
Lancaster Archdeaconry - at Holy Trinity, Bolton-le-Sands, with Bishop Jill Duff to preach.
Blackburn Archdeaconry - at St Mary's, Whalley, with Archdeacon Mark Ireland to preach.
- A Drop In/Come & Share Prayer Resources Day is planned for September, at St Margaret's, Ingol, with a wide variety of resources on prayer, aids to prayer and prayer activities.
- The annual Wave of Prayer Service will be devised for the relevant week in October 2024.
- The monthly Mothers' Union Diocesan Prayer Diary will continue to be published. This will include the Wave of Prayer, Midday Prayers and prayer requests for diocesan, deanery and branch events.
- Articles on Faith & Prayer will continue to be produced for the quarterly Diocesan 'MU News'.
- To look at ways of reducing travel distances when planning faith events.

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- To continue to consider different methods and types of events to promote faith, worship and prayer and to further develop worship ideas for use in branch meetings.
- To continue to support the 16 Days of Activism and the 'Rise Up' Campaign.

Fundraising and Communication

- **Mothers' Union Enterprises (Literature)**

The sale of literature continued at a reasonable level with a profit related grant of £1,710, based on 2022 sales, being received in 2023 from Mothers' Union Enterprises.

Literature was offered for sale at diocesan events and sales to date during 2024 have been encouraging.

(Objects 1 – 5)

- **Communication**

Promotional brochure

During 2023 the use of the Mothers' Union diocesan brochure, 'Who We Are' continued to be promoted. Suggestions have included the availability of copies in church, at exhibitions, special events and to accompany baptism gifts. (Objects 1 – 5)

Speakers' List

The Speakers' List, along with ideas for holding meetings without speakers, was revised and distributed to Branch Leaders electronically in 2022. It continued to be updated through 2023 as appropriate. Feedback suggests that this document is appreciated by members and branch leaders.

Revised Blackburn Mothers' Union Directory

The production of a new Diocesan Directory was postponed due to financial considerations and other priorities. This will be considered by the Trustee Board during 2024 with a potential publication date towards the end of 2024 or early in 2025.

Communications

Progress on the development of the website during 2023 was limited but will continue through 2024. The number of members joining the Blackburn Mothers' Union Facebook page has continued to steadily increase. This is expected to continue. (Objects 1 – 5).

Throughout 2023, the quarterly publication of 'MU News' continued to keep members informed and gave branches the opportunity to celebrate events and their achievements. Not all members can access digital information, so the on-going production of 'MU News' is a vital means of communication. This is a well-established quarterly publication which will continue through 2024. (Objects 1 – 5).

More effective communication with the membership was a key aim of the re-structuring contained in the new Regulations implemented in January 2022. Following its review and evaluation at the end of 2022, the revised meeting programme has remained in place and has continued to facilitate the two-way flow of information and ideas throughout 2023.

Uploading member information onto the Central Record was completed by the beginning of 2023. The procedure for the communication of amendments and additions to member information has been effective in ensuring the maintenance of accurate, up to date records.

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Training Programme

Unfortunately, during 2023, it was not possible to regain the momentum, pre-Covid, for the Parentalk initiative consequently there was insufficient demand for the establishment of a support group. However, it is hoped to explore the ways in which the Care for Families material may be used in other contexts. The timescale for this has not yet been established.
(Objects 2 and 4)

No specific training events took place during 2023. Instead, training opportunities were taken up in other contexts – meetings of Diocesan Council, Archdeaconry & Deanery Councils where the focus was largely related to GDPR and Safeguarding arrangements.

Diocesan representatives in the Communities of Interest took part in virtual transmissions from Mary Sumner House.

Information and awareness training provided by the Clewer Initiative was circulated to members via Deanery Presiding Members and Branch Leaders. E.g. 'Understanding County Lines' designed specifically for parents and grandparents.

Plans for 2024.

Two full days are planned for the Spring of 2024, one in each Archdeaconry. These are intended to be for training purposes but also for sharing ideas, experiences and good practice as well as a forum session giving members the opportunity to put questions to diocesan officers. Training sessions will continue to focus on GDPR roles and responsibilities at all levels and Safeguarding.

At the local level, it is likely that events will be arranged to raise awareness of domestic abuse in response to the 'Rise Up' Campaign established by the central Mothers' Union in 2023.

Membership

The total membership in the diocese in 2023 was 2,149 with each member paying a subscription of £27.60 out of which £21.00 was forwarded to the central office of Mothers' Union. The balance of subscriptions remaining was utilised to meet general administrative expenses.

All Unit activities are supported by diocesan funds and in general, the assets of the charity are held to secure the medium-term future.

Public Benefit

The trustees, in accordance with Section 17(5) of the 2011 Charities Act, have taken due regard of the public benefits and acted accordingly.

Risk Statement

During the year, the trustees have identified and reviewed the risks the charity faces and are confident that all major risks have been assessed and addressed.

Safeguarding

The trustees are aware of their responsibility to provide a safe and caring environment for all Mothers' Union activities and place safeguarding at the heart of their commitment. The Safeguarding Policy Statement is available on the www.mublackburn.org website; hard copies are available from the Diocesan Secretary. Following the retirement of the Safeguarding Officer in 2023, the trustees appointed two Safeguarding Officers to the role; one to focus on policy and strategy and one to manage the applications for the Disclosure and Barring Service Certificates through Thirtyone:eight.

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Financial Review

2023 saw an increase in activities in most areas of Mothers' Union, although some members are still reluctant to meet and engage in activities, often due to an ageing membership and post pandemic lifestyle changes. Net income was £1,749 and together with the £7,040 gain in investment value, the year finished with an overall net increase in funds of £8,789. The charity is very appreciative of the continued support and contributions from its members which enable the Aim and Objects of the charity to be met. Falling membership and branch closures remain a concern and new ways of educating the branches to accommodate the changes in today's lifestyles in their meetings continue to be considered.

Reserves Policy

The trustees have reviewed the reserves and recognise the increase in unrestricted reserves. The review considered the various income and expenditure streams and the need to match income with commitments. The review concluded that to allow efficient and effective management of the charity, unrestricted reserves should be maintained at a minimum level equivalent to twelve months of charitable expenditure plus 25% for any special projects. The trustees review the reserves policy with a view to identifying and supporting new projects and initiatives across the diocese over the next two to three years. The current level of reserves also allows the trustees to contribute to emergency worldwide appeals, as necessary. Unrestricted reserves at 31 December 2023 were £316,007, of which £83,384 is held in 120 deanery, branch and literature accounts under local control. Designated funds at 31 December 2023 were £53,829. The trustees agreed to continue to designate the funds relating to the provision of Away From It All (AFIA) holidays and breaks, and for the future replacement of the caravan. The trustees also agreed to exclude designated funds from the calculation of the reserves.

Trustees Responsibilities in Relation to the Financial Statements

The trustees are responsible for preparing the Trustees' Report and the accounts 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 trustees to prepare accounts for each financial 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 year.


In preparing these accounts, the trustees are required to:

- select suitable accounting policies and apply them consistently,
- observe the methods and principles in the Charities SORP,
- make judgements and estimates that are reasonable and prudent,
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts, and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention of fraud and other irregularities.

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Approved by the Board of Trustees on 12 September 2024 and signed on its behalf by Gillian Ireland.

.....  Trustee and Diocesan President

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF THE MOTHERS' UNION BLACKBURN DIOCESE
YEAR ENDED 31 DECEMBER 2023**

I report to the Trustee on my examination of the financial statements of The Mothers' Union Blackburn Diocese (the charity) for the year ended 31 December 2023.

This report is made solely to the charity's trustee, as a body, in accordance with Section 145 of the Charities Act 2011. My examination has been undertaken so that I might state to the charity's trustee those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my examination, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the Trustee of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

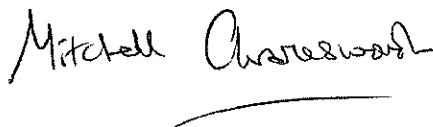
Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do 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 no concerns and 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 financial statements to be reached.



Anita C Mason BA(Hons) BFP FCA

Mitchell Charlesworth
Chartered Accountants
Suite 5.1
12 Tithebarn Street
Liverpool

L2 2DT
Dated:19/9/24.....

The Mothers' Union Blackburn Diocese

Statement of Financial Activities
for the Year ended 31 December 2023

	Notes	Unrestricted funds	Designated funds	Restricted and Endowment funds	2023 Total
		£	£	£	£
Income and endowments from:					
Donations, legacies and subscriptions	2	101,172	7,248	792	109,212
Other trading activities	3	41,459	-	-	41,459
Investments	4	8,818	1,981	253	11,052
Total Income		<u>151,449</u>	<u>9,229</u>	<u>1,045</u>	<u>161,723</u>
Expenditure on:					
Raising funds	5	20,709	-	-	20,709
Charitable activities	6	122,772	9,369	7,124	139,265
Total Expenditure		<u>143,481</u>	<u>9,369</u>	<u>7,124</u>	<u>159,974</u>
Net gains or (losses) on investments	9	7,040	-	-	7,040
Net income/(expenditure)/ net movement in funds		<u>15,008</u>	<u>-140</u>	<u>-6,079</u>	<u>8,789</u>
Reconciliation of funds:					
Total funds brought forward		300,999	53,969	29,956	384,924
Total funds carried forward		<u><u>316,007</u></u>	<u><u>53,829</u></u>	<u><u>23,877</u></u>	<u><u>393,713</u></u>

The Statement of Financial Activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 14 to 21 form part of these accounts

The Mothers' Union Blackburn Diocese

Statement of Financial Activities
for the Year ended 31 December 2023

	Notes	Unrestricted funds	Designated funds	Restricted and Endowment funds	2022 Total
		£	£	£	£
Income and endowments from:					
Donations, legacies and subscriptions	2	101,470	6,011	2,642	110,123
Other trading activities	3	43,592	-	-	43,592
Investments	4	4,059	560	72	4,691
Total Income		<u>149,121</u>	<u>6,571</u>	<u>2,714</u>	<u>158,406</u>
Expenditure on:					
Raising funds	5	22,576	-	-	22,576
Charitable activities	6	126,855	5,302	8,198	140,355
Total Expenditure		<u>149,431</u>	<u>5,302</u>	<u>8,198</u>	<u>162,931</u>
Net gains or (losses) on investments	9	-9,848	-	-	-9,848
Net income/(expenditure)/ net movement in funds		<u>-10,158</u>	<u>1,269</u>	<u>-5,484</u>	<u>-14,373</u>
Reconciliation of funds:					
Total funds brought forward		311,157	52,700	35,440	399,297
Total funds carried forward		<u><u>300,999</u></u>	<u><u>53,969</u></u>	<u><u>29,956</u></u>	<u><u>384,924</u></u>

The Statement of Financial Activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

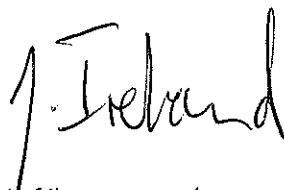
The Mothers' Union Blackburn Diocese

Balance Sheet as at 31 December 2023

	Notes	2023 £	2022 £
Fixed Assets:			
Tangible Assets	8	8,471	12,708
Investments	9	<u>274,828</u>	<u>259,600</u>
<i>Total fixed assets</i>		<u>283,299</u>	<u>272,308</u>
 Current Assets:			
Stocks of ties and literature		9,945	11,685
Debtors	10	4,424	1,948
Cash at bank and in hand		<u>99,204</u>	<u>103,280</u>
<i>Total current assets</i>		<u>113,573</u>	<u>116,913</u>
 Liabilities:			
Creditors: Amounts falling due within one year.	11	3,159	4,297
<i>Net current assets</i>		<u>110,414</u>	<u>112,616</u>
 Total net assets		 <u>393,713</u>	 <u>384,924</u>
 The funds of the charity:			
Restricted income and endowment funds	12	23,877	29,956
Designated funds	12	53,829	53,969
Unrestricted funds		316,007	300,999
Total charity funds		<u>393,713</u>	<u>384,924</u>

**Approved by the Board of Trustees on
12 September 2024**

Gill Ireland
Diocesan President



The notes on pages 14 to 21 form part of these accounts

Notes to the Financial Statements for the year ended 31 December 2023

1 Accounting Policies:

Basis of accounting

The financial statements are prepared under the historical cost convention, with the exception of investments which are included at market value. The financial statements are prepared in accordance with the Charities Act 2011, Accounting and Reporting by Charities: Statement of Recommended Practice for charities applying the Financial Reporting Standard 102 (January 2016) and applicable accounting standards.

The charity is a Public Benefit Entity as defined by FRS 102.

The accounts have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The charity has taken advantage of the provisions in the SORP for Charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

Donations, legacies and subscriptions

Donations are accounted for in full in the accounts in the year in which they are received. Income from legacies is accounted for when received in view of the uncertainty up to the point the amounts are received. Subscriptions are accounted for in full in the accounts in the year in which they are received.

Income from other trading activities

Income from other trading activities includes fundraising income and sales income from the Literature Section (MU Enterprises). The income is recognised once the charity has entitlement to it and the charity is certain that the income will be received and its monetary value can be measured with sufficient accuracy.

Income from investments

Income from investments, including interest received, is included when receivable.

Expenditure

Expenditure is included in the statement of financial activities on an accruals basis, inclusive of any VAT which cannot be recovered. Expenditure, where directly attributable, is allocated to raising funds, charitable activities and governance costs. Charitable expenditure includes all expenditure incurred in the provision of charitable services, together with support costs, in pursuance of the charity's objectives.

Pensions

The charity does not have a pension scheme as there are no eligible employees.

Investments

Investments are stated in the balance sheet at their market value. All movements in value are shown in the statement of financial activities.

Gains or losses on investments

All gains and losses are taken to the statement of financial activities as they arise. Gains and losses are calculated as the difference between the market value at the year end and opening market value.

Tangible fixed assets

All assets costing more than £2,000 are capitalised at cost.

Depreciation of Fixed Assets

Provision for depreciation of fixed assets held for use by the charity is made at annual rates calculated to spread the cost of each asset evenly over its expected useful life. The depreciation rate currently in use for the caravan is 12.5% of cost.

Stock

Stock is valued at the lower of cost or net realisable value.

Notes to the Financial Statements for the year ended 31 December 2023 (continued)

1 Accounting Policies (continued)

Debtors

Debtors are calculated at their full recoverable value.

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

Creditors

Creditors are shown at the amounts due at the Balance Sheet date for services received.

Going concern

At the time of approving the accounts, the trustees have considered that the impact of Covid-19 on the charity has diminished and the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the 'going concern' basis of accounting in preparing the accounts.

Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised. Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions. The charity is not able to recover Value Added Tax. Expenditure is recorded in the accounts inclusive of VAT.

Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

The Mothers' Union Blackburn Diocese

Notes to the Financial Statements for the year ended 31 December 2023 (continued)

1 Accounting Policies (continued)

Fund Accounting

The Mothers' Union Blackburn Diocese has various types of funds for which it is responsible and which require separate disclosure as follows:

Restricted and endowment funds:

Donations or legacies received which are earmarked by the donor for specific purposes within the overall aims of the organisation. These funds may be endowment income only (where the capital must be retained) or income and capital (where the donation and income deriving therefrom may be utilised).

Unrestricted funds:

Funds which may be spent at the discretion of the trustees in furtherance of the objects of the charity.

Designated funds:

Part of the unrestricted funds which the trustees have earmarked for a specific purpose.

