Mothers' UNION

Diocese of Chester



Join Us, Join In

Annual Review 2025

Mothers' Union | Chester Diocese | Charity No. 221214

MOTHERS' UNION DIOCESE OF CHESTER

DESCRIPTION

Mothers' Union is a Christian mission organization working through grassroots membership to support families and communities around the world and was incorporated by Royal Charter in 1926.

VISION (the essence of our work)
Our vision is of a world where God's love is shown through loving respectful and flourishing relationships.

AIM & PURPOSE (what we want to achieve)
To demonstrate the Christian faith in action by the transformation of communities worldwide through the nurture of family in its many forms.

MISSION (how we go about achieving our vision)

- Supporting and promoting marriage
- Encouraging parents in their role to develop the faith of their children.
- Maintaining a worldwide fellowship of Christians united in prayer, worship and service
- Promoting conditions in society favourable to stable family life and the protection of children
- Helping those whose family life has met with adversity

PATRON

THE LORD BISHOP OF CHESTER

PROVINCIAL PRESIDENT
Mrs Christine Sharp

DIOCESAN PRESIDENT
Mrs Di Waller

PAST PRESIDENT
Mrs Wendy Sykes

DIOCESAN CHAPLAIN

Canon Vivien Gisby

DIOCESAN SECRETARY and TREASURER

Mrs Dawn Colwell

MOTHERS' UNION DIOCESE OF CHESTER

TRUSTEES

2025 - 2027

Diocesan President	Mrs Di Waller
General Trustees	Mrs Ann Peach Mrs Diana Bancroft Mrs Heather Pardoe Mrs Linda Fayers-Hallin Mrs Rosemary Earp Mrs Vivien Ley

MOTHERS' UNION DIOCESAN OFFICE

46 The Fairways, Winsford. CW7 2LF

Tel: 07513127607

E-mail: mothersunionchester@outlook.com

MEMBERSHIP

Members 974

Branches 51

BANKERS

Natwest Bank, 33 Eastgate Street, Chester

CH1 1LG

INDEPENDENT EXAMINER

Mrs Lucy Brooks FCCA

20 Henley Road, Neston, Cheshire CH64 0SG

THE ORGANISATION



Mothers' Union in the Diocese of Chester is organised into eighteen Deaneries within the two Archdeaconries of Chester and Macclesfield. Each Deanery is divided into Branches, which coincide, in most instances, with church parishes. Branches generally hold meetings monthly and events are also held at Deanery and Diocesan level.

Mothers' Union in the Diocese of Chester is governed by a Trustee Board, which meets 4 times per year. There are two Council Meetings annually, which all members are eligible to attend. One is preceded by a General Meeting, as required by the Charity Commission, at which the Annual Review and Summary of Accounts are presented.

Elections for new officers, which are held triennially, took place in 2024, when the Diocesan President was elected for a 3 year term. Six General Trustees were also elected to serve on the Board for a 3 year term.



Trustees Report

1. Objectives and Activities

During 2025, Mothers' Union in the Diocese of Chester continued its charitable purpose of supporting family life through Christian faith in action, promoting stable relationships, protecting vulnerable people, and serving local communities with practical care and compassion.



This year marked the beginning of a new triennium with the commissioning of a new Diocesan President, Di Waller, together with our new Diocesan Chaplain, Canon Vivien Gisby, and six General Trustees. Members were encouraged to embrace the theme "Join Us, Join In! MU is changing lives", welcoming new members, strengthening branch life, and sharing more confidently the work of Mothers' Union across the Diocese.

The AFIA (Away From It All) Holiday Scheme remained a significant part of diocesan outreach. Ten families were supported through the scheme in 2025, enjoying family breaks at Presthaven, Prestatyn, with referrals coming through clergy and social services.

Feedback from families was overwhelmingly positive, and an additional grant also enabled support for a group attending the New Wine Christian Festival

The Prison Ministry continued to provide practical and pastoral support to HMP Styal and HMP Thorn Cross. This included birthing bags for mothers and babies in the Mother and Baby Unit at Styal, Easter gifts for the babies and toddlers, and release bags for the young men leaving HMP Thorn Cross to help them as they returned to life outside prison. Ongoing visits and close liaison with both prison chaplaincy teams helped strengthen relationships and identify where support was most needed. During the year, 1,100 Christmas cards were written for prisoners, alongside the supply of practical items and seasonal gifts.

