

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.

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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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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.

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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)

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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

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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).

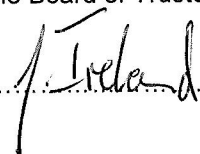
The law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

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.

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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	269,785	256,990
<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		102,901	108,422
<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.

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

Notes to the Financial Statements for the year ended 31 December 2021 (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	2021 Total	2020 Total
		£	£	£	£	£
2 Donations, legacies and subscriptions						
Subscriptions		62,750	-	-	62,750	56,501
Donations - General Fund		1,885	-	-	1,885	2,719
Donations - Caravan Fund		-	2,280	1,445	3,725	3,389
Gift Aid Income tax reclaim		4,141	-	-	4,141	4,828
Branch and deanery income*		12,179	-	1,464	13,643	12,642
*114 branch & 14 deanery accounts	Sub-total	80,955	2,280	2,909	86,144	80,079
Donations to the Mothers' Union worldwide						
Britain and Ireland Development Fund		170	-	-	170	600
Overseas Fund		3,283	-	-	3,283	5,745
Other central appeals		2,256	-	-	2,256	663
World Relief Fund		1,022	-	-	1,022	2,480
	Sub-total	6,731	-	-	6,731	9,488
Donations, legacies and subscriptions	2021	87,686	2,280	2,909	92,875	89,567
	2020	86,112	3,206	249	89,567	-
		Unrestricted funds	Designated funds	Restricted and Endowment funds	2021 Total	2020 Total
		£	£	£	£	£
3 Other trading activities						
Branch fundraising income		9,893	-	-	9,893	6,240
Deanery fundraising income		223	-	-	223	-
Sale of ties		40	-	-	40	20
Literature sales		16,131	-	-	16,131	14,859
		26,287	-	-	26,287	21,119
	2020	21,119	-	-	21,119	-
4 Investments						
Bank interest		5	-	-	5	25
Investment interest		71	22	3	96	770
Dividends		2,135	-	-	2,135	2,062
		2,211	22	3	2,236	2,857
	2020	2,654	180	23	2,857	-

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.

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.

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>

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.