	Unrestricted funds	Designated funds	Restricted and Endowment funds	2023 Total	2022 Total	
	£	£	£	£	£	
2 Donations, legacies and subscriptions						
Subscriptions	59,312	-	-	59,312	60,294	
Donations - General Fund	3,066	-	-	3,066	6,150	
Donations - Caravan Fund	-	7,248	440	7,688	7,078	
Gift Aid Income tax reclaim	4,898	-	-	4,898	4,286	
Income from activities						
Sharing Day	-	-	-	-	1,748	
Faith and Policy Days	220	-	-	220	380	
Branch and deanery income*	20,006	-	352	20,358	16,626	
*97 branch & 13 deanery accounts						
Sub-total	87,502	7,248	792	95,542	96,562	
Donations to the Mothers' Union worldwide						
Britain and Ireland Development Work & Projects	425	-	-	425	860	
Overseas Work & Projects	6,347	-	-	6,347	6,094	
Diocesan Harvest Appeal for Burundi	314	-	-	314	980	
Other central appeals	135	-	-	135	75	
Summer Appeal	4,244	-	-	4,244	2,292	
World Relief Work & Projects	2,205	-	-	2,205	3,260	
Sub-total	13,670	-	-	13,670	13,561	
Donations, legacies and subscriptions	2023	101,172	7,248	792	109,212	110,123
	2022	101,470	6,011	2,642	110,123	-
	Unrestricted funds	Designated funds	Restricted and Endowment funds	2023 Total	2022 Total	
	£	£	£	£	£	
3 Other trading activities						
Branch fundraising income	23,056	-	-	23,056	23,454	
Deanery fundraising income	1,707	-	-	1,707	1,086	
Sale of ties	60	-	-	60	40	
Literature sales	16,636	-	-	16,636	19,012	
	41,459	-	-	41,459	43,592	
2022	43,592	-	-	43,592	-	
4 Investments						
Bank interest	272	-	-	272	29	
Investment interest	6,326	1,981	253	8,560	2,454	
Dividends	2,220	-	-	2,220	2,208	
	8,818	1,981	253	11,052	4,691	
2022	4,059	560	72	4,691	-	

The Mothers' Union Blackburn Diocese

Notes to the Financial Statements for the year ended 31 December 2023 (continued)

	Unrestricted funds	Designated funds	Restricted and Endowment funds	2023 Total	2022 Total
	£	£	£	£	£
5 Raising funds					
Branch fundraising costs	3,658	-	-	3,658	3,216
Deanery fundraising costs	320	-	-	320	399
Literature Section	16,731	-	-	16,731	18,961
	<u>20,709</u>	<u>-</u>	<u>-</u>	<u>20,709</u>	<u>22,576</u>
2022	<u>22,576</u>	<u>-</u>	<u>-</u>	<u>22,576</u>	<u>-</u>
6 Charitable activities					
Subscriptions	45,129	-	-	45,129	46,380
Action and Outreach Unit	822	-	-	822	125
Caravan and AFIA holidays	-	9,369	4,677	14,046	10,981
Faith and Policy Unit	816	-	-	816	721
Finance and Central Unit	18,182	-	-	18,182	18,785
Fundraising and Communication	462	-	-	462	-
Sharing Day	-	-	-	-	2,555
Branch and deanery expenditure*	40,219	-	2,447	42,666	39,914
*97 branch & 13 deanery accounts					
Sub-total	<u>105,630</u>	<u>9,369</u>	<u>7,124</u>	<u>122,123</u>	<u>119,458</u>
Governance costs	Note 7				
	3,410	-	-	3,410	3,339
Donation to Diocesan Harvest Appeal - Burundi	-	-	-	-	5,000
Donations to the Mothers' Union worldwide	13,732	-	-	13,732	12,558
Charitable activities					
Total	<u>122,772</u>	<u>9,369</u>	<u>7,124</u>	<u>139,265</u>	<u>140,355</u>
2022	<u>126,855</u>	<u>5,302</u>	<u>8,198</u>	<u>140,355</u>	<u>-</u>
7 Governance costs					
	Unrestricted funds	Designated funds	Restricted and Endowment funds	2023 Total	2022 Total
	£	£	£	£	£
Independent examination	1,560	-	-	1,560	1,440
Annual Accounts - printing & postage	269	-	-	269	352
GDPR - confidential shredding	36	-	-	36	36
Safeguarding - DBS costs	304	-	-	304	532
Trustee meeting costs:					
Rent	180	-	-	180	181
Trustee travel	477	-	-	477	298
Whalley Abbey meeting	440	-	-	440	399
Video conference subscription	144	-	-	144	101
	<u>3,410</u>	<u>-</u>	<u>-</u>	<u>3,410</u>	<u>3,339</u>
2022	<u>3,339</u>	<u>-</u>	<u>-</u>	<u>3,339</u>	<u>-</u>

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity. The cost of the meeting at Whalley Abbey was offset by income of £413.

The Mothers' Union Blackburn Diocese

Notes to the Financial Statements for the year ended 31 December 2023 (continued)

8	Tangible Fixed Assets	Caravan £	Total £
	Cost		
	as at 1 January 2023	33,891	33,891
	Disposals during the year	-	-
	Additions during the year	-	-
	as at 31 December 2023	33,891	33,891
	Depreciation		
	as at 1 January 2023	21,183	21,183
	Eliminated on disposal	-	-
	Charge for the year	4,237	4,237
	as at 31 December 2023	25,420	25,420
	Net Book Value:		
	as at 31 December 2023	8,471	8,471
	as at 31 December 2022	12,708	12,708
9	Investments	2023 £	2022 £
	Church Investment Fund - 3,593 Shares		
	Market value 1 January 2023	74,180	84,028
	Unrealised Gain/(Loss)	7,040	-9,848
	Market Value 31 December 2023	81,220	74,180
	Deposit with Church Deposit Fund	193,608	185,420
	Total UK Investments	274,828	259,600
10	Debtors	2023 £	2022 £
	Literature	1,832	1,948
	Investment Income Accrual	1,918	-
	Investment Income Accrual Caravan	674	-
		4,424	1,948
11	Creditors: Amounts falling due within one year	2023 £	2022 £
	Mothers' Union world wide funds	-	63
	Literature	1,122	1,643
	HMRC - PAYE	412	1,087
	Independent Examination fee - accrual	1,560	1,440
	Insurance - accrual	54	53
	Insurance - accrual - Caravan	11	11
		3,159	4,297

Notes to the Financial Statements for the year ended 31 December 2023 (continued)

12 Accumulated Funds

Total funds are unrestricted apart from £23,877 made up as follows:

	Balance at 1 January 2023 £	Incoming Resources £	Resources Expended £	Transfers between funds £	Balance at 31 December 2023 £
Restricted funds					
Branch and deanery banner funds	1,011	-	50	-	961
Branch fundraising/donation	1,277	-	221	-	1,056
Branch legacies - donation and interest utilised	2,985	-	1,824	-	1,161
Branch overseas fund	-	352	352	-	-
Caravan replacement	18,225	253	4,237	-	14,241
Caravan holidays	-	440	440	-	-
Diocesan banner fund	458	-	-	-	458
Endowment funds					
Branches - permanent endowment funds	6,000	-	-	-	6,000
Total	29,956	1,045	7,124	-	23,877

	Balance at 1 January 2022 £	Incoming Resources £	Resources Expended £	Transfers between funds £	Balance at 31 December 2022 £
Restricted funds					
AFIA legacy (Away From It All holidays)	375	-	375	-	-
Branch and deanery banner funds	1,001	10	-	-	1,011
Branch donation**	462	1,000	185	-	1,277
Branch legacies - donation and interest utilised	4,754	400	2,169	-	2,985
Branch overseas fund	-	165	165	-	-
Caravan replacement	22,390	72	4,237	-	18,225
Caravan holidays	-	1,067	1,067	-	-
Diocesan banner fund	458	-	-	-	458
Endowment funds					
Branches - permanent endowment funds	6,000	-	-	-	6,000
Total	35,440	2,714	8,198	-	29,956

Restricted funds can be only used for particular purposes within the objects of the charity.

Restrictions arise when specified by the donor.

The purposes of the restricted funds are:

AFIA legacy - for any holidays which cannot be accommodated in the caravan and for the general purposes of the Away From It All holiday scheme.

Caravan replacement - funds raised in 2017 to replace the caravan which was purchased in 2018.

Banner funds - purchase and maintenance of banners.

Legacies - income deriving from, or capital and income, to be used for charitable activities.

Overseas funds - donations given for charitable work of the Mothers' Union worldwide.

Branch permanent endowment funds are for the benefit of the individual branch which holds the fund.

Designated funds

2023

On 14 September 2023 the Trustees agreed to continue to designate the funds relating to the provision of Away From It All (AFIA) holidays and breaks for families in need, and for the future replacement of the caravan. The fund balance at 31 December 2023 was £53,829.

2022

On 13 September 2022 the Trustees agreed to continue to designate the funds relating to the provision of Away From It All (AFIA) holidays and breaks for families in need, and for the future replacement of the caravan. The fund balance at 31 December 2022 was £53,969.

The Mothers' Union Blackburn Diocese

Notes to the Financial Statements for the year ended 31 December 2023 (continued)

	Balance at 1 January 2023 £	Incoming Resources £	Resources Expended £	Transfers between funds £	Balance at 31 December 2023 £
Away From It All Holidays and Caravan replacement	53,969	9,229	9,369	-	53,829
	Balance at 1 January 2022 £	Incoming Resources £	Resources Expended £	Transfers between funds £	Balance at 31 December 2022 £
Away From It All Holidays and Caravan replacement	52,700	6,571	5,302	-	53,969

13 Transactions with Trustees

The trustees have not been remunerated during the year.
Expenses were reimbursed to 9 trustees amounting to £2,185.
(2022: 7 trustees, amounting to £1,837)

	2023 £	2022 £
Charitable activities	158	169
Travel	1,804	1,406
Printing, stationery & postage and telephone	25	57
Conference fees	44	41
Video conference subscription	144	101
Gifts	10	63
	<u>2,185</u>	<u>1,837</u>

14 Trustee Indemnity Insurance

	2023 £	2022 £
Trustee Indemnity insurance	<u>186</u>	<u>179</u>

15 Staff costs and emoluments

Total staff costs for 2 employees were £8,244. (2022: £9,244)
2022 included a bonus of £500 per employee for additional work.
No National Insurance or pension contributions were payable.
There were no employees with emoluments above £60,000. (2022: nil)
There were two part-time staff employed, with a full-time equivalent of less than 0.5 (2022: < 0.5)

Key management staff costs were:	2023 £	2022 £
Diocesan Secretary	4,122	4,622
Diocesan Treasurer	4,122	4,622
	<u>8,244</u>	<u>9,244</u>

16 Independent Examination

	2023 £	2022 £
Fee	<u>1,560</u>	<u>1,440</u>

17 Analysis of net assets between funds

	Tangible fixed assets £	Investments £	Other net assets £	Total 31-Dec 2023 £
Restricted income and endowment funds	8,471	5,691	9,715	23,877
Designated funds	-	44,543	9,286	53,829
Unrestricted funds	-	224,594	91,413	316,007
	<u>8,471</u>	<u>274,828</u>	<u>110,414</u>	<u>393,713</u>
	Tangible fixed assets £	Investments £	Other net assets £	Total 31-Dec 2022 £
Restricted income and endowment funds	12,708	5,515	11,733	29,956
Designated funds	-	43,160	10,809	53,969
Unrestricted funds	-	210,925	90,074	300,999
	<u>12,708</u>	<u>259,600</u>	<u>112,616</u>	<u>384,924</u>

The Mothers' Union Blackburn Diocese

Notes to the Financial Statements for the year ended 31 December 2023 (continued)

18 Related party transactions

There were no transactions with related parties during the year other than those disclosed in Note 13.

19 Financial instruments

	2023	2022
	£	£
Carrying amount of financial assets		
Debt instruments measured at amortised cost	103,626	105,227
Equity instruments measured at fair value	<u>274,828</u>	<u>259,600</u>
	<u>378,454</u>	<u>364,827</u>
Carrying amount of financial liabilities		
Measured at amortised cost	<u>2,747</u>	<u>3,211</u>

Financial assets measured at amortised cost comprise debtors, cash and cash equivalents.

Financial liabilities measured at amortised cost comprise creditors and accruals.

THE MOTHERS' UNION (DIOCESE OF BLACKBURN BRANCH)

England & Wales - Charity number 249927

Accounts

Charity Registration No: 249927

**THE MOTHERS' UNION BLACKBURN DIOCESE
TRUSTEES' REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022**



THE MOTHERS' UNION BLACKBURN DIOCESE

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The Mothers' Union, Blackburn Diocese, Annual Report of the Trustees
For the year ended 31 December 2022

Legal and administrative information

The trustees submit their report for The Mothers' Union, Blackburn Diocese for the year ended 31 December 2022.

Constitutional Arrangements

The Mothers' Union, Blackburn Diocese adheres to the Constitution of the Mothers' Union and works according to the Diocesan Constitution and Regulations agreed by the trustees on 24 July 2021 and effective from 1 January 2022.

Trustees

The following persons served as trustees during the year 2022.

	Date of appointment	Completion of office
<i>Diocesan President</i>		
Gillian Ireland ¹	01 January 2018	
<i>Deputy President-Blackburn Archdeaconry</i>		
Jennifer Towers	01 September 2019	
<i>Deputy President-Lancaster Archdeaconry</i>		
Kathleen Lane ²	01 January 2015	
<i>Unit Co-ordinators</i>		
Kath Bill	01 April 2019	
Lesley Jane Cairns	01 January 2022	
<i>Archdeaconry Trustees</i>		
Elizabeth Johnston	01 January 2021	Resigned 23 April 2023
Amanda Kroukamp	01 January 2022	
Lucille Porter ³	20 June 2023	
Margaret Sims	01 April 2016	
Sharon Bates	01 January 2016	
Elizabeth Carey	01 January 2022	
<i>Co-opted Trustee</i>		
Diane Ruth Smith ³	21 January 2023	

¹ Appointed Diocesan President 1 January 2022.

² Appointed Deputy President 1 January 2022.

³ Appointed after the year end.

Bankers

Lloyds Bank plc
Fishergate
Preston
Lancashire
PR1 2JB

Independent Examiner

Anita C Mason BA(Hons) BFP FCA
BWM
Suite 5.1
12 Tithebarn Street
Liverpool
L2 2DT

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For the year ended 31 December 2022

Legal and Administrative information continued

Diocesan Secretary Susan Willoughby
The Beeches
Bilsborrow Lane
Bilsborrow
Lancashire
PR3 0RN

Diocesan Treasurer Marion Barlow
27 Glenmore
Clayton-le-Woods
Lancashire
PR6 7TA

Structure, Governance and Management.

The Mothers' Union, Blackburn Diocese is an unincorporated charity whose work consists of following the Aim and Objects of the Mothers' Union by the advancement of the Christian Religion and by offering practical support for families throughout the Anglican Communion.

In this Diocese, the President and Deputy Presidents are appointed by the Bishop of Blackburn following consultation with the Diocesan Trustees. From 1st January 2022, in accordance with the new Constitution and Regulations, six Archdeaconry Trustees (three from each of the Archdeacons of Blackburn and Lancaster) are nominated and elected by Deanery Presiding Members. Unit Co-ordinators are appointed by the Diocesan President in consultation with the Diocesan Trustees and approved by them. Deanery Presiding Members (one for each of the fourteen deaneries in the diocese) are nominated and elected by the Branch Leaders in each deanery in consultation with the membership.

The Trustee Board meets four times a year to agree the broad strategy and areas of activity for the charity.

All trustees are expected to attend a training course which covers their roles and responsibilities during their term of office. They are also given copies of the Central and Diocesan Constitutions and a copy of the Charity Commission Booklet CC3 'The Essential Trustee: what you need to know' together with relevant diocesan information including a copy of the accounts.

The day-to-day work of the charity is delegated to the Diocesan Secretary and Diocesan Treasurer. During 2022 the charity employed two members of staff.

Aim

The advancement of the Christian Religion in the sphere of marriage and family life.

Objects, Performance and Future Plans

1. To uphold Christ's teaching on the nature of marriage and to promote its wider understanding.
2. To encourage parents to bring up their children in the faith and life of the Church.
3. To maintain a worldwide fellowship of Christians united in prayer, worship and service.
4. To promote conditions in society favourable to stable family life and the protection of children.
5. To help those whose life has met with adversity.

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In this Diocese there are three Units, which further the work of the Aim and Objects. They are Action and Outreach, Faith and Policy and Fundraising and Communication. These Units are responsible for several sections to which various projects are allocated. E.g., Social Policy Issues, Worldwide Issues, Indoor Members Prayer Circle and Away From It All holidays. In practise the Units work together to address the Objects.

Work which was undertaken to fulfill these Objects included:

Action and Outreach

- **Away From It All Holiday Scheme (AFIA)**

It was very encouraging to be able to offer holidays for each week throughout the season having only offered limited weeks the previous two years due to Covid restrictions. During 2022, 16 families (7 in 2021) benefitted from holidays under the AFIA scheme. The holidays, for families in need of a break, are offered in the Blackburn Diocese Mothers' Union caravan on the Lancashire coast and were much appreciated by everyone concerned. AFIA also contributed to the costs of a two-day retreat, at Whalley Abbey, for 11 young women from a socially deprived area in Blackburn. One of the trustees spoke at the retreat about the work of Mothers' Union. (Object 5)

Plans for 2023 - to offer holidays in the caravan each week throughout the season.
to work towards the uptake of more holidays for families with preschool children.

- **Refuges/Refugees/Asylum Seekers**

Due to loss of contacts, the Lancaster City of Sanctuary Project was not continued in 2022.

Plans for 2023 – a link has now been established with the Family Life Support Manager at St Thomas's Lancaster; it is hoped that, when a need is highlighted, Mothers' Union can offer support to specific projects with families, children or the Women's Refuge. (Object 5)

- **Work in Prisons**

All the objectives in the Action Plan for 2022 were either achieved or are ongoing. Members in the Lancaster Archdeaconry generously responded to the identified need for toys, resources and 'easy reader' glasses, to support the work of the Chaplaincy team at HMP Preston with families and with prisoners. Future requests from HMP Preston for support will be responded to as appropriate.

In 2022, members in the Lancaster Archdeaconry embraced this initiative with great enthusiasm and the donations of chocolate for Family Days prior to Christmas far exceeded expectations. This enabled the Chaplaincy Team and Family workers to give gifts of chocolate to carers who would not receive a gift at Christmas. One hundred MU Christmas cards were distributed to the prisoners.

Mothers' Union responded to an appeal to support those placed in 'Approved Premises' following release from prison. A female unit is being provided with bags containing toiletries and underwear. This project will be ongoing whilst demand for our support continues. It may be extended to male premises if requested.

Members' response to this appeal was positive and the bags were delivered by the Diocesan President, feedback is awaited regarding the continuation of this project. (Objects 4 and 5)

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Plans for 2023

It is expected that the links with prisons will continue to strengthen. Initial contact has been made with HMP Lancaster Farms and HMP Wymott. Mothering Sunday gifts, Easter cards and Eggs were donated during Spring 2023.