Our partnership with Door of Hope through the Bags of Education project continued to grow. Since the partnership began in 2022, members across the Diocese have filled 456 bags, with 127 bags completed during 2025 alone. These bags provide educational supplies for children in Eastern Europe and Ukraine, helping children access school and maintain hope in difficult circumstances. Branches remained deeply committed to this project and continued to support regular bag orders throughout the year



Members also supported local families through donations to Early Essentials, with branches bringing a significant collection of baby items to Diocesan Council for vulnerable new mothers and babies. The charity expressed deep gratitude for the generosity shown by members across the Diocese.

2. Achievements and Performance

The work undertaken during 2025 has continued to demonstrate the strength, faith and generosity of Mothers' Union members across Chester Diocese.

Our diocesan projects continued to make a meaningful difference both locally and internationally. AFIA holidays gave families valuable time of rest and respite, Prison Ministry provided dignity and practical support to those in custody and preparing for release, and Bags of Education continued to bring hope to children and families facing hardship overseas. Alongside these diocesan projects, branches remained deeply engaged in serving their own local communities through pastoral care, outreach, and practical acts of kindness.

Fundraising remained strong throughout the year, with a total of £13,793 raised across diocesan projects and central Mothers' Union funds. This included support for AFIA, Prison Ministry, Bags of Education, Worldwide Fund, Literacy and Financial Education, Relief Fund, Britain and Ireland Fund, and Mary Sumner House appeals. Members were also encouraged to clearly identify the purpose of their fundraising so that donations could be directed to the causes closest to their branches' hearts.

Membership remained an important focus throughout the year. In 2025, 974 members renewed their membership across 51 branches and fellowships. While this represented a reduction of just under 10% from the previous year, Chester Diocese continues to maintain a strong and active presence.

The Trustees are also grateful for the faithful service of Judith Dewdney, who stepped down after 13 years as editor of Mothers' Union Matters. Her dedication to maintaining communication and connection across the Diocese has been greatly appreciated.

As the Diocese moves towards its 150th anniversary year, Trustees remain committed to strengthening membership, supporting branches, and ensuring that Mothers' Union continues to be visible, relevant, and active in transforming family life through faith and service. They are doing this by encouraging our members to engage with both the 150th anniversary membership and fundraising challenges launched for 2026. Members also look forward to the National and Provincial events to mark the anniversary.

The Trustees give thanks for the dedication of all members, those who hold office in our branches and deaneries and volunteers whose faithfulness continues to sustain the work of Mothers' Union across Chester Diocese.

The Board of Trustees of Mothers' Union, Chester Diocese



Mothers' Union Funds We Support

OVERSEAS FUND
Supports Mothers' Union's worldwide work in 84 countries, helping communities through literacy circles, savings groups, parenting programmes and practical support projects. Local Community Development Coordinators work at grassroots level, helping families build stronger, safer and more stable lives.

LITERACY FUND
Helps adults, especially women, learn to read, write and manage money. Literacy circles give people confidence, independence and the skills needed to support their families, start small businesses and take leadership roles in their communities.

RELIEF FUND
Provides emergency support when families face crisis through war, natural disaster, poverty or displacement. Grants are sent quickly to local Mothers' Union groups so they can respond immediately with food, shelter, clothing and other urgent help where it is needed most.

BRITAIN AND IRELAND FUND
Supports Mothers' Union's work across Britain and Ireland, including parenting programmes, prison ministry, domestic abuse awareness through the RISE UP campaign, safeguarding, and support for diocesan development work and special projects.



