

Charity Registration No: 249927

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



## THE MOTHERS' UNION BLACKBURN DIOCESE

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

**Legal and administrative information**

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

**Constitutional Arrangements**

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

**Trustees**

The following persons served as trustees during the year 2023.

	Date of appointment	Completion of office
<i>Diocesan President</i>		
Gillian Ireland <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	20 June 2023	
Margaret Sims	01 April 2016	
Sharon Bates	01 January 2016	
Elizabeth Carey	01 January 2022	
<i>Co-opted Trustee</i>		
Diana Ruth Smith	21 January 2023	

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

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

**Bankers**

Lloyds Bank plc  
 Fishergate  
 Preston  
 Lancashire  
 PR1 2JB

**Independent Examiner**

Anita C Mason BA(Hons) BFP FCA  
 Mitchell Charlesworth  
 Suite 5.1, 12 Tithebarn Street  
 Liverpool  
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**Diocesan Secretary**

Susan Willoughby  
 The Beeches  
 Bilsborrow Lane  
 Bilsborrow  
 Lancashire  
 PR3 0RN

**Diocesan Treasurer**

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

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

**Legal and Administrative information continued**

**Structure, Governance and Management.**

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

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

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

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

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

**Aim**

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

**Objects, Performance and Future Plans**

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

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

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**Work which was undertaken to fulfill these Objects included:**

**Action and Outreach**

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

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

Contributions from AFIA funds were also made to the following:

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

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

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

- **Work in Prisons**

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

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

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

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

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

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- **'Rise Up' Campaign**

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

- **Crafts**

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

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

- **Worldwide Links.**

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

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

## **Faith and Policy**

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

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

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

**Plans for 2024**

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

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

**Fundraising and Communication**

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

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

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

(Objects 1 – 5)

- **Communication**

Promotional brochure

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

Speakers' List

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

Revised Blackburn Mothers' Union Directory

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

Communications

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

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

(Objects 1 – 5).

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

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



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**Training Programme**

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

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

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

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

Plans for 2024.

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

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

**Membership**

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

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

**Public Benefit**

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

**Risk Statement**

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

**Safeguarding**

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

**The Mothers' Union, Blackburn Diocese, Annual Report of the Trustees**  
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**Financial Review**

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

**Reserves Policy**

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

**Trustees Responsibilities in Relation to the Financial Statements**

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

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

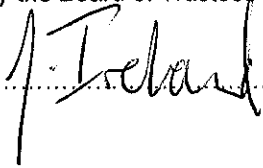
In preparing these accounts, the trustees are required to:

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

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

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

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

.....  ..... Trustee and Diocesan President

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

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

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

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

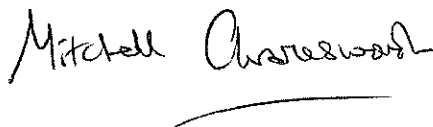
Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting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

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

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Anita C Mason BA(Hons) BFP FCA

Mitchell Charlesworth  
Chartered Accountants  
Suite 5.1  
12 Tithebarn Street  
Liverpool  
L2 2DT  
Dated: 19/9/24

**The Mothers' Union Blackburn Diocese**

**Statement of Financial Activities  
for the Year ended 31 December 2023**

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

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

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

**The Mothers' Union Blackburn Diocese**

**Statement of Financial Activities  
for the Year ended 31 December 2023**

	<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 Mothers' Union Blackburn Diocese**

**Balance Sheet as at 31 December 2023**

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

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

**Gill Ireland  
Diocesan President**



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

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

**1 Accounting Policies:**

**Basis of accounting**

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

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

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

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

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

**Donations, legacies and subscriptions**

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

**Income from other trading activities**

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

**Income from investments**

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

**Expenditure**

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

**Pensions**

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

**Investments**

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

**Gains or losses on investments**

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

**Tangible fixed assets**

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

**Depreciation of Fixed Assets**

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

**Stock**

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



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

**1 Accounting Policies (continued)**

**Debtors**

Debtors are calculated at their full recoverable value.