It is planned that, during 2023, members in each of the deaneries where prisons are located across the Diocese will link with each one and provide support as requested i.e., Lancaster and Morecambe and Tunstall Deaneries with HMP Lancaster Farms, Preston Deanery with HMP Preston, Leyland Deanery with HMP Wymott and Kirkham Deanery with HMP Kirkham.

A link has been made with HMP Kirkham and an event took place which was a part of the transition of prisoners who lack family support back into the wider community. This was facilitated by working with the charity POP's (Partners of Prisoners Support). It is planned to discuss the funding of this again.

Other deaneries will seek to establish other projects in response to identified needs within their immediate communities. Branches will continue to respond to requests for crafted hearts from bereavement teams at the local hospitals. One Neo-natal Intensive Care Unit is once again accepting knitted garments for babies. It is hoped that more units will follow.
(Objects 4 and 5)

• **Worldwide Links.**

During 2022 contact was successfully made with four of the five dioceses allocated to Mothers' Union in Blackburn Diocese – Highveld (South Africa), Nambale (Kenya), Guinea, and Niger Delta (Nigeria). Bopal (India) was finally contacted in early 2023. The Blackburn MU News, a quarterly magazine, was sent electronically together with an update on all the news from the diocese. Information from the link dioceses continues to be passed to branches and prayer encouraged at branch level. To date, only the link in Nambale has responded. Progress has been reported in 'MU News'.
(Object 3)

Plans for 2023 - to encourage link correspondents to respond which will help to provide a focus for prayer in the branches.

Faith and Policy

As always, prayer continues to underpin all the work of Mothers' Union and is a vital part of our activities at all levels. Covid had some effect on activities earlier in 2022, but it has been good to return to face-to-face contact throughout the year.

- Emergency Prayer Circles are in existence in most of the deaneries. All deaneries have Indoor Members, and Tea Parties have been re-instated in every deanery with an Act of Worship and refreshments/Afternoon Tea, and, in some deaneries, a variety of entertainment. Members are kept in touch by their branches and through the distribution of Easter and Christmas cards, including a covering letter from the Co-ordinator.
- Many deaneries held services to celebrate Epiphany, Candlemas, Lady Day, Mary Sumner Day and Advent.
- The diocese held a Mary Sumner Day Service on Saturday 6th August at St Peter's, Burnley, with the Diocesan Chaplain, Rev'd Susan Seed as the celebrant and preacher. The theme was 'Transformation – Now'. Approximately sixty members attended.

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- A Community of Interest Faith Group was established using video conferencing; the group met four times during 2022 and membership has grown from ten to sixteen members. A wide range of topics was covered, including planning faith events and developing new ideas.
- A Mothers' Union Prayer Diary, including Midday Prayers, Wave of Prayer, and Diocesan and Deanery events, was first produced in September 2022; the first edition was for the Diocesan MU Chaplain to circulate only to Deanery MU Chaplains. Circulation widened in October to trustees and in November to Deanery Presiding Members to pass on to Branch Leaders.
- A Quiet (And Not So Quiet) Day was held in September at St Michael's, Kirkham, with the theme of Harvest, the Environment and the World. Fifty members attended from ten deaneries.
- Our allocated period for the Mothers' Union Wave of Prayer, from 19th to 21st October, was recognised in branches and deaneries throughout the diocese, using the special service.
- Faith & Policy items have been included in each issue of the Diocesan MU News.
- A Community of Interest for Domestic Abuse was established, and a peaceful demonstration was mounted at the Cathedral in November to mark the 16 Days of Activism Against Gender-based Violence.

Plans for 2023

- A Prayer Card on the theme of 'Transformation – Now' was designed by the Community of Interest Faith Group and distributed to all members following the Archdeaconry Meetings in March.
- The Community of Interest Faith Group has continued to meet virtually. Further meetings will be held at two-monthly intervals (or when necessary) throughout the year and the group will be expanded to give representation across the diocese.
- A Diocesan 'Pathways to Prayer' morning was held in February at St Margaret's, Ingol, with fifty members attending from twelve deaneries. Members had a choice of two out of four workshops, following our Guest Speaker, Canon Dr Tricia Impey.
- To devise a service for this year's Wave of Prayer, 19th – 21st October.
- To continue producing the monthly Prayer Diary, focusing on local and worldwide events, for electronic circulation across the diocese.
- To look at ways of reducing travel distances when planning faith events.
- To consider different methods and types of events to promote faith, worship and prayer – the rock of Mothers' Union.
- To widen and develop diocesan and deanery involvement in the MU Campaign of 16 Days of Activism Against Gender-based Violence.
- To further develop worship ideas for use in branch meetings.
- To review the IMPC (Indoor Members Prayer Circle) in relation to our present society.
- The Community of Interest for Domestic Abuse will expand its activities during the 16 Days of Activism. Exhibitions called 'Souls of our Shoes', to highlight the extent of domestic abuse will take place in two locations.

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Fundraising and Communication

- **Mothers' Union Enterprises (Literature)**

The sale of literature was maintained at a high level with a profit related grant of £1,549, based on 2021 sales, being received in 2022 from Mothers' Union Enterprises.

Literature was offered for sale at diocesan face to face events and sales to date during 2023 have been encouraging.
(Objects 1 – 5)

- **Communication**

Promotional booklet and the Website

During 2022, the planned review and production of a booklet on the life and work of the MU in Blackburn Diocese was abandoned largely as a result of the publication of a new brochure from the central Mothers' Union. It was felt that this adequately described and promoted the life and work of Mothers' Union nationally and globally. However, a group was formed to produce an up-to-date list of speakers along with ideas and suggestions for branch activities to inform and assist branch leaders. (Objects 1 – 5)

Plans for 2023: The work on the speakers' list and other information begun in 2022 has been completed and distributed to Branch Leaders electronically.

Trustees will be asked to consider the production of a new MU Diocesan Directory. This will be dependent on cost as well as consideration of other means of communication.

Progress on development of the website was slow during 2022 but will be ongoing during 2023. The number of members joining the Blackburn MU Facebook page steadily increased. We expect that this will continue. (Objects 1 – 5).

Throughout 2022, the quarterly publication of 'MU News' continued to keep members informed and give branches the opportunity to celebrate events and their achievements. Not all members can access digital information, so the on-going production of MU News will continue to provide an important means of enabling our members to share activities across the diocese and celebrate successes. This is a well-established quarterly publication which will continue through 2023.
(Objects 1 – 5).

More effective communication with the membership was a key aim of the re-structuring contained in the new Regulations implemented in January 2022. The revised meeting programme that has been in place during 2022 has improved the two-way flow of information and ideas. It is expected that this process will strengthen during 2023 as experience will sharpen the focus of agendas and discussions.

Training Programme

All members of the re-formed Trustee Board undertook the appropriate training in January 2022. This was delivered by video conferencing from the central Mothers' Union at Mary Sumner House.

The Sharing Day took place as planned in 2022 at the Garstang Country Hotel and Golf Club and was attended by 89 members. In addition to Canon Catherine Hilton, the prison chaplain at HMP Preston, Rev Gail Miller, spoke of her work with prisoners and their families. This was appreciated by all present but especially by those members who have so far supported our outreach project with the prison. Evaluations of the day indicated a high level of satisfaction with the programme for the day and the venue. (Objects 4 and 5)

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For the year ended 31 December 2022**

The Parentalk course was re-introduced in the context of the Sharing Day 2022. Janet Adams was asked by some branches to talk about the project in the hope that others might be inspired to facilitate the course in their own communities.

Plans for 2023, if there is sufficient demand the possibility of re-starting this provision will be explored. Should this proceed, a support group will be established as previously planned for 2021 and 2022. (Objects 2 and 4)

Group training opportunities will be offered to meet identified needs by members especially those holding office. On-line training opportunities offered by Mary Sumner House will also be taken up as appropriate.

The total membership in the Diocese in 2022 was 2,319 with each member paying a subscription of £26.00 out of which £20.00 was forwarded to the central office of Mothers' Union. The balance of subscriptions remaining was utilized on meeting general administrative expenses.

All the Unit activities are supported by diocesan funds and in general, the assets of the charity are held to secure the medium-term future.

Public Benefit

The trustees, in accordance with Section 17(5) of the 2011 Charities Act, have taken due regard of the public benefits and acted accordingly.

Risk Statement

During the year, the trustees have identified and reviewed the risks the charity faces and are confident that all major risks have been assessed and addressed.

Safeguarding

The trustees are aware of their responsibility to provide a safe and caring environment for all Mothers' Union activities and place safeguarding at the heart of their commitment. The Safeguarding Policy Statement is available on the www.mublackburn.org website; hard copies are available from the Diocesan Secretary. Following the retirement of the Safeguarding Officer in 2023, the trustees have appointed two MU Safeguarding Officers to the role; one to focus on policy and strategy and one to manage the applications for the Disclosure and Barring Service Certificates through Thirtyone:eight.

Financial Review

2022 saw a return to normal in most areas of Mothers' Union, although some members remain reluctant to meet and engage in activities. This may be the result of changing lifestyles and interests brought about by the pandemic. Net expenditure was £4,525 and together with the £9,848 loss in investment value, the year finished with an overall net decrease in funds of £14,373. The charity has sufficient reserves to withstand the deficit. The charity relies on support and contributions from its members to enable the Aim and Objects of the charity to be met. Falling membership and branch closures remain a concern and new ways of educating the branches to accommodate the changes in today's lifestyles in their meetings continue to be considered.

Reserves Policy

The trustees have reviewed the reserves and recognise the decrease in unrestricted reserves. The review considered the various income and expenditure streams and the need to match income with commitments. The review concluded that to allow efficient and effective management of the charity, unrestricted reserves should be maintained at a minimum level equivalent to twelve months of charitable expenditure plus 25% for any special projects. The trustees review the reserves policy with a view to identifying and supporting new projects and initiatives across the diocese over the next two to three

The Mothers' Union, Blackburn Diocese, Annual Report of the Trustees
For the year ended 31 December 2022

years. The current level of reserves also allows the trustees to contribute to emergency worldwide appeals, as necessary. Unrestricted reserves at 31 December 2022 were £300,999, of which £83,801 is held in 130 deanery, branch and literature accounts under local control. Designated funds at 31 December 2022 were £53,969. The trustees agreed to continue to designate the funds relating to the provision of Away From It All (AFIA) holidays and breaks, and for the future replacement of the caravan. The trustees also agreed to exclude designated funds from the calculation of the reserves.

Trustees Responsibilities in Relation to the Financial Statements

The trustees are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

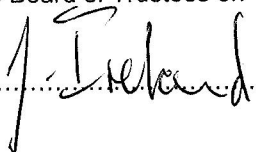
The law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and apply them consistently,
- observe the methods and principles in the Charities SORP,
- make judgements and estimates that are reasonable and prudent,
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts, and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention of fraud and other irregularities.

Approved by the Board of Trustees on 14 September 2023 and signed on its behalf by Gillian Ireland.

.....  Trustee and Diocesan President

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE MOTHERS' UNION BLACKBURN DIOCESE YEAR ENDED 31 DECEMBER 2022

I report to the Trustee on my examination of the financial statements of The Mothers' Union Blackburn Diocese (the charity) for the year ended 31 December 2022.

This report is made solely to the charity's trustee, as a body, in accordance with Section 145 of the Charities Act 2011. My examination has been undertaken so that I might state to the charity's trustee those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my examination, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the Trustee of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do 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 no concerns and 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 financial statements to be reached.



Anita C Mason BA(Hons) BFP FCA

BWM
Chartered Accountants
Suite 5.1
12 Tithebarn Street
Liverpool

L2 2DT
Dated: 3 October 2022

The Mothers' Union Blackburn Diocese

Statement of Financial Activities
for the Year ended 31 December 2022

	Notes	Unrestricted funds	Designated funds	Restricted and Endowment funds	2022 Total
		£	£	£	£
Income and endowments from:					
Donations, legacies and subscriptions	2	101,470	6,011	2,642	110,123
Other trading activities	3	43,592	-	-	43,592
Investments	4	4,059	560	72	4,691
Total Income		<u>149,121</u>	<u>6,571</u>	<u>2,714</u>	<u>158,406</u>
Expenditure on:					
Raising funds	5	22,576	-	-	22,576
Charitable activities	6	126,855	5,302	8,198	140,355
Total Expenditure		<u>149,431</u>	<u>5,302</u>	<u>8,198</u>	<u>162,931</u>
Net gains or (losses) on investments	9	-9,848	-	-	-9,848
Net income/(expenditure)/ net movement in funds		<u>-10,158</u>	<u>1,269</u>	<u>-5,484</u>	<u>-14,373</u>
Reconciliation of funds:					
Total funds brought forward		311,157	52,700	35,440	399,297
Total funds carried forward		<u><u>300,999</u></u>	<u><u>53,969</u></u>	<u><u>29,956</u></u>	<u><u>384,924</u></u>

The Statement of Financial Activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 13 to 20 form part of these accounts

The Mothers' Union Blackburn Diocese

**Statement of Financial Activities
for the Year ended 31 December 2022**

	Notes	Unrestricted funds	Designated funds	Restricted and Endowment funds	2021 Total
		£	£	£	£
Income and endowments from:					
Donations, legacies and subscriptions	2	87,686	2,280	2,909	92,875
Other trading activities	3	26,287	-	-	26,287
Investments	4	2,211	22	3	2,236
Total Income		<u>116,184</u>	<u>2,302</u>	<u>2,912</u>	<u>121,398</u>
Expenditure on:					
Raising funds	5	18,936	-	-	18,936
Charitable activities	6	103,241	3,289	6,661	113,191
Total Expenditure		<u>122,177</u>	<u>3,289</u>	<u>6,661</u>	<u>132,127</u>
Net gains or (losses) on investments	9	10,563	-	-	10,563
Net income/(expenditure)/ net movement in funds		<u>4,570</u>	<u>-987</u>	<u>-3,749</u>	<u>-166</u>
Reconciliation of funds:					
Total funds brought forward		306,587	53,687	39,189	399,463
Total funds carried forward		<u><u>311,157</u></u>	<u><u>52,700</u></u>	<u><u>35,440</u></u>	<u><u>399,297</u></u>

The Statement of Financial Activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The Mothers' Union Blackburn Diocese

Balance Sheet as at 31 December 2022

	Notes	2022 £	2021 £
Fixed Assets:			
Tangible Assets	8	12,708	16,945
Investments	9	<u>259,600</u>	<u>269,785</u>
<i>Total fixed assets</i>		<u>272,308</u>	<u>286,730</u>
Current Assets:			
Stocks of ties and literature		11,685	12,876
Debtors	10	1,948	477
Cash at bank and in hand		<u>103,280</u>	<u>102,901</u>
<i>Total current assets</i>		<u>116,913</u>	<u>116,254</u>
Liabilities:			
Creditors: Amounts falling due within one year.	11	4,297	3,687
<i>Net current assets</i>		<u>112,616</u>	<u>112,567</u>
Total net assets		<u><u>384,924</u></u>	<u><u>399,297</u></u>
The funds of the charity:			
Restricted income and endowment funds	12	29,956	35,440
Designated funds	12	53,969	52,700
Unrestricted funds		300,999	311,157
Total charity funds		<u><u>384,924</u></u>	<u><u>399,297</u></u>

Approved by the Board of Trustees on
14 September 2023

Gill Ireland
Diocesan President



The notes on pages 13 to 20 form part of these accounts

Notes to the Financial Statements for the year ended 31 December 2022

1 Accounting Policies:

Basis of accounting

The financial statements are prepared under the historical cost convention, with the exception of investments which are included at market value. The financial statements are prepared in accordance with the Charities Act 2011, Accounting and Reporting by Charities: Statement of Recommended Practice for charities applying the Financial Reporting Standard 102 (2019) and applicable accounting standards.

The charity is a Public Benefit Entity as defined by FRS 102.

The accounts have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The charity has taken advantage of the provisions in the SORP for Charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

Donations, legacies and subscriptions

Donations are accounted for in full in the accounts in the year in which they are received. Income from legacies is accounted for when received in view of the uncertainty up to the point the amounts are received. Subscriptions are accounted for in full in the accounts in the year in which they are received.

Income from other trading activities

Income from other trading activities includes fundraising income and sales income from the Literature Section (MU Enterprises). The income is recognised once the charity has entitlement to it and the charity is certain that the income will be received and its monetary value can be measured with sufficient accuracy.

Income from investments

Income from investments, including interest received, is included when receivable.

Expenditure

Expenditure is included in the statement of financial activities on an accruals basis, inclusive of any VAT which cannot be recovered. Expenditure, where directly attributable, is allocated to raising funds, charitable activities and governance costs. Charitable expenditure includes all expenditure incurred in the provision of charitable services, together with support costs, in pursuance of the charity's objectives.

Pensions

The charity does not have a pension scheme as there are no eligible employees.

Investments

Investments are stated in the balance sheet at their market value. All movements in value are shown in the statement of financial activities.

Gains or losses on investments

All gains and losses are taken to the statement of financial activities as they arise. Gains and losses are calculated as the difference between the market value at the year end and opening market value.