Financial Review for the Year Ended 31 December 2025

I would like to begin by thanking all Branch and Deanery Treasurers for submitting their annual finance returns and supporting paperwork.
The financial position of the Diocese remains stable and well managed. Total incoming resources for the year were £33,674, with total expenditure of £45,976, resulting in a net movement in funds of a deficit of £12,302. This reduction reflects the planned use of restricted and designated funds, particularly within AFIA and other project work, rather than concern over the day-to-day financial stability of the Diocese. Total funds carried forward at 31st December 2025 stand at £79,497.
Unrestricted reserves at year end were £41,350, representing approximately 17 months of operating cover. While this remains close to our current reserves policy of maintaining 18 months diocesan expenditure, Trustees will be reviewing this policy during 2026 to ensure it continues to reflect the needs and operation of the charity.
Membership renewals remain one of our key income streams, alongside donations, fundraising and investment income. As we move into our 150th anniversary year, encouraging renewals and welcoming new members will remain an important priority for both branch and diocesan finances.
Fundraising across the Diocese continues to support both the wider work of Mothers' Union and our own local projects, allowing practical support for families and communities across the Diocese.
Expenditure has been carefully monitored throughout the year, with core office costs, governance, staffing and project support all managed responsibly. Through careful stewardship and the continued support of branches and members, the Diocese remains in a secure and sustainable financial position.
My sincere thanks go to our Branch Treasurers, Deanery Treasurers, Trustees and all members whose generosity and faithful service make this work possible.
Dawn Colwell
Diocesan Secretary and Treasurer

SUMMARY OF ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2025

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
Incoming Resources				
Incoming resources from generated funds	10,791		10,791	10,878
Voluntary Income	13,759		13,759	14,496
Activities for generating funds	72	1,293	1,365	22,192
Investment Income	2,601		2,601	2,165
Incoming resources from charitable activities	4,107		4,107	4,605
Other incoming resources	548		548	405
Total Income	**31,881**	**1,293**	**33,174**	**54,744**
Resources Used				
Cost of generating funds				
Cost of generating voluntary income	11.320		11.320	11,202
Fundraising trading: cost of goods sold and other costs	3,843		3,843	6,044
Charitable activities	3,533	8,986	12,519	12,076
Governance costs	18,092		18,092	19,494
Total Expenditure	**36.790**	**8,986**	**45.776**	**48,817**
Net income/(expenditure) resources before transfer	**(4,909)**	**(7,692)**	**(12,602)**	**5,926**
Gross transfers between funds - in	3,011		3,011	994
Gross transfers between funds - out	(3,011)		(3,011)	(994)
Total funds brought forward	65,898	25,900	91,799	85,873
Total funds carried forward	**60.989**	**18,207**	**79,197**	**91,799**

There are no Endowed Funds in this financial year.

Note: These financial statements are abbreviated for purposes of the Annual Review. If anyone wishes to see a fully detailed copy then please contact the Mothers' Union Diocesan Office (mothersunionchester@outlook.com)

CONSOLIDATED BALANCE SHEET AS AT 31ST DECEMBER 2025

	2025	2024
Current assets		
Bank account	5,911	20,408
CBF General a/c	55,081	57,480
Petty Cash	14	104
Enterprise stock	16	70
Deanery Bank accounts	1,470	1,751
Branch Bank Accounts	16,828	16,919
Total Current Assets	**79,322**	**96,735**
Liabilities		
Agency Collections	125	4,936
Total Liabilities	**125**	**4,936**
Net asset surplus/(deficit)	**79,197**	**91,799**
Represented by funds		
Unrestricted	41,050	42,051
Designated	19,938	23,846
Restricted	18,207	25,900
TOTAL	**79,197**	**91,799**

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025

1. Basis of Accounting
The financial statements have been prepared in accordance with "Accounting and Reporting by Charities – Statement of Recommended Practice" and the Charities Act on an accrual basis under the historical cost convention.

2. Fixed Assets
Office and computer equipment have been fully written off as in previous years.

3. Reserves Policy
The Trustees have reviewed the reserves of the Society. This review considered the nature of the income and expenditure streams, the need to match variable income with our commitments, and the nature of the reserves.

In particular, the Trustees have considered the Society's role supporting the international Mothers' Union to which it is affiliated. The review concluded that unrestricted reserves should be maintained at a level equivalent to at least eighteen months diocesan expenditure (Diocesan expenditure being the total running costs of the diocesan office, all deaneries and branches).

Unrestricted reserves in excess of this level will be reviewed regularly by the Trustees to enable decisions to be made as to how these reserves can be spent most effectively. Any reduction in excess unrestricted reserves will be undertaken on a gradual basis over the medium to long term.

4. Disclosure of Trustee and Staff Remuneration, Related Party and Other Transactions

4.1 None of the trustees have been paid any remuneration or received any other benefits from employment with Mothers' Union or a related entity.

