

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 <sup>1</sup>	01 January	2018	
<i>Deputy President-Blackburn Archdeaconry</i>			
Jennifer Towers	01 September	2019	
<i>Deputy President-Lancaster Archdeaconry</i>			
Kathleen Lane <sup>2</sup>	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 <sup>3</sup>	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 <sup>3</sup>	21 January	2023	

<sup>1</sup> Appointed Diocesan President 1 January 2022.

<sup>2</sup> Appointed Deputy President 1 January 2022.

<sup>3</sup> 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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**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 1<sup>st</sup> 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 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 6<sup>th</sup> 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 19<sup>th</sup> to 21<sup>st</sup> 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, 19<sup>th</sup> – 21<sup>st</sup> 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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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](http://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

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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).

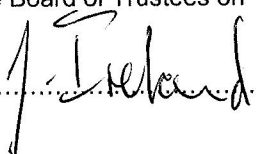
The law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

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 2023

**The Mothers' Union Blackburn Diocese**

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

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

	<b>Notes</b>	<b>Unrestricted funds</b>	<b>Designated funds</b>	<b>Restricted and Endowment funds</b>	<b>2021 Total</b>
		£	£	£	£
<b>Income and endowments from:</b>					
Donations, legacies and subscriptions	<b>2</b>	87,686	2,280	2,909	92,875
Other trading activities	<b>3</b>	26,287	-	-	26,287
Investments	<b>4</b>	2,211	22	3	2,236
<b>Total Income</b>		<u>116,184</u>	<u>2,302</u>	<u>2,912</u>	<u>121,398</u>
<b>Expenditure on:</b>					
Raising funds	<b>5</b>	18,936	-	-	18,936
Charitable activities	<b>6</b>	103,241	3,289	6,661	113,191
<b>Total Expenditure</b>		<u>122,177</u>	<u>3,289</u>	<u>6,661</u>	<u>132,127</u>
Net gains or (losses) on investments	<b>9</b>	10,563	-	-	10,563
<b>Net income/(expenditure)/ net movement in funds</b>		<u>4,570</u>	<u>-987</u>	<u>-3,749</u>	<u>-166</u>
<b>Reconciliation of funds:</b>					
Total funds brought forward		306,587	53,687	39,189	399,463
<b>Total funds carried forward</b>		<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 £
<b>Fixed Assets:</b>			
Tangible Assets	8	12,708	16,945
Investments	9	259,600	269,785
<i>Total fixed assets</i>		<u>272,308</u>	<u>286,730</u>
<b>Current Assets:</b>			
Stocks of ties and literature		11,685	12,876
Debtors	10	1,948	477
Cash at bank and in hand		103,280	102,901
<i>Total current assets</i>		<u>116,913</u>	<u>116,254</u>
<b>Liabilities:</b>			
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>
<b>Total net assets</b>		<u><u>384,924</u></u>	<u><u>399,297</u></u>
<b>The funds of the charity:</b>			
Restricted income and endowment funds	12	29,956	35,440
Designated funds	12	53,969	52,700
Unrestricted funds		300,999	311,157
<b>Total charity funds</b>		<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.

## 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
		£	£	£	£	£
<b>2</b>	<b>Donations, legacies and subscriptions</b>					
	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
	<b>Income from activities</b>					
	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
	<b>Donations to the Mothers' Union worldwide</b>					
	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
	<b>Donations, legacies and subscriptions</b>					
	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
		£	£	£	£	£
<b>3</b>	<b>Other trading activities</b>					
	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	-
<b>4</b>	<b>Investments</b>					
	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
	£	£	£	£	£
<b>5 Raising funds</b>					
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>
<b>6 Charitable activities</b>					
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	103,241	3,289	6,661	113,191	-
<b>7 Governance costs</b>					
	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>
<b>Net Book Value:</b>		
<b>as at 31 December 2022</b>	<u><b>12,708</b></u>	<u><b>12,708</b></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 £
<b>Restricted funds</b>					
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
<b>Endowment funds</b>					
Branches - permanent endowment funds	6,000	-	-	-	6,000
<b>Total</b>	<b>35,440</b>	<b>2,714</b>	<b>8,198</b>	<b>-</b>	<b>29,956</b>

	Balance at 1 January 2021 £	Incoming Resources £	Resources Expended £	Transfers between funds £	Balance at 31 December 2021 £
<b>Restricted funds</b>					
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
<b>Endowment funds</b>					
Branches - permanent endowment funds*	6,128	-	128	-	6,000
<b>Total</b>	<b>39,189</b>	<b>2,912</b>	<b>6,661</b>	<b>-</b>	<b>35,440</b>

\*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.



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	<u>4,622</u>	<u>3,710</u>
	<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 £
<b>Carrying amount of financial assets</b>		
Debt instruments measured at amortised cost	105,227	103,378
Equity instruments measured at fair value	259,600	269,786
	<u>364,827</u>	<u>373,164</u>
<b>Carrying amount of financial liabilities</b>		
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.