Tangible fixed assets

All assets costing more than £2,000 are capitalised at cost.

Depreciation of Fixed Assets

Provision for depreciation of fixed assets held for use by the charity is made at annual rates calculated to spread the cost of each asset evenly over its expected useful life. The depreciation rate currently in use for the caravan is 12.5% of cost.

Stock

Stock is valued at the lower of cost or net realisable value.

Notes to the Financial Statements for the year ended 31 December 2022 (continued)

1 Accounting Policies (continued)

Debtors

Debtors are calculated at their full recoverable value.

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

Creditors

Creditors are shown at the amounts due at the Balance Sheet date for services received.

Going concern

At the time of approving the accounts, the trustees have considered that the impact of Covid-19 on the charity has diminished and the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the 'going concern' basis of accounting in preparing the accounts.

Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised. Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions. The charity is not able to recover Value Added Tax. Expenditure is recorded in the accounts inclusive of VAT.

Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

The Mothers' Union Blackburn Diocese

Notes to the Financial Statements for the year ended 31 December 2022 (continued)

1 Accounting Policies (continued)

Fund Accounting

The Mothers' Union Blackburn Diocese has various types of funds for which it is responsible and which require separate disclosure as follows:

Restricted and endowment funds:

Donations or legacies received which are earmarked by the donor for specific purposes within the overall aims of the organisation. These funds may be endowment income only (where the capital must be retained) or income and capital (where the donation and income deriving therefrom may be utilised).

Unrestricted funds:

Funds which may be spent at the discretion of the trustees in furtherance of the objects of the charity.

Designated funds:

Part of the unrestricted funds which the trustees have earmarked for a specific purpose.

	Unrestricted funds	Designated funds	Restricted and Endowment funds	2022 Total	2021 Total	
	£	£	£	£	£	
2 Donations, legacies and subscriptions						
Subscriptions	60,294	-	-	60,294	62,750	
Donations - General Fund	6,150	-	-	6,150	1,885	
Donations - Caravan Fund	-	6,011	1,067	7,078	3,725	
Gift Aid Income tax reclaim	4,286	-	-	4,286	4,141	
Income from activities						
Sharing Day	1,748	-	-	1,748	-	
Faith and Policy Days	380	-	-	380	-	
Branch and deanery income*	15,051	-	1,575	16,626	13,643	
*107 branch & 14 deanery accounts						
Sub-total	87,909	6,011	2,642	96,562	86,144	
Donations to the Mothers' Union worldwide						
Britain and Ireland Development Work & Projects	860	-	-	860	170	
Overseas Work & Projects	6,094	-	-	6,094	3,283	
Diocesan Harvest Appeal for Burundi	980	-	-	980	-	
Other central appeals	2,367	-	-	2,367	2,256	
World Relief Work & Projects	3,260	-	-	3,260	1,022	
Sub-total	13,561	-	-	13,561	6,731	
Donations, legacies and subscriptions	2022	101,470	6,011	2,642	110,123	92,875
	2021	87,686	2,280	2,909	92,875	-
		Unrestricted funds	Designated funds	Restricted and Endowment funds	2022 Total	2021 Total
		£	£	£	£	£
3 Other trading activities						
Branch fundraising income	23,454	-	-	23,454	9,893	
Deanery fundraising income	1,086	-	-	1,086	223	
Sale of ties	40	-	-	40	40	
Literature sales	19,012	-	-	19,012	16,131	
		43,592	-	-	43,592	26,287
	2021	26,287	-	-	26,287	-
4 Investments						
Bank interest	29	-	-	29	5	
Investment interest	1,822	560	72	2,454	96	
Dividends	2,208	-	-	2,208	2,135	
		4,059	560	72	4,691	2,236
	2021	2,211	22	3	2,236	-

The Mothers' Union Blackburn Diocese

Notes to the Financial Statements for the year ended 31 December 2022 (continued)

	Unrestricted funds	Designated funds	Restricted and Endowment funds	2022 Total	2021 Total
	£	£	£	£	£
5 Raising funds					
Branch fundraising costs	3,216	-	-	3,216	970
Deanery fundraising costs	399	-	-	399	-
Literature Section	18,961	-	-	18,961	17,966
	<u>22,576</u>	<u>-</u>	<u>-</u>	<u>22,576</u>	<u>18,936</u>
2021	<u>18,936</u>	<u>-</u>	<u>-</u>	<u>18,936</u>	<u>-</u>
6 Charitable activities					
Subscriptions	46,380	-	-	46,380	50,200
Action and Outreach Unit	125	-	-	125	1,575
Caravan and AFIA holidays	-	5,302	5,679	10,981	8,970
Faith and Policy Unit	721	-	-	721	644
Finance and Central Unit	18,785	-	-	18,785	18,596
Fundraising and Communication	-	-	-	-	87
Sharing Day	2,555	-	-	2,555	-
Branch and deanery expenditure*	37,392	-	2,519	39,911	22,373
*107 branch & 14 deanery accounts					
Sub-total	105,958	5,302	8,198	119,458	102,445
Governance costs	Note 7				
Donation to Diocesan Harvest Appeal - Burundi	3,339	-	-	3,339	3,765
Donations to the Mothers' Union worldwide	5,000	-	-	5,000	-
Charitable activities	12,558	-	-	12,558	6,981
Total	126,855	5,302	8,198	140,355	113,191
2021	<u>103,241</u>	<u>3,289</u>	<u>6,661</u>	<u>113,191</u>	<u>-</u>
7 Governance costs					
	Unrestricted funds	Designated funds	Restricted and Endowment funds	2022 Total	2021 Total
	£	£	£	£	£
Independent examination	1,440	-	-	1,440	1,260
Annual Accounts - printing & postage	352	-	-	352	549
GDPR - confidential shredding	36	-	-	36	72
New Constitution & Regulations	-	-	-	-	1,007
Safeguarding - DBS costs	532	-	-	532	276
Trustee meeting costs:					
Rent	181	-	-	181	54
Trustee travel	298	-	-	298	107
Whalley Abbey meeting	399	-	-	399	400
Video conference subscription	101	-	-	101	40
	<u>3,339</u>	<u>-</u>	<u>-</u>	<u>3,339</u>	<u>3,765</u>
2021	<u>3,765</u>	<u>-</u>	<u>-</u>	<u>3,765</u>	<u>-</u>

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity. The cost of the meeting at Whalley Abbey was offset by income of £270.

The Mothers' Union Blackburn Diocese

Notes to the Financial Statements for the year ended 31 December 2022 (continued)

8 Tangible Fixed Assets

	Caravan £	Total £
Cost		
as at 1 January 2022	33,891	33,891
Disposals during the year	-	-
Additions during the year	-	-
as at 31 December 2022	<u>33,891</u>	<u>33,891</u>
Depreciation		
as at 1 January 2022	16,946	16,946
Eliminated on disposal	-	-
Charge for the year	4,237	4,237
as at 31 December 2022	<u>21,183</u>	<u>21,183</u>
Net Book Value:		
as at 31 December 2022	<u>12,708</u>	<u>12,708</u>
as at 31 December 2021	<u>16,945</u>	<u>16,945</u>

9 Investments

	2022 £	2021 £
Church Investment Fund - 3,593 Shares		
Market value 1 January 2022	84,028	73,465
Unrealised (Loss)/Gain	-9,848	10,563
Market Value 31 December 2022	<u>74,180</u>	<u>84,028</u>
Deposit with Church Deposit Fund	185,420	185,757
Total UK Investments	<u>259,600</u>	<u>269,785</u>

10 Debtors

	2022 £	2021 £
Literature	<u>1,948</u>	<u>477</u>

11 Creditors: Amounts falling due within one year

	2022 £	2021 £
Mothers' Union world wide funds	63	40
Literature	1,643	1,675
HMRC - PAYE	1,087	649
Independent Examination fee - accrual	1,440	1,260
Insurance - accrual	53	53
Insurance - accrual - Caravan	11	10
	<u>4,297</u>	<u>3,687</u>

Notes to the Financial Statements for the year ended 31 December 2022 (continued)

12 Accumulated Funds

Total funds are unrestricted apart from £29,956 made up as follows:

	Balance at 1 January 2022 £	Incoming Resources £	Resources Expended £	Transfers between funds £	Balance at 31 December 2022 £
Restricted funds					
AFIA legacy (Away From It All holidays)	375	-	375	-	-
Branch and deanery banner funds	1,001	10	-	-	1,011
Branch fundraising/donation	462	1,000	185	-	1,277
Branch legacies - donation and interest utilised	4,754	400	2,169	-	2,985
Branch overseas fund	-	165	165	-	-
Caravan replacement	22,390	72	4,237	-	18,225
Caravan holidays	-	1,067	1,067	-	-
Diocesan banner fund	458	-	-	-	458
Endowment funds					
Branches - permanent endowment funds	6,000	-	-	-	6,000
Total	35,440	2,714	8,198	-	29,956

	Balance at 1 January 2021 £	Incoming Resources £	Resources Expended £	Transfers between funds £	Balance at 31 December 2021 £
Restricted funds					
AFIA legacy (Away From It All holidays)	375	-	-	-	375
Branch and deanery banner funds	761	240	-	-	1,001
Branch donation	-	662	200	-	462
Branch legacies - donation and interest utilised	4,844	-	90	-	4,754
Branch overseas fund	-	562	562	-	-
Caravan replacement	26,623	3	4,236	-	22,390
Caravan holidays	-	1,445	1,445	-	-
Diocesan banner fund	458	-	-	-	458
Endowment funds					
Branches - permanent endowment funds*	6,128	-	128	-	6,000
Total	39,189	2,912	6,661	-	35,440

*2021 - On 23 September 2021 the Trustees agreed to release and spend the permanent endowment of £128 held by a branch. This had also been agreed by the branch committee on 26 July 2021. The original endowment of £100 had been given in 1987 for the benefit of the indoor members in the branch and has been spent by the branch for that purpose.

Restricted funds can be only used for particular purposes within the objects of the charity. Restrictions arise when specified by the donor.

The purposes of the restricted funds are:

AFIA legacy - for any holidays which cannot be accommodated in the caravan and for the general purposes of the Away From It All holiday scheme.

Caravan replacement - funds raised in 2017 to replace the caravan which was purchased in 2018.

Banner funds - purchase and maintenance of banners.

Legacies - income deriving from, or capital and income, to be used for charitable activities.

Overseas funds - donations given for charitable work of the Mothers' Union worldwide.

Branch permanent endowment funds are for the benefit of the individual branch which holds the fund.

Designated funds

2022

On 13 September 2022 the Trustees agreed to continue to designate the funds relating to the provision of Away From It All (AFIA) holidays and breaks for families in need, and for the future replacement of the caravan. The fund balance at 31 December 2022 was £53,969.

2021

On 23 September 2021 the Trustees agreed to continue to designate the funds relating to the provision of Away From It All (AFIA) holidays and breaks for families in need, and for the future replacement of the caravan. The fund balance at 31 December 2021 was £52,700.

The Mothers' Union Blackburn Diocese

Notes to the Financial Statements for the year ended 31 December 2022 (continued)

	Balance at 1 January 2022 £	Incoming Resources £	Resources Expended £	Transfers between funds £	Balance at 31 December 2022 £
Away From It All Holidays and Caravan replacement	52,700	6,571	5,302	-	53,969

	Balance at 1 January 2021 £	Incoming Resources £	Resources Expended £	Transfers between funds £	Balance at 31 December 2021 £
Away From It All Holidays and Caravan replacement	53,687	2,302	3,289	-	52,700

13 Transactions with Trustees

The trustees have not been remunerated during the year.
Expenses were reimbursed to 7 trustees amounting to £1,837.
(2021: 6 trustees, amounting to £835)

	2022 £	2021 £
Charitable activities	169	33
Travel	1,406	422
Printing, stationery & postage and telephone	57	172
Conference fees	41	40
Video conference subscription	101	117
Gifts	63	51
	<u>1,837</u>	<u>835</u>

14 Trustee Indemnity Insurance

	2022 £	2021 £
Trustee Indemnity insurance	<u>179</u>	<u>168</u>

15 Staff costs and emoluments

Total staff costs for 2 employees were £9,244. (2021: £7,420)
This included a 10% pay increase and a bonus of £500 per employee for additional work.
No National Insurance or pension contributions were payable.
There were no employees with emoluments above £60,000. (2021: nil)
There were two part-time staff employed, with a full-time equivalent of less than 0.5 (2021: < 0.5)

Key management staff costs were:	2022 £	2021 £
Diocesan Secretary	4,622	3,710
Diocesan Treasurer	4,622	3,710
	<u>9,244</u>	<u>7,420</u>

16 Independent Examination

	2022 £	2021 £
Fee	<u>1,440</u>	<u>1,260</u>

17 Analysis of net assets between funds

	Tangible fixed assets £	Investments £	Other net assets £	Total 31-Dec 2022 £
Restricted income and endowment funds	12,708	5,515	11,733	29,956
Designated funds	-	43,160	10,809	53,969
Unrestricted funds	-	210,925	90,074	300,999
	<u>12,708</u>	<u>259,600</u>	<u>112,616</u>	<u>384,924</u>

	Tangible fixed assets £	Investments £	Other net assets £	Total 31-Dec 2021 £
Restricted income and endowment funds	16,945	5,443	13,052	35,440
Designated funds	-	42,599	10,101	52,700
Unrestricted funds	-	221,743	89,414	311,157
	<u>16,945</u>	<u>269,785</u>	<u>112,567</u>	<u>399,297</u>

Notes to the Financial Statements for the year ended 31 December 2022 (continued)

18 Related party transactions

There were no transactions with related parties during the year other than those disclosed in Note 13.

19 Financial instruments

	2022	2021
	£	£
Carrying amount of financial assets		
Debt instruments measured at amortised cost	105,227	103,378
Equity instruments measured at fair value	<u>259,600</u>	<u>269,786</u>
	<u>364,827</u>	<u>373,164</u>
Carrying amount of financial liabilities		
Measured at amortised cost	<u>3,211</u>	<u>3,038</u>

Financial assets measured at amortised cost comprise debtors, cash and cash equivalents.

Financial liabilities measured at amortised cost comprise creditors and accruals.

20 Post Balance Sheet Events

The Impact of Covid-19

At the time of approving this report, the Charity has returned to pre-Covid levels of activity.

THE MOTHERS' UNION (DIOCESE OF BLACKBURN BRANCH)

England & Wales - Charity number 249927

Accounts

Charity Registration No: 249927

**THE MOTHERS' UNION BLACKBURN DIOCESE
TRUSTEES' REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021**



THE MOTHERS' UNION BLACKBURN DIOCESE

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The Mothers' Union, Blackburn Diocese, Annual Report of the Trustees
For the year ended 31 December 2021

Legal and administrative information

The Trustees submit their report for The Mothers' Union, Blackburn Diocese for the year ended 31 December 2021.

Constitutional Arrangements

The Mothers' Union, Blackburn Diocese adheres to the Constitution of the Mothers' Union and works according to the Diocesan Regulations agreed 14 March 2002. The Diocesan Regulations were replaced with a new Constitution and revised Regulations, agreed by the Trustees on 24 July 2021 and effective from 1 January 2022.

Trustees

The following persons have served as Trustees during the year 2021.

	Date of appointment		Completion of office
<i>Diocesan President</i>			
Enid Nutland	01 January	2010	31 December 2021
Gillian Ireland ¹	01 January	2018	
<i>Deputy President-Blackburn Archdeaconry</i>			
Jennifer Towers	01 September	2019	
<i>Deputy President-Lancaster Archdeaconry</i>			
Jane Brown	01 January	2016	31 December 2021
Kathleen Lane ²	01 January	2015	
<i>Unit Co-ordinators</i>			
Kath Bill	01 April	2019	
Jane Cairns ³	01 January	2022	
<i>Archdeaconry Trustees</i>			
Elizabeth Johnston	01 January	2021	
Amanda Kroukamp ³	01 January	2022	
Margaret Sims	01 April	2016	
Sharon Bates	01 January	2016	
Elizabeth Carey ³	01 January	2022	
<i>Presiding Members</i>			
Wendy Barber	01 January	2019	31 December 2021
Susan Boulton	01 January	2020	31 December 2021
Margaret Elizabeth Cookson	01 January	2019	31 December 2021
Christine Dawson-Brown	01 January	2019	06 February 2021
Elaine Geldard	01 January	2016	31 December 2021
Yvonne Howarth	01 March	2016	31 December 2021
Judith Kaye	01 January	2019	31 December 2021
Patricia Rushton	01 January	2019	31 December 2021
Cheryl Sandford	01 January	2020	31 December 2021
Brenda Squires	01 January	2019	31 December 2021
<i>Diocesan Trustees</i>			
Ann Edwards	01 January	2016	31 December 2021
Dorothy Martin	01 January	2016	31 December 2021

¹ Appointed Diocesan President 1 January 2022.

² Appointed Deputy President 1 January 2022.

³ Appointed after the year end.