4.2 Six of the trustees had expenses met by Mothers' Union during the year ended 31st December 2025. The total amount paid on behalf of trustees was £621.94, made up of:

- £430.00 for conference accommodation and attendance
- £159.00 for safeguarding training and support through Thirtyone:eight
- £32.94 for trustee identification badges

No trustees claimed mileage or stationery expenses during the year.

4.3 During the financial period there have been no related party transactions.

4.4 Mothers' Union Chester Diocese employs one part-time member of staff. The total staff costs for the financial period are:

Salary for year ended 31/12/2025	£13,215.60
Tax and National Insurance	£347.64
Contribution to NEST Pension	£534.00
Expenses – mileage and travel	£38.78
Total	£14,136.02

4.5 There are no employees who received employee benefits (excluding employer pension costs) of more than £60,000.

Independent examiner's report to the Trustees of Mothers' Union in Chester Diocese

I report to the trustees on my examination of the accounts of the Mothers' Union in Chester Diocese for the year ended 31st December 2025.

Responsibilities and basis of report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

Independent examiner's statement

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

1. Accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. The accounts do not accord with those records; or
3. The accounts 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 accounts to be reached.

Signed ..... 18/8/26 .....

Lucy Brooks
Member of the Association of Chartered Certified Accountants
20 Henley Road
Neston
Cheshire
CH64 0SG

Mothers' Union Chester Diocese

End of Year Financial Statements

Year 31st December 2025

Charity No 221214

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from generated funds	10,797	—	—	10,797	10,878
Voluntary income	13,759	—	—	13,759	14,496
Activities for generating funds	72	1,293	—	1,365	22,192
Investment income	2,601	—	—	2,601	2,165
Incoming resources from charitable activities	4,107	—	—	4,107	4,605
Other incoming resources	548	—	—	548	405
Total income	**31,887**	**1,293**	**—**	**33,180**	**54,744**
Resources used					
Costs of generating funds	—	—	—	—	—
Costs of generating voluntary income	11,320	—	—	11,320	11,202
Fundraising trading: cost of goods sold and other costs	3,843	—	—	3,843	6,044
Charitable activities	3,533	8,986	—	12,519	12,076
Governance costs	18,092	—	—	18,092	19,494
Total expenditure	**36,790**	**8,986**	**—**	**45,776**	**48,817**
Gains / losses on investment assets	—	—	—	—	—
Net income / (expenditure) resources before transfer	**(4,903)**	**(7,692)**	**—**	**(12,596)**	**5,926**
Transfers					
Gross transfers between funds - in	3,011	—	—	3,011	994
Gross transfers between funds - out	(3,011)	—	—	(3,011)	(994)
Other recognised gains / losses					
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	**(4,903)**	**(7,692)**	**—**	**(12,596)**	**5,926**
Total funds brought forward	**65,898**	**25,900**	**—**	**91,799**	**85,873**
Total funds carried forward	**60,995**	**18,207**	**—**	**79,202**	**91,799**
Represented by					
Unrestricted					
General fund	41,056	—	—	41,056	42,051
Designated					
Branch Closure Moneys held for two years	953	—	—	953	2,472
Cheshire Show	435	—	—	435	592
Development Worker	—	—	—	—	—
Eaton Estate Charity Open Gardens	8,347	—	—	8,347	9,292
Fundraising and Communication	—	—	—	—	—
Future projects and partnerships	4,413	—	—	4,413	4,566
Juliet Hannam Memorial	577	—	—	577	682
MU Enterprises	1,831	—	—	1,831	1,995
Period Poverty Project	—	—	—	—	—
Prison Ministry	2,678	—	—	2,678	3,065
Wedding Fairs	—	—	—	—	—
Wirral Virtual Baby Fund	702	—	—	702	1,179
Restricted					
Britain & Ireland Fund	—	—	—	—	—
Educational Bursary	—	441	—	441	441
Holiday Fund	—	17,179	—	17,179	24,872
Literacy Fund	—	—	—	—	—
MU AIDS/HIV Fund	—	—	—	—	—
Overseas Fund	—	—	—	—	—