**Cash and cash equivalents**

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

**Creditors**

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

**Going concern**

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

**Financial instruments**

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

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

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

**Basic financial assets**

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

**Basic financial liabilities**

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

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

**Taxation**

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

**Critical accounting estimates and judgements**

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

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

The Mothers' Union Blackburn Diocese

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

1 Accounting Policies (continued)

Fund Accounting

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

Restricted and endowment funds:

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

Unrestricted funds:

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

Designated funds:

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

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

The Mothers' Union Blackburn Diocese

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

	Unrestricted funds	Designated funds	Restricted and Endowment funds	2023 Total	2022 Total	
	£	£	£	£	£	
<b>5 Raising funds</b>						
Branch fundraising costs	3,658	-	-	3,658	3,216	
Deanery fundraising costs	320	-	-	320	399	
Literature Section	16,731	-	-	16,731	18,961	
	<u>20,709</u>	<u>-</u>	<u>-</u>	<u>20,709</u>	<u>22,576</u>	
2022	<u>22,576</u>	<u>-</u>	<u>-</u>	<u>22,576</u>	<u>-</u>	
<b>6 Charitable activities</b>						
Subscriptions	45,129	-	-	45,129	46,380	
Action and Outreach Unit	822	-	-	822	125	
Caravan and AFIA holidays	-	9,369	4,677	14,046	10,981	
Faith and Policy Unit	816	-	-	816	721	
Finance and Central Unit	18,182	-	-	18,182	18,785	
Fundraising and Communication	462	-	-	462	-	
Sharing Day	-	-	-	-	2,555	
Branch and deanery expenditure*	40,219	-	2,447	42,666	39,911	
*97 branch & 13 deanery accounts	Sub-total	105,630	9,369	7,124	122,123	119,458
Governance costs	Note 7	3,410	-	-	3,410	3,339
Donation to Diocesan Harvest Appeal - Burundi	-	-	-	-	5,000	
Donations to the Mothers' Union worldwide	13,732	-	-	13,732	12,558	
Charitable activities	Total	122,772	9,369	7,124	139,265	140,355
2022	<u>126,855</u>	<u>5,302</u>	<u>8,198</u>	<u>140,355</u>	<u>-</u>	
<b>7 Governance costs</b>						
	Unrestricted funds	Designated funds	Restricted and Endowment funds	2023 Total	2022 Total	
	£	£	£	£	£	
Independent examination	1,560	-	-	1,560	1,440	
Annual Accounts - printing & postage	269	-	-	269	352	
GDPR - confidential shredding	36	-	-	36	36	
Safeguarding - DBS costs	304	-	-	304	532	
Trustee meeting costs:						
Rent	180	-	-	180	181	
Trustee travel	477	-	-	477	298	
Whalley Abbey meeting	440	-	-	440	399	
Video conference subscription	144	-	-	144	101	
	<u>3,410</u>	<u>-</u>	<u>-</u>	<u>3,410</u>	<u>3,339</u>	
2022	<u>3,339</u>	<u>-</u>	<u>-</u>	<u>3,339</u>	<u>-</u>	

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

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

**8 Tangible Fixed Assets**

	Caravan £	Total £
Cost		
as at 1 January 2023	33,891	33,891
Disposals during the year	-	-
Additions during the year	-	-
as at 31 December 2023	<u>33,891</u>	<u>33,891</u>
Depreciation		
as at 1 January 2023	21,183	21,183
Eliminated on disposal	-	-
Charge for the year	4,237	4,237
as at 31 December 2023	<u>25,420</u>	<u>25,420</u>
<b>Net Book Value:</b>		
<b>as at 31 December 2023</b>	<u><b>8,471</b></u>	<u><b>8,471</b></u>
as at 31 December 2022	<u>12,708</u>	<u>12,708</u>

**9 Investments**

	2023 £	2022 £
Church Investment Fund - 3,593 Shares		
Market value 1 January 2023	74,180	84,028
Unrealised Gain/(Loss)	7,040	-9,848
Market Value 31 December 2023	<u>81,220</u>	<u>74,180</u>
Deposit with Church Deposit Fund	193,608	185,420
Total UK Investments	<u>274,828</u>	<u>259,600</u>

**10 Debtors**

	2023 £	2022 £
Literature	1,832	1,948
Investment Income Accrual	1,918	-
Investment Income Accrual Caravan	674	-
	<u>4,424</u>	<u>1,948</u>

**11 Creditors: Amounts falling due within one year**

	2023 £	2022 £
Mothers' Union world wide funds	-	63
Literature	1,122	1,643
HMRC - PAYE	412	1,087
Independent Examination fee - accrual	1,560	1,440
Insurance - accrual	54	53
Insurance - accrual - Caravan	11	11
	<u>3,159</u>	<u>4,297</u>

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

12 Accumulated Funds

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

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

	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 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>

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

Restrictions arise when specified by the donor.

The purposes of the restricted funds are:

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

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

Banner funds - purchase and maintenance of banners.

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

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

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

**Designated funds**

2023

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

2022

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

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

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

13 Transactions with Trustees

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

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

14 Trustee Indemnity Insurance

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

15 Staff costs and emoluments

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

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

16 Independent Examination

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

17 Analysis of net assets between funds

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

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

**18 Related party transactions**

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

**19 Financial instruments**

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

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

Financial liabilities measured at amortised cost comprise creditors and accruals.