The Mothers' Union, Blackburn Diocese, Annual Report of the Trustees
For the year ended 31 December 2021

Legal and Administrative information continued

Bankers	Lloyds Bank plc Fishergate Preston Lancashire PR1 2JB
Independent Examiner	Anita C Mason BA(Hons) BFP FCA BWM Suite 5.1 12 Tithebarn Street Liverpool L2 2DT
Diocesan Secretary	Susan Willoughby The Beeches Bilsborrow Lane Bilsborrow Lancashire PR3 0RN
Diocesan Treasurer	Marion Barlow 27 Glenmore Clayton-le-Woods Lancashire PR6 7TA

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For the year ended 31 December 2021

Structure, Governance and Management.

The Mothers' Union, Blackburn Diocese is an unincorporated charity whose work consists of following the Aim and Objects of the Mothers' Union by the advancement of the Christian Religion and by offering practical support for families throughout the Anglican Communion.

In this Diocese, the President and Deputy Presidents are appointed by the Bishop of Blackburn following consultation with the Diocesan Trustees. From 1st January 2022, in accordance with the new Constitution and Regulations, six Archdeaconry Trustees (three from each of the Archdeaconries of Blackburn and Lancaster) are nominated and elected by Deanery Presiding Members. Unit Co-ordinators are appointed by the Diocesan President in consultation with the Diocesan Trustees and approved by them. Deanery Presiding Members (one for each of the fourteen deaneries in the diocese) are nominated and elected by the Branch Leaders in each deanery in consultation with the membership. The Deanery Presiding members no longer serve as trustees.

During 2021 the charity operated under the 2002 Diocesan Regulations when the trustee board also included the Deanery Presiding Members previously appointed by the Diocesan President in consultation with the relevant Area Dean and, four Diocesan Trustees who had been elected by members of the Diocesan Council. These trustees completed their terms of office on 31 December 2021.

The Trustee Board meets four times a year to agree the broad strategy and areas of activity for the charity.

All trustees are expected to attend a training course which covers their roles and responsibilities during their term of office. They are also given copies of the Central and Diocesan Constitutions and a copy of the Charity Commission Booklet CC3 'The Essential Trustee: what you need to know' together with relevant diocesan information including a copy of the accounts.

The day-to-day work of the charity is delegated to the Diocesan Secretary and Treasurer. During 2021 the charity employed two members of staff.

Aim

The advancement of the Christian Religion in the sphere of marriage and family life.

Objects, Performance and Future Plans

1. To uphold Christ's teaching on the nature of marriage and to promote its wider understanding.
2. To encourage parents to bring up their children in the faith and life of the Church.
3. To maintain a worldwide fellowship of Christians united in prayer, worship and service.
4. To promote conditions in society favourable to stable family life and the protection of children.
5. To help those whose life has met with adversity.

In this Diocese there are three Units, which further the work of the Aim and Objects. They are Action and Outreach, Faith and Policy and Fundraising and Communication. These Units are responsible for several sections to which various projects are allocated. E.g, Social Policy Issues, Worldwide Issues, Indoor Members Prayer Circle and Away From It All holidays. In practise the Units work together to address the Objects.

**The Mothers' Union, Blackburn Diocese, Annual Report of the Trustees
For the year ended 31 December 2021**

Work which was undertaken to fulfill these Objects included:

Action and Outreach

- **Away From It All Holiday Scheme (AFIA)**

Seven families, whose holidays were cancelled in 2020 due to the pandemic, enjoyed a break in the Blackburn Diocese Mothers' Union caravan on the Lancashire coast. Unfortunately, the available weeks were limited as the holidays were offered on a week on week off basis to ensure Covid-19 safety. (Object 5)

Plans for 2022 – to offer holidays in the caravan each week throughout the season.

- to work towards the uptake of more holidays for families with preschool children.
- to research ways to offer day trips for families.

- **Royal Lancashire Show**

The Royal Lancashire Show re-opened in 2021. Unfortunately, there were no opportunities to assist with the children's activities this year. However, Mothers' Union had a limited presence in the Lifestyle Marquee which provided an opportunity to promote Mothers' Union and the chance to offer Mothers' Union Enterprises Literature and goods for sale. This did not prove as successful as in previous years, so, the decision was taken not to participate in 2022. This may be re-considered in future years if the appropriate opportunity arises. (Objects 1 – 5)

- **Refugees/Asylum Seekers**

Lancaster City of Sanctuary Project.

The plans for 2021, to continue the project in Lancaster and Morecambe Deanery and to extend the project, or something similar, to the Blackburn with Darwen and Accrington deaneries, did not come to fruition partly due to the continuing effects of Covid but mainly because contact was lost with the Lancashire Co-ordinator. It is hoped that this can be re-established during 2022 enabling the project to continue. The project provided basic hygiene and cleaning products and baby clothing to refugee families. (Object 5)

Plans for 2022 - refugees from Ukraine are being welcomed into the Diocese and are staying in different locations; it is anticipated that Mothers' Union will explore ways to support them during 2022.

- **Work in Prisons**

Plans for 2021 to advance the Read Together Scheme and to arrange chapel visits did not take place partly due to ongoing restrictions but also because of difficulties in establishing contact with chaplains. This may be re-visited in 2022. However, members continued to provide handmade Christmas decorations when requests were received.

December 2021 – members in the Garstang Deanery responded generously to a request from the chaplain at HMP Preston to provide Christmas cards and chocolates for prisoners unable to attend Christmas services in the chapel due to Covid restrictions. Pencil crayons and adult colouring books used to assist the well-being of prisoners were provided by the Diocese along with children's craft items. (Objects 4 and 5)

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Plans for 2022 – members in the Lancaster Archdeaconry will provide toys for HMP Preston to support the work of the chaplaincy team with the children and families of prisoners. Future requests from HMP Preston for support will be responded to as appropriate. This will include the provision of knitted items of clothing for the children and Christmas gifts, 'easy reader' spectacles and assisting with the provision of a banner for the prison chapel. (Objects 4 and 5)

Mothers' Union is also responding to an appeal to support those placed in 'Approved Premises' following release from prison. A female unit is being provided with bags containing toiletries and underwear. This project will be ongoing whilst demand for our support continues. It may be extended to male premises if requested. (Objects 4 and 5)

- **Worldwide Links.**

Links with the five dioceses allocated to Mothers' Union in Blackburn Diocese have been difficult during lockdown but prayer is encouraged at branch level for these dioceses. The new Worldwide Links Section Leader has worked to re-establish and develop the links, pass on information to the branches and continue to encourage prayer at branch level. Progress has been reported quarterly in 'MU News'. Email contacts have been provided by central Mothers' Union so that 'MU News' can now be sent electronically. (Object 3)

Plans for 2022 - to maintain the contacts already established and continue to establish links with those more difficult to reach.

Faith and Policy

As always, prayer continues to underpin all the work of the Mothers' Union and is a vital part of our activities at all levels. Due to the pandemic, activities continued to be curtailed during the year, but it was encouraging how members adapted to the reduction of face-to-face activities and engaged in new ways of meeting.

- Emergency Prayer Circles are in existence in most of the deaneries and again due to Covid, have been well used this year. All deaneries have Indoor Members and, although Tea Parties and Church Services have been impossible, members have been kept in touch by their branches and through the diocesan distribution of Easter and Christmas cards.
- Good use was made of the Internet as a means of keeping in touch with members. The year began with a virtual service on the Feast of the Epiphany, 6th January, using video conferencing. As it was still impossible to hold a face-to-face Mary Sumner Day Service, a virtual service for Mary Sumner Day, 9th August, was live streamed on YouTube, again with a good response from within and outside the Diocese.
- An actual Diocesan Thanksgiving Service was held on Saturday 9th October, in Blackburn Cathedral, with a good attendance, despite anxieties still around the Covid pandemic.
- Our allocated period for the Mothers' Union Wave of Prayer from 19th – 21st October was again planned for group or individual participation, although, thankfully, due to the easing of restrictions, most branches were able to undertake this prayer period together.
- Faith & Policy items have been included in each issue of the diocesan 'MU News'.
- Plans for 2022 - the Diocesan Mothers' Union Pathway to Prayer event at St Margaret's, Ingol, was held on Saturday 12th March (just two years on from the original day), attended by forty-one members from ten branches.

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- During an Evensong Service at Blackburn Cathedral on Sunday 20th March new trustees were commissioned for their roles in Mothers' Union in this diocese. These included

Gill Ireland, the new Diocesan President,

Rev'd Susan Seed, the Diocesan Chaplain,

Jenny Towers and Kath Lane, Deputy Presidents for Blackburn and Lancaster Archdeaconries,

Jane Cairns and Kath Bill, Action & Outreach and Faith & Policy Co-ordinators and

five Trustees.

Other plans for 2022 –

- a 'Quiet (And Not So Quiet) Day at St Michael's, Kirkham, on Saturday 17th September.
- to produce a Prayer Card for all members for early 2023, with the MU Theme 'Transformation – Now'.
- to develop diocesan and deanery involvement in the Mothers' Union 16 Days of Activism against Gender-based Violence.
- to develop worship ideas for use at Branch Meetings.

Fundraising and Communication

- **Mothers' Union Enterprises (Literature)**

The sale of literature was maintained at a high level with a profit related grant of £1,659, based on 2020 sales, being received in 2021 from Mothers' Union Enterprises.

Due to Covid-19 Pop-Up Shops were not held in 2021 however, literature was offered for sale at diocesan face to face events and sales to date during 2022 have been encouraging. (Objects 1 – 5)

- **Communication**

Promotional booklet and the Website

During 2021, the planned diocesan promotional booklet for 2020 was put on hold due to Covid and the resignation of the Co-ordinator.

Plans for 2022 - the draft booklet will be revisited during 2022 to ensure that it is fit for purpose in that it accurately and attractively presents the life and work of the Mothers' Union in the Blackburn Diocese whilst at the same time incorporating the national priorities that affect us. The aim will be to provide information about all major aspects of the charity nationally and worldwide whilst at the same time increasing awareness of the Mothers' Union within the diocese with the objective of increasing membership by attracting new members whilst retaining our existing ones.
(Objects 1 – 5)

Further development of the website stalled during 2021 but its re-generation will be a focus for 2022 onwards. (Objects 1 – 5)

Throughout 2021, the quarterly publication of 'MU News' continued to keep members informed and to give branches the opportunity to celebrate events and their achievements. This is a well-established quarterly publication which will continue through 2022. (Objects 1 – 5)

The Mothers' Union, Blackburn Diocese, Annual Report of the Trustees
For the year ended 31 December 2021

Training Programme for 2021-2022

All members of the re-formed Trustee Board undertook the appropriate training in January 2022. This was delivered by video conferencing from the central Mothers' Union at Mary Sumner House.

The plan for a Diocesan Sharing Day in 2021 unfortunately had to be abandoned again due to ongoing concerns around Covid. Another event is now planned to take place in October 2022 when the focus will remain Community Action and Outreach as well as exploration of this year's theme, 'Transformation – Now'. The guest speaker will be Canon Catherine Hilton, Zonal Trustee for York Province, and former Diocesan President of the Manchester Diocesan Mothers' Union. She will be asked particularly to speak about her outreach work in the Manchester Diocese and with refugees. Given our new area of outreach related to prisons and especially the families of prisoners, Rev'd Gail Miller has been invited to speak about her work as chaplain at HMP Preston. (Objects 4 and 5)

The dissemination and implementation of the parenting course initiated in 2019 had to be abandoned due to the Covid-19 pandemic although, one member - Mrs Janet Adams – was able to complete the six- week course and report to Diocesan Council in November 2021 on the experience and its outcomes. We hope to re-introduce the course beginning with a workshop session at the Sharing Day in October 2022.

The plan to establish a 'Parentalk' Support Group in 2021 was again adversely affected by Covid-19. This will be re-visited in 2022 depending on the level and uptake of the Parentalk courses. (Objects 2 and 4)

Plans for 2022 – The Impact of Covid-19

Initially, plans for 2021 were put on hold due to continuing limitations associated with the pandemic. However, with the vaccination programme and the relaxation of restrictions some degree of normality returned as the year progressed. Older members continued to isolate but branches began to meet again from September onwards albeit with limited numbers. In 2022, AFIA Caravan Holidays are once again being offered throughout spring and summer; the uptake has been encouraging. Members continue to support key workers and provide emergency toiletry bags for hospitals, knitted prayer squares and hearts for patients and hats and scarves for the homeless. Members also assist with food banks.

The total membership in the Diocese in 2021 was 2,510 with each member paying a subscription of £25.00 out of which £20.00 was forwarded to the central office of Mothers' Union. The balance of subscriptions remaining was utilized on meeting general administrative expenses.

All the Unit activities are supported by diocesan funds and in general, the assets of the charity are held to secure the medium-term future.

Public Benefit

The trustees, in accordance with Section 17(5) of the 2011 Charities Act, have taken due regard of the public benefits and acted accordingly.

Risk Statement

During the year, the trustees have identified and reviewed the risks the charity faces and are confident that all major risks have been assessed and addressed.

Financial Review

The Covid-19 pandemic, with its associated lockdowns and restrictions, continued to have an effect in 2021 with branches, understandably, reluctant to meet and engage in their usual activities. Net expenditure was £10,729. The impact of this was lessened by the increase of £10,563 in investment value, resulting in an overall net decrease in funds of £166. The charity has sufficient reserves to

The Mothers' Union, Blackburn Diocese, Annual Report of the Trustees
For the year ended 31 December 2021

withstand the deficit. The charity relies on support and contributions from its members to enable the Aim and Objects of the charity to be met. Falling membership and branch closures remain a concern and new ways of educating the branches to accommodate the changes in today's lifestyles in their meetings continue to be considered.

Reserves Policy

The trustees have reviewed the reserves and recognise the increase in unrestricted reserves. The review considered the various income and expenditure streams and the need to match income with commitments. The review concluded that to allow efficient and effective management of the charity, unrestricted reserves should be maintained at a minimum level equivalent to twelve months of charitable expenditure plus 25% for any special projects. The trustees review the reserves policy with a view to identifying and supporting new projects and initiatives across the diocese over the next two to three years. The current level of reserves also allows the trustees to contribute to emergency worldwide appeals, as necessary. Unrestricted reserves at 31 December 2021 were £311,157, of which £84,992 is held in 130 deanery, branch and literature accounts under local control. Designated funds at 31 December 2021 were £52,700. The trustees agreed to continue to designate the funds relating to the provision of Away From It All (AFIA) holidays and breaks, and for the future replacement of the caravan. The trustees also agreed to exclude designated funds from the calculation of the reserves.

Trustees Responsibilities in Relation to the Financial Statements

The trustees are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

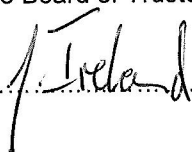
The law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and apply them consistently,
- observe the methods and principles in the Charities SORP,
- make judgements and estimates that are reasonable and prudent,
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts, and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention of fraud and other irregularities.

Approved by the Board of Trustees on 13 September 2022 and signed on its behalf by Gillian Ireland.

.....  Trustee and Diocesan President

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE MOTHERS' UNION BLACKBURN DIOCESE YEAR ENDED 31 DECEMBER 2021

I report to the Trustee on my examination of the financial statements of The Mothers' Union Blackburn Diocese (the charity) for the year ended 31 December 2021.

This report is made solely to the charity's trustee, as a body, in accordance with Section 145 of the Charities Act 2011. My examination has been undertaken so that I might state to the charity's trustee those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my examination, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the Trustee of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do 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 no concerns and 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 financial statements to be reached.



