

Charity Registration No: 249927

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



THE MOTHERS' UNION BLACKBURN DIOCESE

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

Legal and administrative information

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

Constitutional Arrangements

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

Trustees

The following persons served as trustees during the year 2024.

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

¹ Appointed Diocesan President 1 January 2022.

² Diocesan Secretary until 31 December 2024.

³ Appointed Deputy President 1 January 2022.

⁴ Appointed Unit Co-ordinator 1 January 2025.

Bankers

Lloyds Bank plc
Fishergate
Preston
Lancashire
PR1 2JB

Independent Examiner

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

The Mothers' Union, Blackburn Diocese, Annual Report of the Trustees
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Legal and Administrative information continued

Diocesan Secretary
Susan Willoughby

Diocesan Secretary
Ruth Smith

Diocesan Treasurer
Marion Barlow

to 31 December 2024

from 1 January 2025

Structure, Governance and Management

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

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

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

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

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

Aim

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

Objects, Performance and Future Plans

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

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

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Work which was undertaken to fulfill these Objects included:

Action and Outreach

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

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

Contributions from AFIA funds were also made to the following:

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

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

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

- **Work in Prisons**

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

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

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

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

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

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

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

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

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

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

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

Plans for 2025.

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

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

- **Crafts**

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

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

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

- **Worldwide Links.**

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

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

Faith and Policy

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

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

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

Plans for 2025

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

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

Fundraising and Communication

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

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

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

- **Communication**

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

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

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

Plans for 2025.

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

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

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

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

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

Training Programme

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

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

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

Plans for 2025

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

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

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

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

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Membership

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

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

Public Benefit

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

Risk Statement

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

Safeguarding

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

Financial Review

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

Reserves Policy

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

Trustees Responsibilities in Relation to the Financial Statements

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

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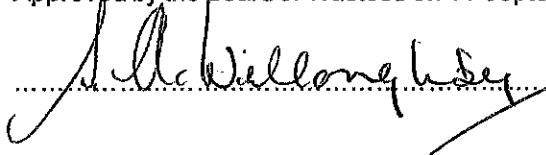
The law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these accounts, the trustees are required to:

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

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

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

 Trustee and Diocesan President

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

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

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

Responsibilities and basis of report

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

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

Independent examiner's statement

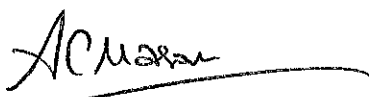
Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting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

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

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

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

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



Anita C Mason BA(Hons) BFP FCA

Mitchell Charlesworth

Accountants

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

100 Old Hall Street

Liverpool

L3 9QJ

Dated: 16 September 2025.

The Mothers' Union Blackburn Diocese

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

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

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

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

The Mothers' Union Blackburn Diocese

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

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

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

The Mothers' Union Blackburn Diocese

Balance Sheet as at 31 December 2024

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

Approved by the Board of Trustees on
11 September 2025


Susan Willoughby
Diocesan President

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

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

1 Accounting Policies:

Basis of accounting

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

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

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

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

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

Donations, legacies and subscriptions

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

Income from other trading activities

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

Income from investments

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

Expenditure

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

Pensions

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

Investments

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

Gains or losses on investments

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

Tangible fixed assets

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

Depreciation of Fixed Assets

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

Stock

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

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

1 Accounting Policies (continued)

Fund Accounting

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

Restricted and endowment funds:

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

Unrestricted funds:

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

Designated funds:

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

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

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

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

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

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

8 Tangible Fixed Assets

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

9 Investments

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

10 Debtors

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

11 Creditors: Amounts falling due within one year

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

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

12 Accumulated Funds

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

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

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

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

Restrictions arise when specified by the donor.

The purposes of the restricted funds are:

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

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

Banner funds - purchase and maintenance of banners.

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

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

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

Designated funds

2024

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

2023

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

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

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

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

13 Transactions with Trustees

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

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

14 Trustee Indemnity Insurance

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

15 Staff costs and emoluments

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

Key management staff costs were:	2024 £	2023 £
Diocesan Secretary	4,277	4,122
Diocesan Treasurer	<u>4,277</u>	<u>4,122</u>
	<u>8,554</u>	<u>8,244</u>

16 Independent Examination

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

17 Analysis of net assets between funds

	Tangible fixed assets	Investments	Other net assets	Total 31 December
	£	£	£	2024 £
Restricted Income and endowment funds	4,234	5,993	9,769	19,996
Designated funds	-	46,907	7,059	53,966
Unrestricted funds	-	236,342	85,398	321,740
	<u>4,234</u>	<u>289,242</u>	<u>102,226</u>	<u>395,702</u>
	Tangible fixed assets	Investments	Other net assets	Total 31 December
	£	£	£	2023 £
Restricted Income and endowment funds	8,471	5,691	9,715	23,877
Designated funds	-	44,543	9,286	53,829
Unrestricted funds	-	224,594	91,413	316,007
	<u>8,471</u>	<u>274,828</u>	<u>110,414</u>	<u>393,713</u>

18 Related party transactions

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

19 Financial Instruments

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

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

Financial liabilities measured at amortised cost comprise creditors and accruals.