Anita C Mason BA(Hons) BFP FCA

BWM

Chartered Accountants

Suite 5.1

12 Tithebarn Street

Liverpool

L2 2DT

Dated: 19.10.2022

The Mothers' Union Blackburn Diocese

**Statement of Financial Activities
for the Year ended 31 December 2021**

	Notes	Unrestricted funds	Designated funds	Restricted and Endowment funds	2021 Total
		£	£	£	£
Income and endowments from:					
Donations, legacies and subscriptions	2	87,686	2,280	2,909	92,875
Other trading activities	3	26,287	-	-	26,287
Investments	4	2,211	22	3	2,236
Total Income		<u>116,184</u>	<u>2,302</u>	<u>2,912</u>	<u>121,398</u>
Expenditure on:					
Raising funds	5	18,936	-	-	18,936
Charitable activities	6	103,241	3,289	6,661	113,191
Total Expenditure		<u>122,177</u>	<u>3,289</u>	<u>6,661</u>	<u>132,127</u>
Net gains or (losses) on investments	9	10,563	-	-	10,563
Net income/(expenditure)/ net movement in funds		<u>4,570</u>	<u>-987</u>	<u>-3,749</u>	<u>-166</u>
Reconciliation of funds:					
Total funds brought forward		306,587	53,687	39,189	399,463
Total funds carried forward		<u><u>311,157</u></u>	<u><u>52,700</u></u>	<u><u>35,440</u></u>	<u><u>399,297</u></u>

The Statement of Financial Activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 13 to 20 form part of these accounts

The Mothers' Union Blackburn Diocese

**Statement of Financial Activities
for the Year ended 31 December 2021**

	Notes	Unrestricted funds	Designated funds	Restricted and Endowment funds	2020 Total
		£	£	£	£
Income and endowments from:					
Donations, legacies and subscriptions	2	86,112	3,206	249	89,567
Other trading activities	3	21,119	-	-	21,119
Investments	4	2,654	180	23	2,857
Total Income		<u>109,885</u>	<u>3,386</u>	<u>272</u>	<u>113,543</u>
Expenditure on:					
Raising funds	5	16,328	-	-	16,328
Charitable activities	6	111,941	3,454	6,640	122,035
Total Expenditure		<u>128,269</u>	<u>3,454</u>	<u>6,640</u>	<u>138,363</u>
Net gains or (losses) on investments	9	4,745	-	-	4,745
Net income/(expenditure)/ net movement in funds		<u>-13,639</u>	<u>-68</u>	<u>-6,368</u>	<u>-20,075</u>
Transfers between funds	10	-53,755	53,755	-	-
Reconciliation of funds:					
Total funds brought forward		373,981	-	45,557	419,538
Total funds carried forward		<u><u>306,587</u></u>	<u><u>53,687</u></u>	<u><u>39,189</u></u>	<u><u>399,463</u></u>

The Statement of Financial Activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The Mothers' Union Blackburn Diocese

Balance Sheet as at 31 December 2021

	Notes	2021 £	2020 £
Fixed Assets:			
Tangible Assets	8	16,945	21,182
Investments	9	<u>269,785</u>	<u>256,990</u>
	<i>Total fixed assets</i>	<u>286,730</u>	<u>278,172</u>
Current Assets:			
Stocks of ties and literature		12,876	13,856
Debtors	11	477	898
Cash at bank and in hand		<u>102,901</u>	<u>108,422</u>
	<i>Total current assets</i>	<u>116,254</u>	<u>123,176</u>
Liabilities:			
Creditors: Amounts falling due within one year.	12	3,687	1,885
	<i>Net current assets</i>	<u>112,567</u>	<u>121,291</u>
Total net assets		<u><u>399,297</u></u>	<u><u>399,463</u></u>
The funds of the charity:			
Restricted income and endowment funds	13	35,440	39,189
Designated funds	13	52,700	53,687
Unrestricted funds		311,157	306,587
Total charity funds		<u><u>399,297</u></u>	<u><u>399,463</u></u>

Approved by the Board of Trustees on
13 September 2022



Gill Ireland
Diocesan President

The notes on pages 13 to 20 form part of these accounts

Notes to the Financial Statements for the year ended 31 December 2021

1 Accounting Policies:

Basis of accounting

The financial statements are prepared under the historical cost convention, with the exception of investments which are included at market value. The financial statements are prepared in accordance with the Charities Act 2011, Accounting and Reporting by Charities: Statement of Recommended Practice for charities applying the Financial Reporting Standard 102 (January 2016) and applicable accounting standards.

The charity is a Public Benefit Entity as defined by FRS 102.

The accounts have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The charity has taken advantage of the provisions in the SORP for Charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

Donations, legacies and subscriptions

Donations are accounted for in full in the accounts in the year in which they are received. Income from legacies is accounted for when received in view of the uncertainty up to the point the amounts are received. Subscriptions are accounted for in full in the accounts in the year in which they are received.

Income from other trading activities

Income from other trading activities includes fundraising income and sales income from the Literature Section (MU Enterprises). The income is recognised once the charity has entitlement to it and the charity is certain that the income will be received and its monetary value can be measured with sufficient accuracy.

Income from investments

Income from investments, including interest received, is included when receivable.

Expenditure

Expenditure is included in the statement of financial activities on an accruals basis, inclusive of any VAT which cannot be recovered. Expenditure, where directly attributable, is allocated to raising funds, charitable activities and governance costs. Charitable expenditure includes all expenditure incurred in the provision of charitable services, together with support costs, in pursuance of the charity's objectives.

Pensions

The charity does not have a pension scheme as there are no eligible employees.

Investments

Investments are stated in the balance sheet at their market value. All movements in value are shown in the statement of financial activities.

Gains or losses on investments

All gains and losses are taken to the statement of financial activities as they arise. Gains and losses are calculated as the difference between the market value at the year end and opening market value.

Tangible fixed assets

All assets costing more than £2,000 are capitalised at cost.

Depreciation of Fixed Assets

Provision for depreciation of fixed assets held for use by the charity is made at annual rates calculated to spread the cost of each asset evenly over its expected useful life. The depreciation rate currently in use for the caravan is 12.5% of cost.

Stock

Stock is valued at the lower of cost or net realisable value.

1 Accounting Policies (continued)

Debtors

Debtors are calculated at their full recoverable value.

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

Creditors

Creditors are shown at the amounts due at the Balance Sheet date for services received.

Going concern

At the time of approving the accounts and as detailed in the Trustees' Annual Report and in Note 21, the trustees have considered the impact of Covid-19 on the charity and the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the 'going concern' basis of accounting in preparing the accounts.

Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised. Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions. The charity is not able to recover Value Added Tax. Expenditure is recorded in the accounts inclusive of VAT.

Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

The Mothers' Union Blackburn Diocese

Notes to the Financial Statements for the year ended 31 December 2021 (continued)

	Unrestricted funds	Designated funds	Restricted and Endowment funds	2021 Total	2020 Total
	£	£	£	£	£
5 Raising funds					
Branch fundraising costs	970	-	-	970	1,162
Literature Section	17,966	-	-	17,966	15,166
	<u>18,936</u>	<u>-</u>	<u>-</u>	<u>18,936</u>	<u>16,328</u>
2020	<u>16,328</u>	<u>-</u>	<u>-</u>	<u>16,328</u>	<u>-</u>
6 Charitable activities					
Subscriptions	50,200	-	-	50,200	40,760
Action and Outreach Unit	1,575	-	-	1,575	1,318
Caravan and AFIA holidays	-	3,289	5,681	8,970	7,873
Faith and Policy Unit	644	-	-	644	708
Finance and Central Unit	18,596	-	-	18,596	17,578
Fundraising and Communication	87	-	-	87	181
Branch and deanery expenditure*	21,393	-	980	22,373	26,668
*114 branch & 14 deanery accounts					
Sub-total	<u>92,495</u>	<u>3,289</u>	<u>6,661</u>	<u>102,445</u>	<u>95,086</u>
Governance costs Note 7	3,765	-	-	3,765	1,759
Donation to Mothers' Union Appeal	-	-	-	-	15,000
Donations to the Mothers' Union worldwide	6,981	-	-	6,981	10,190
Charitable activities	<u>103,241</u>	<u>3,289</u>	<u>6,661</u>	<u>113,191</u>	<u>122,035</u>
2020	<u>111,941</u>	<u>3,454</u>	<u>6,640</u>	<u>122,035</u>	<u>-</u>
7 Governance costs					
	Unrestricted funds	Designated funds	Restricted and Endowment funds	2021 Total	2020 Total
	£	£	£	£	£
Independent examination	1,260	-	-	1,260	1,224
Annual Accounts - printing & postage	549	-	-	549	380
GDPR - confidential shredding	72	-	-	72	-
New Constitution & Regulations	1,007	-	-	1,007	-
Safeguarding - DBS costs	276	-	-	276	-
Trustee meeting costs:					
Rent	54	-	-	54	-
Trustee travel	107	-	-	107	112
Whalley Abbey meeting	400	-	-	400	-
Video conference subscription	40	-	-	40	43
	<u>3,765</u>	<u>-</u>	<u>-</u>	<u>3,765</u>	<u>1,759</u>
2020	<u>1,759</u>	<u>-</u>	<u>-</u>	<u>1,759</u>	<u>-</u>

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity. The cost of the meeting at Whalley Abbey was offset by income of £190.

The Mothers' Union Blackburn Diocese

Notes to the Financial Statements for the year ended 31 December 2021 (continued)

8 Tangible Fixed Assets

	Caravan £	Total £
Cost		
as at 1 January 2021	33,891	33,891
Disposals during the year	-	-
Additions during the year	-	-
as at 31 December 2021	<u>33,891</u>	<u>33,891</u>
Depreciation		
as at 1 January 2021	12,709	12,709
Eliminated on disposal	-	-
Charge for the year	4,237	4,237
as at 31 December 2021	<u>16,946</u>	<u>16,946</u>
Net Book Value:		
as at 31 December 2021	<u>16,945</u>	<u>16,945</u>
as at 31 December 2020	<u>21,182</u>	<u>21,182</u>

9 Investments

	2021 £	2020 £
Church Investment Fund - 3,593 Shares		
Market value 1 January 2021	73,465 *	68,719
Unrealised (Loss)/Gain	10,563	4,745
Market Value 31 December 2021	<u>84,028</u>	<u>73,464</u>
Deposit with Church Deposit Fund	185,757	183,526
Total UK Investments	<u>269,785</u>	<u>256,990</u>

* Prior year adjustment.

10 Transfers between funds

2021

There were no transfers between funds.

2020

On 30 September 2020 the Trustees agreed to designate £53,755 to provide Away From It All (AFIA) holidays and breaks for families in need, and for the future replacement of the caravan.

11 Debtors

	2021 £	2020 £
Literature	477	240
Insurance prepayment	-	658
	<u>477</u>	<u>898</u>

12 Creditors: Amounts falling due within one year

	2021 £	2020 £
Mothers' Union world wide funds	40	290
Literature	1,675	-
HMRC - PAYE	649	371
Independent Examination fee - accrual	1,260	1,224
Insurance - accrual	53	-
Insurance - accrual - Caravan	10	-
	<u>3,687</u>	<u>1,885</u>

Notes to the Financial Statements for the year ended 31 December 2021 (continued)

13 Accumulated Funds

Total funds are unrestricted apart from £35,440 made up as follows:

	Balance at 1 January 2021 £	Incoming Resources £	Resources Expended £	Transfers between funds £	Balance at 31 December 2021 £
Restricted funds					
AFIA legacy (Away From It All holidays)	375	-	-	-	375
Branch and deanery banner funds	761	240	-	-	1,001
Branch fundraising/donation	-	662	200	-	462
Branch legacies - donation and interest utilised	4,844	-	90	-	4,754
Branch overseas fund	-	562	562	-	-
Caravan replacement	26,623	3	4,236	-	22,390
Caravan holidays	-	1,445	1,445	-	-
Diocesan banner fund	458	-	-	-	458
Endowment funds					
Branches - permanent endowment funds*	6,128	-	128	-	6,000
Total	39,189	2,912	6,661	-	35,440

	Balance at 1 January 2020 £	Incoming Resources £	Resources Expended £	Transfers between funds £	Balance at 31 December 2020 £
Restricted funds					
AFIA legacy (Away From It All holidays)	375	-	-	-	375
Branch and deanery banner funds	736	25	-	-	761
Branch donation**	2,000	-	2,000	-	-
Branch legacies - donation and interest utilised	4,983	-	139	-	4,844
Branch overseas fund	41	41	82	-	-
Caravan replacement	30,836	23	4,236	-	26,623
Caravan holidays	-	183	183	-	-
Diocesan banner fund	458	-	-	-	458
Endowment funds					
Branches - permanent endowment funds	6,128	-	-	-	6,128
Total	45,557	272	6,640	-	39,189

*2021 - On 23 September 2021 the Trustees agreed to release and spend the permanent endowment of £128 held by a branch. This had also been agreed by the branch committee on 26 July 2021. The original endowment of £100 had been given in 1987 for the benefit of the indoor members in the branch and has been spent by the branch for that purpose.

**2020 - The £2000 branch donation is held in NS&I Premium Bonds in the donor's name, at the donor's request, and is not included in the charity assets.

Restricted funds can be only used for particular purposes within the objects of the charity.

Restrictions arise when specified by the donor.

The purposes of the restricted funds are:

AFIA legacy - for any holidays which cannot be accommodated in the caravan and for the general purposes of the Away From It All holiday scheme.

Caravan replacement - funds raised in 2017 to replace the caravan which was purchased in 2018.

Banner funds - purchase and maintenance of banners.

Legacies - income deriving from, or capital and income, to be used for charitable activities.

Overseas funds - donations given for charitable work of the Mothers' Union worldwide.

Branch permanent endowment funds are for the benefit of the individual branch which holds the fund.

Designated funds

2021

On 23 September 2021 the Trustees agreed to continue to designate the funds relating to the provision of Away From It All (AFIA) holidays and breaks for families in need, and for the future replacement of the caravan. The fund balance at 31 December 2021 was £52,700.

2020

On 30 September 2020 the Trustees agreed to designate £53,755 to provide Away From It All (AFIA) holidays and breaks for families in need, and for the future replacement of the caravan. The fund balance at 31 December 2020 was £53,687.

The Mothers' Union Blackburn Diocese

Notes to the Financial Statements for the year ended 31 December 2021 (continued)

	Balance at 1 January 2021 £	Incoming Resources £	Resources Expended £	Transfers between funds £	Balance at 31 December 2021 £
Away From It All Holidays and Caravan replacement	53,687	2,302	3,289	-	52,700

	Balance at 1 January 2020 £	Incoming Resources £	Resources Expended £	Transfers between funds £	Balance at 31 December 2020 £
Away From It All Holidays and Caravan replacement	-	3,386	3,454	53,755	53,687

14 Transactions with Trustees

The trustees have not been remunerated during the year.
Expenses were reimbursed to 6 trustees amounting to £835.
(2020: 18 trustees, amounting to £730)

	2021 £	2020 £
Charitable activities	33	-
Travel	422	389
Printing, stationery & postage and telephone	172	255
Conference fees	40	-
Video conference subscription	117	86
Gifts	51	-
	<u>835</u>	<u>730</u>

15 Trustee Indemnity Insurance

	2021 £	2020 £
Trustee Indemnity insurance	<u>168</u>	<u>160</u>

16 Staff costs and emoluments

Total staff costs for 2 employees were £7,420. (2020: £7,420)
No National Insurance or pension contributions were payable.
There were no employees with emoluments above £60,000. (2020: nil)
There were two part-time staff employed, with a full-time equivalent of less than 0.5 (2020: < 0.5)

Key management staff costs were:	2021 £	2020 £
Diocesan Secretary	3,710	3,710
Diocesan Treasurer	3,710	3,710
	<u>7,420</u>	<u>7,420</u>

17 Independent Examination

	2021 £	2020 £
Fee	<u>1,260</u>	<u>1,224</u>

18 Analysis of net assets between funds

	Tangible fixed assets £	Investments £	Other net assets £	Total 31-Dec 2021 £
Restricted income and endowment funds	16,945	5,443	13,052	35,440
Designated funds	-	42,599	10,101	52,700
Unrestricted funds	-	221,743	89,414	311,157
	<u>16,945</u>	<u>269,785</u>	<u>112,567</u>	<u>399,297</u>

	Tangible fixed assets £	Investments £	Other net assets £	Total 31-Dec 2020 £
Restricted income and endowment funds	21,182	5,440	12,567	39,189
Designated funds	-	42,577	11,110	53,687
Unrestricted funds	-	208,973	97,614	306,587
	<u>21,182</u>	<u>256,990</u>	<u>121,291</u>	<u>399,463</u>

The Mothers' Union Blackburn Diocese

Notes to the Financial Statements for the year ended 31 December 2021 (continued)

19 Related party transactions

There were no transactions with related parties during the year other than those disclosed in Note 14.

20 Financial instruments

	2021	2020
	£	£
Carrying amount of financial assets		
Debt instruments measured at amortised cost	103,378	108,662
Equity instruments measured at fair value	<u>269,786</u>	<u>256,990</u>
	<u>373,164</u>	<u>365,652</u>
Carrying amount of financial liabilities		
Measured at amortised cost	<u>3,038</u>	<u>1,514</u>

Financial assets measured at amortised cost comprise debtors, cash and cash equivalents.

Financial liabilities measured at amortised cost comprise creditors and accruals.

21 Post Balance Sheet Events

The Impact of Covid-19

At the time of approving this report, the Charity is gradually returning to pre-Covid levels of activity.

The Charity was not eligible to receive any grants under the Government's Covid-19 support schemes and it was not necessary to furlough any staff.

The Charity is expecting to make a loss in 2022 but has sufficient reserves to cover this.

THE MOTHERS' UNION (DIOCESE OF BLACKBURN BRANCH)

England & Wales - Charity number 249927

Accounts

Charity Registration No: 249927

**THE MOTHERS' UNION BLACKBURN DIOCESE
TRUSTEES' REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020**



THE MOTHERS' UNION BLACKBURN DIOCESE

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The Mothers' Union, Blackburn Diocese, Annual Report of the Trustees
For the year ended 31 December 2020

Legal and administrative information

The Trustees submit their report for The Mothers' Union, Blackburn Diocese for the year ended 31 December 2020.

Constitutional Arrangements

The Mothers' Union, Blackburn Diocese adheres to the Constitution of the Mothers' Union and works according to the Diocesan Regulations agreed 14 March 2002.

Trustees

The following persons have served as Trustees during the year 2020.

	Date of appointment	Completion of office
<i>Diocesan President</i>		
Enid Nutland	01 January 2010	
<i>Deputy President-Blackburn Archdeaconry</i>		
Jennifer Towers	01 September 2019	
<i>Deputy President-Lancaster Archdeaconry</i>		
Jane Brown	01 January 2016	
<i>Unit Co-ordinators</i>		
Gillian Ireland	01 January 2018	
Kath Bill	01 April 2019	
Maureen Rooney	01 January 2016	31 December 2020
<i>Presiding Members</i>		
Wendy Barber	01 January 2019	
Susan Boulton	01 January 2020	
Margaret Elizabeth Cookson	01 January 2019	
Christine Dawson-Brown ¹	01 January 2019	06 February 2021
Elaine Geldard	01 January 2016	
Yvonne Howarth	01 March 2016	
Elizabeth Johnston ²	01 January 2021	
Judith Kaye	01 January 2019	
Amanda Kroukamp	01 January 2015	31 December 2020
Patricia Rushton	01 January 2019	
Cheryl Sandford	01 January 2020	
Margaret Sims	01 April 2016	
Brenda Squires	01 January 2019	
<i>Diocesan Trustees</i>		
Sharon Bates	01 January 2016	
Ann Edwards	01 January 2016	
Kathleen Lane ³	01 January 2015	
Dorothy Martin	01 January 2016	

¹Resigned after the year end.

²Appointed after the year end.

³Appointed Diocesan Trustee 1 January 2021 following 6 years as Presiding Member Trustee.

The Mothers' Union, Blackburn Diocese, Annual Report of the Trustees
For the year ended 31 December 2020

Legal and Administrative information continued

Bankers	Lloyds Bank plc Fishergate Preston Lancashire PR1 2JB
Independent Examiner	Mr P H Taaffe FCA CTA DChA BWM Castle Chambers 43 Castle Street Liverpool L2 9SH
Diocesan Secretary	Susan Willoughby The Beeches Bilsborrow Lane Bilsborrow Lancashire PR3 0RN
Diocesan Treasurer	Marion Barlow 27 Glenmore Clayton-le-Woods Lancashire PR6 7TA

The Mothers' Union, Blackburn Diocese, Annual Report of the Trustees
For the year ended 31 December 2020

Structure, Governance and Management.

The Mothers' Union, Blackburn Diocese is an unincorporated charity registered under Royal Charter and whose work consists of following the Aim and Objects of the Mothers' Union by the advancement of the Christian Religion and by offering practical support for families throughout the Anglican Communion.

In this Diocese the President, Deputy Presidents, Presiding Members and Unit Co-ordinators are appointed to the Trustee Board. The President and Deputy Presidents are appointed by the Bishop of Blackburn in consultation with the trustees. The Presiding Members and Unit Co-ordinators are appointed by the Diocesan President in consultation with the relevant Area Dean and Unit Committees. The four Diocesan Trustees are elected by members of the Diocesan Council.

The Trustee Board meets four times a year to agree the broad strategy and areas of activity for the charity.

All trustees are expected to attend a training course which covers their roles and responsibilities during their term of office. They are also given copies of the Central and Diocesan Constitutions and a copy of the Charity Commission Booklet CC3 'The Essential Trustee: what you need to know' together with relevant diocesan information including a copy of the accounts.

The day-to-day work of the charity is delegated to the Diocesan Secretary and Treasurer. During 2020 the charity employed two members of staff.

Aim

The advancement of the Christian Religion in the sphere of marriage and family life.

Objects, Performance and Future Plans

1. To uphold Christ's teaching on the nature of marriage and to promote its wider understanding.
2. To encourage parents to bring up their children in the faith and life of the Church.
3. To maintain a worldwide fellowship of Christians united in prayer, worship and service.
4. To promote conditions in society favourable to stable family life and the protection of children.
5. To help those whose life has met with adversity.

In this Diocese there are three Units, which further the work of the Aim and Objects. They are Action and Outreach, Faith and Policy and, Fundraising and Communication. These Units are responsible for several sections to which various projects are allocated. E.g. Social Policy Issues, Worldwide Issues, Indoor Members Prayer Circle and Away From It All holidays. In practise the Units work together to address the Objects.

Work which was undertaken to fulfill these Objects included:

Action and Outreach

• **Away From It All Holiday Scheme (AFIA)**

Unfortunately, all holidays had to be cancelled in 2020 which was very disappointing for the families concerned. The holidays, for families in need of a break, are offered in the Blackburn Diocese Mothers' Union caravan on the Lancashire coast. (Object 5)

Plans for 2021 – to re-offer holidays in the caravan to the families whose holidays had been cancelled. To ensure Covid-19 safety the holidays would be offered on a week on, week off basis.

- to work towards the uptake of more holidays for families with preschool children.
- to research ways to offer day trips for families.

The Mothers' Union, Blackburn Diocese, Annual Report of the Trustees
For the year ended 31 December 2020

- **Royal Lancashire Show**

The Royal Lancashire Show was cancelled in 2020.

Plans for 2021 – to take part in the Show, restrictions permitting. Mother's Union will have a presence in the Lifestyle Marquee and will display and sell Mothers' Union literature and items from the MU Enterprises Catalogue. This will provide an opportunity to promote Mothers' Union and its work. (Objects 1 – 5)

- **Refugees/Asylum Seekers**

Members of Lancaster and Morecambe Deanery continued to support the City of Sanctuary in Lancaster and were joined by members from the Garstang deanery. A large selection of hygiene and cleaning products, collected before March 2020, was delivered, before the first lockdown, to the City of Sanctuary for distribution to refugee families. Baby clothing has also been supplied to new mothers who, literally, have nothing. (Object 5)

Plans for 2021 - to continue the project in Lancaster and Morecambe Deanery and to extend the project, or something similar, to the Blackburn with Darwen and Accrington deaneries. We will explore opportunities to work with other organisations supporting refugees and asylum seekers.

- **Work in Prisons**

Due to the government lockdown restrictions no visits to prisons took place in 2020. A new chaplain was appointed to Garth Prison during 2020 but the restrictions prevented the advancement of the Read Together Scheme. Following contact with the chaplain at Wymott Prison, many members provided handmade Christmas decorations for prisoners to send to their families to help them to maintain contact during the lockdown. Blackburn Diocesan Mothers' Union is now part of the national Mothers' Union Prisons' Group which enables contact and the sharing of ideas with others involved in prison work. (Object 5)

Plans for 2021 - to advance the Read Together Scheme and to arrange chapel visits if restrictions allow, and, to continue to provide handmade Christmas decorations if the need continues.

- **Knitting projects**

Many of our members have enjoyed knitting during the lockdown. As well as continuing to knit for a premature baby unit, a large number of hearts for hospital chaplains, Christmas angels for nursing home residents and prayer squares for church members who were unable to attend services were knitted and distributed. All were very much appreciated by the recipients. (Object 5)

Plans for 2021 - to continue these projects and extend the provision of baby blankets to another maternity unit.

- **Worldwide Links**

Links with the five dioceses allocated to Mothers' Union in Blackburn Diocese have been difficult during the lockdown but prayer is encouraged at branch level for these dioceses.

Plans for 2021 - a new Worldwide Links Section Leader has been appointed who will try to re-establish and develop the links, pass on information to the branches and continue to encourage prayer at branch level. (Object 3)

The Mothers' Union, Blackburn Diocese, Annual Report of the Trustees
For the year ended 31 December 2020

Faith and Policy

- As always, prayer continues to underpin all Mothers' Union work and is a vital part of all our activities. Even more so has prayer been essential during this year of Covid, of lockdown and curtailment of most of our face-to-face activities.
- Emergency Prayer Circles are in existence in most of our deaneries and, sadly, have been well used this year. All deaneries have Indoor Members and, although Tea Parties and Church Services have been impossible, members have been kept in touch by their branches and through the Diocesan distribution of Easter and Christmas cards.
- As it was impossible to hold a Diocesan Mary Sumner Day Service, a virtual Mary Sumner Day Service was arranged and transmitted on YouTube, with over seven hundred people viewing.
- Our allocated period for the Mothers' Union Wave of Prayer on 19th – 21st October was planned for group or individual participation, including using video meetings online facilities.
- Faith & Policy items have been included in each issue of the MU Diocesan News.
- The Diocesan Pathway to Prayer, scheduled for March 2020, unfortunately had to be postponed.

Plans for 2021 - a virtual Epiphany Day Service through YouTube was broadcast on 6th January 2021. All other events, including Deanery Festivals, are on hold until the Covid-19 restrictions are eased. A Diocesan Service of Thanksgiving is planned for October 2021 and will be held in Blackburn Cathedral. Other plans for 2021 are,

- to arrange another date for a Diocesan Pathway to Prayer.
- to develop diocesan and deanery involvement in the Mothers' Union 16 Days of Activism against Gender-based Violence.
- to produce an All-age Christmas Prayer Card/Bookmark. (Objects 3 and 4)

Fundraising and Communication

• **Mothers' Union Enterprises (Literature)**

The sale of literature was maintained at a higher level than expected due to many members sending cards and gifts in lieu of meeting family and friends. A profit related grant of £1,826, based on 2019 sales, was received in 2020 from MU Enterprises.

Two Pop-Up Shops had been planned for the year but only one had taken place before the first lockdown. This was held in Blackburn Cathedral where a wide selection of items from the catalogue were on display including a 'Sale' table. Feedback was excellent, although because of the pending pandemic it was not as well attended as the previous year.

There are no plans at present to hold Pop Up Shops in 2021, but if restrictions allow and members regain confidence in going out, one may be held later in the year.

• **Communication**

Information Pack

Plans for 2021 – to update the branch information pack where relevant, and, if asked, visit branch meetings with further information.

Website

The website has been updated and improved during 2020.

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Plans for 2021– The planned diocesan promotional booklet for 2020 was put on hold due to the inability to hold planning meetings. Planning and production of the booklet will resume as soon as face to face meetings are possible. The current leaflet is out of date, visually dated and with limited information on activities and projects now taking place. The focus will be 'How we make a difference'. The aim is to promote all major aspects of the charity and increase Mothers' Union visibility within the diocese with the objective of increasing membership by attracting new members and retaining existing ones.

MULOA – Mothers' Union Listening, Observing, Acting

MULOA is the name of the process which has been used to explore the essence of what it is to be Mothers' Union, and how we can uniquely contribute to making a real difference in people's lives.

During 2020 it had been planned to visit Mothers' Union branches to talk about the MULOA process with those who were unable to take part in the sessions in 2019. All sessions were cancelled.

Plans for 2021 – The process will be reviewed in the light of the newer 'Metamorphosis' theme – an approach to enabling and supporting meaningful relationships with God through interaction with the wider community. Interested branches may receive visits to learn about MULOA and/or Metamorphosis, subject to government guidelines. (Objects 1 - 5)

Training Programme for 2020

The dissemination and implementation of the parenting course initiated in 2019 had to be abandoned due to the Covid-19 pandemic. Covid-19 also impacted on the planned Sharing Day for 2020 which had to be cancelled.

Training Programme for 2021

It is hoped that when restrictions are lifted, the planned programme for 2020 may be re-visited. This may include,

Diocesan Sharing Day. The focus will be Community Action and Outreach. The guest speaker will be Canon Catherine Hilton, Zonal Trustee for York Province, and former Diocesan President of the Manchester Mothers' Union. She will be asked particularly to speak about her outreach work in the Manchester Diocese. Also, Amy Bishop from the Clewer Initiative has been invited to speak on the subject of Modern-Day Slavery. (Objects 1-5)

'Parentalk' Support Group. It is planned to set up a support network for members who have embarked on the 'Parentalk – the Primary Years' course with parents/guardians from their local schools. (Objects 2 and 4)

It appears possible, however, that the uncertainty surrounding the timing of any return to normality will mean that these plans will need to be held over until 2022.

Plans for 2021 – The Impact of Covid-19

Unfortunately, plans for 2020 were put on hold and will continue to be on hold for the foreseeable future. This does look brighter, with the vaccination process and the relaxation of restrictions under way. AFIA Caravan Holidays are now being offered, during the school summer holidays, to those whose holidays were cancelled in 2020. It has been encouraging that many members continued to support key workers during the crisis period e.g., making scrub bags, masks, and headbands; providing emergency toiletry bags for hospitals; prayer squares and hearts for patients were knitted and more recently hats and scarves for the homeless. Members also assisted with food banks.

The Mothers' Union, Blackburn Diocese, Annual Report of the Trustees
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The total membership in the Diocese in 2020 was 2,811 with each member paying a subscription of £20.10 out of which £14.50 was forwarded to the central office of Mothers' Union. The balance of subscriptions remaining was utilized on meeting general administrative expenses.

All the Unit activities are supported by diocesan funds and in general, the assets of the charity are held to secure the medium-term future.

Public Benefit

The trustees, in accordance with Section 17(5) of the 2011 Charities Act, have taken due regard of the public benefits and acted accordingly.

Risk Statement

During the year, the trustees have identified and reviewed the risks the charity faces and are confident that all major risks have been assessed and addressed.

Financial Review

The Covid-19 pandemic, with its associated lockdowns and restrictions, meant that the branches were not able to meet and engage in their usual activities, some of which would have been fundraising. Whilst this has brought about a reduction in expenditure, the loss of income has been greater. This has resulted in 2020 closing with a reduction in funds. The net decrease in funds was £20,075; the impact of this was lessened by the increase of £4,745 in investment value. The charity has sufficient reserves to withstand the deficit. The charity relies on support and contributions from its members to enable the Aim and Objects of the charity to be met. Falling membership remains a concern and new ways of educating the branches to accommodate the changes in today's lifestyles in their meetings continue to be considered.

Reserves Policy

The trustees have reviewed the reserves of the charity. This review considered the various income and expenditure streams and the need to match income with commitments. The review concluded that to allow the charity to be managed efficiently and effectively, the unrestricted reserves should be maintained at a minimum level equivalent to approximately twelve months of charitable expenditure with a further 25% for any special diocesan projects. The trustees are reviewing the reserves policy with a view to identifying and supporting new projects and initiatives across the diocese over the next two to three years. The current level of reserves allows the trustees to contribute to emergency worldwide appeals, as necessary. Unrestricted reserves as at 31 December 2020 were £306,587; Designated funds at 31 December 2020 were £53,687. The trustees agreed to continue to designate the funds relating to the provision of Away From It All (AFIA) holidays and breaks for families in need, and for the future replacement of the caravan. The trustees also agreed to exclude the designated fund from the calculation of the charity reserves.

The Mothers' Union, Blackburn Diocese, Annual Report of the Trustees
For the year ended 31 December 2020

Trustees Responsibilities in Relation to the Financial Statements

The trustees are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

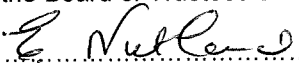
The law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and apply them consistently,
- observe the methods and principles in the Charities SORP,
- make judgements and estimates that are reasonable and prudent,
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts, and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention of fraud and other irregularities.

Approved by the Board of Trustees on 23 September 2021 and signed on its behalf by Enid Nutland.

.....  Trustee and Diocesan President

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE MOTHERS' UNION BLACKBURN DIOCESE YEAR ENDED 31 DECEMBER 2020

I report to the Trustee on my examination of the financial statements of The Mothers' Union Blackburn Diocese (the charity) for the year ended 31 December 2020.

This report is made solely to the charity's trustee, as a body, in accordance with Section 145 of the Charities Act 2011. My examination has been undertaken so that I might state to the charity's trustee those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my examination, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the Trustee of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do 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 no concerns and 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 financial statements to be reached.



Mr Peter Taaffe FCA CTA DChA

BWM
Chartered Accountants
Castle Chambers
43 Castle Street
Liverpool
L2 9SH

Dated: 13.10.2021

The Mothers' Union Blackburn Diocese

**Statement of Financial Activities
for the Year ended 31 December 2020**

	Notes	Unrestricted funds	Designated funds	Restricted and Endowment funds	2020 Total
		£	£	£	£
Income and endowments from:					
Donations, legacies and subscriptions	2	86,112	3,206	249	89,567
Other trading activities	3	21,119	-	-	21,119
Investments	4	2,654	180	23	2,857
Total Income		<u>109,885</u>	<u>3,386</u>	<u>272</u>	<u>113,543</u>
Expenditure on:					
Raising funds	5	16,328	-	-	16,328
Charitable activities	6	111,941	3,454	6,640	122,035
Total Expenditure		<u>128,269</u>	<u>3,454</u>	<u>6,640</u>	<u>138,363</u>
Net gains or (losses) on investments	9	4,745	-	-	4,745
Net income/(expenditure)/ net movement in funds		<u>-13,639</u>	<u>-68</u>	<u>-6,368</u>	<u>-20,075</u>
Transfers between funds	10	-53,755	53,755	-	-
Reconciliation of funds:					
Total funds brought forward		373,981	-	45,557	419,538
Total funds carried forward		<u><u>306,587</u></u>	<u><u>53,687</u></u>	<u><u>39,189</u></u>	<u><u>399,463</u></u>

The Statement of Financial Activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 13 to 19 form part of these accounts

The Mothers' Union Blackburn Diocese

Statement of Financial Activities
for the Year ended 31 December 2020

	Notes	Unrestricted funds	Designated funds	Restricted and Endowment funds	2019 Total
		£	£	£	£
Income and endowments from:					
Donations, legacies and subscriptions	2	135,937	-	5,842	141,779
Other trading activities	3	57,760	-	-	57,760
Investments	4	3,022	-	357	3,379
Total Income		<u>196,719</u>	<u>-</u>	<u>6,199</u>	<u>202,918</u>
Expenditure on:					
Raising funds	5	23,718	-	-	23,718
Charitable activities	6	163,921	-	5,246	169,167
Total Expenditure		<u>187,639</u>	<u>-</u>	<u>5,246</u>	<u>192,885</u>
Net gains or (losses) on investments	9	10,836	-	-	10,836
Net income/(expenditure)/ net movement in funds		<u>19,916</u>	<u>-</u>	<u>953</u>	<u>20,869</u>
Transfers between funds	10	-500	-	500	-
Reconciliation of funds:					
Total funds brought forward		354,565	-	44,104	398,669
Total funds carried forward		<u><u>373,981</u></u>	<u><u>-</u></u>	<u><u>45,557</u></u>	<u><u>419,538</u></u>

The Statement of Financial Activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The Mothers' Union Blackburn Diocese

Balance Sheet as at 31 December 2020

	Notes	2020 £	2019 £
Fixed Assets:			
Tangible Assets	8	21,182	25,419
Investments	9	<u>256,990</u>	<u>249,412</u>
<i>Total fixed assets</i>		<u><u>278,172</u></u>	<u><u>274,831</u></u>
 Current Assets:			
Stocks of ties and literature		13,856	14,101
Debtors	11	898	845
Cash at bank and in hand		<u>108,422</u>	<u>132,306</u>
<i>Total current assets</i>		<u><u>123,176</u></u>	<u><u>147,252</u></u>
 Liabilities:			
Creditors: Amounts falling due within one year.	12	1,885	2,545
<i>Net current assets</i>		<u><u>121,291</u></u>	<u><u>144,707</u></u>
 Total net assets		 <u><u><u>399,463</u></u></u>	 <u><u><u>419,538</u></u></u>
 The funds of the charity:			
Restricted income and endowment funds	13	39,189	45,557
Designated funds	13	53,687	-
Unrestricted funds		<u>306,587</u>	<u>373,981</u>
Total charity funds		<u><u><u>399,463</u></u></u>	<u><u><u>419,538</u></u></u>

Approved by the Board of Trustees on
23 September 2021

Enid Nutland
Diocesan President



The notes on pages 13 to 19 form part of these accounts

1 Accounting Policies:

Basis of accounting

The financial statements are prepared under the historical cost convention, with the exception of investments which are included at market value. The financial statements are prepared in accordance with the Charities Act 2011, Accounting and Reporting by Charities: Statement of Recommended Practice for charities applying the Financial Reporting Standard 102 (January 2016) and applicable accounting standards.

The charity is a Public Benefit Entity as defined by FRS 102.

The accounts have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The charity has taken advantage of the provisions in the SORP for Charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

Donations, legacies and subscriptions

Donations are accounted for in full in the accounts in the year in which they are received. Income from legacies is accounted for when received in view of the uncertainty up to the point the amounts are received. Subscriptions are accounted for in full in the accounts in the year in which they are received.

Income from other trading activities

Income from other trading activities includes fundraising income and sales income from the Literature Section (MU Enterprises). The income is recognised once the charity has entitlement to it and the charity is certain that the income will be received and its monetary value can be measured with sufficient accuracy.

Income from investments

Income from investments, including interest received, is included when receivable.

Expenditure

Expenditure is included in the statement of financial activities on an accruals basis, inclusive of any VAT which cannot be recovered. Expenditure, where directly attributable, is allocated to raising funds, charitable activities and governance costs. Charitable expenditure includes all expenditure incurred in the provision of charitable services, together with support costs, in pursuance of the charity's objectives.

Pensions

The charity does not have a pension scheme as there are no eligible employees.

Investments

Investments are stated in the balance sheet at their market value. All movements in value are shown in the statement of financial activities.

Gains or losses on investments

All gains and losses are taken to the statement of financial activities as they arise. Gains and losses are calculated as the difference between the market value at the year end and opening market value.

Tangible fixed assets

All assets costing more than £2,000 are capitalised at cost.

Depreciation of Fixed Assets

Provision for depreciation of fixed assets held for use by the charity is made at annual rates calculated to spread the cost of each asset evenly over its expected useful life. The depreciation rate currently in use for the caravan is 12.5% of cost.

Stock

Stock is valued at the lower of cost or net realisable value.

1 Accounting Policies (continued)

Debtors

Debtors are calculated at their full recoverable value.

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

Creditors

Creditors are shown at the amounts due at the Balance Sheet date for services received.

Going concern

At the time of approving the accounts and as detailed in the Trustees' Annual Report and in Note 21, the trustees have considered the impact of Covid-19 on the charity and the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the 'going concern' basis of accounting in preparing the accounts.

Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised. Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions. The charity is not able to recover Value Added Tax. Expenditure is recorded in the accounts inclusive of VAT.

Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

The Mothers' Union Blackburn Diocese

Notes to the Financial Statements for the year ended 31 December 2020 (continued)

1 Accounting Policies (continued)

Fund Accounting

The Mothers' Union Blackburn Diocese has various types of funds for which it is responsible and which require separate disclosure as follows:

Restricted and endowment funds:

Donations or legacies received which are earmarked by the donor for specific purposes within the overall aims of the organisation. These funds may be endowment income only (where the capital must be retained) or income and capital (where the donation and income deriving therefrom may be utilised).

Unrestricted funds:

Funds which may be spent at the discretion of the trustees in furtherance of the objects of the charity.

Designated funds:

Part of the unrestricted funds which the trustees have earmarked for a specific purpose.

	Unrestricted funds	Designated funds	Restricted and Endowment funds	2020 Total	2019 Total
	£	£	£	£	£
2 Donations, legacies and subscriptions					
Subscriptions	56,501	-	-	56,501	58,212
Donations - General Fund	2,719	-	-	2,719	3,874
Donations - Caravan Fund	-	3,206	183	3,389	6,512
Gift Aid Income tax reclaim	4,828	-	-	4,828	5,424
Branch and deanery income*	12,576	-	66	12,642	47,104
*116 branch & 14 deanery accounts					
Sub-total	76,624	3,206	249	80,079	121,126

Donations to the Mothers' Union worldwide

Britain and Ireland Development Fund	600	-	-	600	1,410
Overseas Fund	5,745	-	-	5,745	12,120
Other central appeals	663	-	-	663	2,500
World Relief Fund	2,480	-	-	2,480	4,623
Sub-total	9,488	-	-	9,488	20,653

Donations, legacies and subscriptions	2020	86,112	3,206	249	89,567	141,779
	2019	135,937	-	5,842	141,779	-

	Unrestricted funds	Designated funds	Restricted and Endowment funds	2020 Total	2019 Total
	£	£	£	£	£
3 Other trading activities					
Branch fundraising income	6,240	-	-	6,240	37,717
Deanery fundraising income	-	-	-	-	1,905
Sale of ties	20	-	-	20	70
Literature sales	14,859	-	-	14,859	18,068
	21,119	-	-	21,119	57,760
	2019	57,760	-	57,760	-
4 Investments					
Bank interest	25	-	-	25	37
Investment interest	567	180	23	770	1,340
Dividends	2,062	-	-	2,062	2,002
	2,654	180	23	2,857	3,379
	2019	3,022	-	3,379	-

The Mothers' Union Blackburn Diocese

Notes to the Financial Statements for the year ended 31 December 2020 (continued)

	Unrestricted funds	Designated funds	Restricted and Endowment funds	2020 Total	2019 Total
	£	£	£	£	£
5 Raising funds					
Branch fundraising costs	1,162	-	-	1,162	4,048
Deanery fundraising costs	-	-	-	-	357
Literature Section	15,166	-	-	15,166	19,313
	<u>16,328</u>	<u>-</u>	<u>-</u>	<u>16,328</u>	<u>23,718</u>
2019	<u>23,718</u>	<u>-</u>	<u>-</u>	<u>23,718</u>	<u>-</u>
6 Charitable activities					
Subscriptions	40,760	-	-	40,760	41,580
Action and Outreach Unit	1,318	-	-	1,318	896
Caravan and AFIA holidays	-	3,454	4,419	7,873	10,085
Faith and Policy Unit	708	-	-	708	995
Finance and Central Unit	17,578	-	-	17,578	17,193
Fundraising and Communication	181	-	-	181	724
Branch and deanery expenditure*	24,447	-	2,221	26,668	72,855
*116 branch & 14 deanery accounts					
Sub-total	<u>84,992</u>	<u>3,454</u>	<u>6,640</u>	<u>95,086</u>	<u>144,328</u>
Governance costs	1,759	-	-	1,759	2,954
Donation to Mothers' Union Appeal	15,000	-	-	15,000	-
Donations to the Mothers' Union worldwide	10,190	-	-	10,190	21,885
Charitable activities	<u>111,941</u>	<u>3,454</u>	<u>6,640</u>	<u>122,035</u>	<u>169,167</u>
2019	<u>163,921</u>	<u>-</u>	<u>5,246</u>	<u>169,167</u>	<u>-</u>
7 Governance costs					
	Unrestricted funds	Designated funds	Restricted and Endowment funds	2020 Total	2019 Total
	£	£	£	£	£
Independent examination	1,224	-	-	1,224	1,188
Annual Accounts - printing costs	380	-	-	380	345
Trustee meeting costs:					
Printing, stationery and postage	-	-	-	-	351
Video meetings subscription	43	-	-	43	160
Trustee travel	112	-	-	112	910
	<u>1,759</u>	<u>-</u>	<u>-</u>	<u>1,759</u>	<u>2,954</u>
2019	<u>2,954</u>	<u>-</u>	<u>-</u>	<u>2,954</u>	<u>-</u>

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity.

The Mothers' Union Blackburn Diocese

Notes to the Financial Statements for the year ended 31 December 2020 (continued)

8 Tangible Fixed Assets

	Caravan £	Total £
Cost		
as at 1 January 2020	33,891	33,891
Disposals during the year	-	-
Additions during the year	-	-
as at 31 December 2020	<u>33,891</u>	<u>33,891</u>
Depreciation		
as at 1 January 2020	8,472	8,472
Eliminated on disposal	-	-
Charge for the year	4,237	4,237
as at 31 December 2020	<u>12,709</u>	<u>12,709</u>
Net Book Value:		
as at 31 December 2020	<u>21,182</u>	<u>21,182</u>
as at 31 December 2019	<u>25,419</u>	<u>25,419</u>

9 Investments

	2020 £	2019 £
Church Investment Fund - 3,593 Shares		
Market value 1 January 2020	68,719	57,883
Unrealised (Loss)/Gain	4,745	10,836
Market Value 31 December 2020	<u>73,464</u>	<u>68,719</u>
Deposit with Church Deposit Fund	183,526	180,693
Total UK Investments	<u><u>256,990</u></u>	<u><u>249,412</u></u>

10 Transfers between funds

2020

On 30 September 2020 the Trustees agreed to designate £53,755 to provide Away From It All (AFIA) holidays and breaks for families in need, and for the future replacement of the caravan.

2019

The transfer of £500 was to account for part of a branch permanent endowment which had been recorded as unrestricted in an earlier year.

11 Debtors

	2020 £	2019 £
Literature	240	120
Insurance prepayment	<u>658</u>	<u>725</u>
	<u>898</u>	<u>845</u>

12 Creditors: Amounts falling due within one year

	2020 £	2019 £
Mothers' Union world wide funds	290	993
HMRC - PAYE	371	364
Independent Examination fee - accrual	<u>1,224</u>	<u>1,188</u>
	<u>1,885</u>	<u>2,545</u>

Notes to the Financial Statements for the year ended 31 December 2020 (continued)

13 Accumulated Funds

Total funds are unrestricted apart from £39,189 made up as follows:

	Balance at 1 January 2020 £	Incoming Resources £	Resources Expended £	Transfers between funds £	Balance at 31 December 2020 £
Restricted funds					
AFIA legacy (Away From It All holidays)	375	-	-	-	375
Branch and deanery banner funds	736	25	-	-	761
Branch donation*	2,000	-	2,000	-	-
Branch legacies - donation and interest utilised	4,983	-	139	-	4,844
Branch overseas fund	41	41	82	-	-
Caravan replacement	30,836	23	4,236	-	26,623
Caravan holidays	-	183	183	-	-
Diocesan banner fund	458	-	-	-	458
Endowment funds					
Branches - permanent endowment funds	6,128	-	-	-	6,128
Total	45,557	272	6,640	-	39,189

	Balance at 1 January 2019 £	Incoming Resources £	Resources Expended £	Transfers between funds £	Balance at 31 December 2019 £
Restricted funds					
AFIA legacy (Away From It All holidays)	375	-	-	-	375
Branch and deanery banner funds	376	360	-	-	736
Branch donation	-	2,000	-	-	2,000
Branch legacies - donation and interest utilised	1,983	3,050	50	-	4,983
Branch overseas fund	59	229	247	-	41
Caravan replacement	34,715	357	4,236	-	30,836
Caravan holidays	510	203	713	-	-
Diocesan banner fund	458	-	-	-	458
Endowment funds					
Branches - permanent endowment funds	5,628	-	-	500	6,128
Total	44,104	6,199	5,246	500	45,557

*The £2000 branch donation is held in NS&I Premium Bonds in the donor's name, at the donor's request, and is not included in the charity assets.

Restricted funds can be only used for particular purposes within the objects of the charity. Restrictions arise when specified by the donor.

The purposes of the restricted funds are:

AFIA legacy - for any holidays which cannot be accommodated in the caravan and for the general purposes of the Away From It All holiday scheme.

Caravan replacement - funds raised in 2017 to replace the caravan which was purchased in 2018.

Banner funds - purchase and maintenance of banners.

Legacies - income deriving from, or capital and income, to be used for charitable activities.

Overseas funds - donations given for charitable work of the Mothers' Union worldwide.

Branch permanent endowment funds are for the benefit of the individual branch which holds the fund.

Designated funds

On 30 September 2020 the Trustees agreed to designate £53,755 to provide Away From It All (AFIA) holidays and breaks for families in need, and for the future replacement of the caravan.

The fund balance at 31 December 2020 was £53,687.

	Balance at 1 January 2020 £	Incoming Resources £	Resources Expended £	Transfers between funds £	Balance at 31 December 2020 £
Away From It All Holidays and Caravan replacement	-	3,386	3,454	53,755	53,687

14 Transactions with Trustees

The trustees have not been remunerated during the year.

Expenses were reimbursed to 18 trustees amounting to £729.61; comprising travel £388.65, printing, stationery and postage £254.62 and video meetings subscription £86.34.

(2019: 18 trustees, amounting to £4,288)

Notes to the Financial Statements for the year ended 31 December 2020 (continued)

15 Trustee Indemnity Insurance

£159.76 was paid for Trustee Indemnity Insurance. (2019: £327.88)

16 Staff costs and emoluments

Total staff costs for 2 employees were £7,420. (2019: £7,280)
 No National Insurance or pension contributions were payable.
 There were no employees with emoluments above £60,000. (2019: nil)
 There were two part-time staff employed, with a full-time equivalent of less than 0.5 (2019: < 0.5)

Key management staff costs were:	2020	2019
	£	£
Diocesan Secretary	3,710	3,640
Diocesan Treasurer	3,710	3,640
	<u>7,420</u>	<u>7,280</u>

17 Independent Examination

	2020	2019
	£	£
Fee	<u>1,224</u>	<u>1,188</u>

18 Analysis of net assets between funds

	Tangible fixed assets	Investments	Other net assets	Total 31-Dec 2020
	£	£	£	£
Restricted income and endowment funds	21,182	5,440	12,567	39,189
Designated funds	-	42,577	11,110	53,687
Unrestricted funds	-	208,973	97,614	306,587
	<u>21,182</u>	<u>256,990</u>	<u>121,291</u>	<u>399,463</u>

	Tangible fixed assets	Investments	Other net assets	Total 31-Dec 2019
	£	£	£	£
Restricted income and endowment funds	25,419	5,417	14,721	45,557
Designated funds	-	-	-	-
Unrestricted funds	-	243,995	129,986	373,981
	<u>25,419</u>	<u>249,412</u>	<u>144,707</u>	<u>419,538</u>

19 Related party transactions

There were no transactions with related parties during the year other than those disclosed in Note 14.

20 Financial instruments

	2020	2019
	£	£
Carrying amount of financial assets		
Debt instruments measured at amortised cost	108,662	132,426
Equity instruments measured at fair value	<u>256,990</u>	<u>249,412</u>
	<u>365,652</u>	<u>381,838</u>
Carrying amount of financial liabilities		
Measured at amortised cost	<u>1,514</u>	<u>2,181</u>

Financial assets measured at amortised cost comprise debtors, cash and cash equivalents.

Financial liabilities measured at amortised cost comprise creditors and accruals.

21 Post Balance Sheet Events

The Impact of Covid-19

At the time of approving this report, the Charity continues to run at a reduced level, as it did during the lockdown months of March to June 2020, November 2020 and January to July 2021 due to the Government's social distancing and lockdown measures. However, the trustees continued to meet remotely during the periods of lockdown and members supported key workers in a variety of ways.

Following the unlocking in July 2021 branches are gradually starting to meet physically and are beginning to engage in their charitable activities. Trustees were able to meet physically on 23 September 2021, albeit with social distancing and the use of face coverings.

In July 2020 the Charity contributed £15,000 to the central Mothers' Union's Urgent Appeal to help mitigate the impact of their loss of revenue due to Covid-19.

The Charity was not eligible to receive any grants under the Government's Covid-19 support schemes and it was not necessary to furlough any staff.

The Charity is expecting to make a loss in 2021 due to Covid-19 but has sufficient reserves to cover this.

Document Activity Report

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