Parenting Fund	—	587	—	587	587
Relief Fund	—	—	—	—	—

Balance sheet

Class and code	Description	This year	Last year
Fixed assets			
3001	Equipment	—	—
	Total Fixed assets	**—**	**—**
Current assets			
3101	Bk current 00806617	5,911	20,408
3103	CBF General a/c	55,081	57,480
3104	Bk sp current 00847143	—	—
3110	Petty Cash	14	104
3111	Enterprise Stock	16	70
3113	Deanery Bank Account	1,476	1,751
3114	Branch Bank Accounts	16,828	16,919
Z05	Accounts Receivable	—	—
	Total Current assets	**79,327**	**96,735**
Liabilities			
6699	Agency collections	125	4,936
Z04	Accounts Payable	—	—
	Total Liabilities	**125**	**4,936**
	Net Asset surplus(deficit)	**79,202**	**91,799**
Reserves			
	Excess / (deficit) to date	(12,596)	5,926
Z01	Starting balances	91,799	85,873
	Total Reserves	**79,202**	**91,799**
	Represented by funds		
	Unrestricted	41,056	42,051
	Designated	19,938	23,846
	Restricted	18,207	25,900
	Endowment	—	—
	Total	**79,202**	**91,799**

Statement of assets and liabilities

		General	Designated	Restricted	Endowment	This year	Last year
Fixed assets - Tangible assets							
Equipment -		7,232	(7,232)	—	—	—	—
	Totals	**7,232**	**(7,232)**	**—**	**—**	**—**	**—**
Current assets - Cash at bank and in hand							
Bk current 00806617 -		(31,862)	20,007	17,766	—	5,911	20,408
CBF General a/c -		54,081	500	500	—	55,081	57,480
Petty Cash -		388	(440)	66	—	14	104
Deanery Bank Account -		1,476	—	—	—	1,476	1,751
Branch Bank Accounts -		16,828	—	—	—	16,828	16,919
	Totals	**40,911**	**20,067**	**18,332**	**—**	**79,311**	**96,664**
Current assets - Debtors							
Accounts Receivable -		174	(174)	—	—	—	—
	Totals	**174**	**(174)**	**—**	**—**	**—**	**—**

Current assets - Stocks and work in progress						
Enterprise Stock -	(1,414)	1,430	—	—	16	70
Totals	**(1,414)**	**1,430**	**—**	**—**	**16**	**70**
Liabilities - Agency accounts						
Agency collections -	—	—	125	—	125	4,936
Totals	**—**	**—**	**125**	**—**	**125**	**4,936**
Liabilities - Creditors: Amounts falling due in one year						
Accounts Payable -	5,648	(5,648)	—	—	—	—
Totals	**5,648**	**(5,648)**	**—**	**—**	**—**	**—**
Grand total	**41,256**	**19,738**	**18,207**	**—**	**79,202**	**91,799**

Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Journals	Closing
AFIA - Holiday Fund							
Restricted	24,872	1,293	8,986	—	—	—	17,179
Sub-total for AFIA	**24,872**	**1,293**	**8,986**	**—**	**—**	**—**	**17,179**
AIDSfund - MU AIDS/HIV Fund							
Restricted	—	—	—	—	—	—	—
Sub-total for AIDSfund	**—**	**—**	**—**	**—**	**—**	**—**	**—**
BClosure - Branch Closure Money							
Designated	2,472	548	—	(2,066)	—	—	953
Sub-total for BClosure	**2,472**	**548**	**—**	**(2,066)**	**—**	**—**	**953**
BritandIrl - Britain & Ireland Fu							
Restricted	—	—	—	—	—	—	—
Sub-total for BritandIrl	**—**	**—**	**—**	**—**	**—**	**—**	**—**
ChesShow - Cheshire Show							
Designated	592	—	156	—	—	—	435
Sub-total for ChesShow	**592**	**—**	**156**	**—**	**—**	**—**	**435**
Devworker - Development Worker							
Designated	—	—	—	—	—	—	—
Sub-total for Devworker	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Eaton - Eaton Estate Charity							
Designated	9,292	—	—	(945)	—	—	8,347
Sub-total for Eaton	**9,292**	**—**	**—**	**(945)**	**—**	**—**	**8,347**
Educburs - Educational Bursary							
Restricted	441	—	—	—	—	—	441
Sub-total for Educburs	**441**	**—**	**—**	**—**	**—**	**—**	**441**
Enterprise - MU Enterprises							
Designated	1,995	1,256	1,421	—	—	—	1,831
Sub-total for Enterprise	**1,995**	**1,256**	**1,421**	**—**	**—**	**—**	**1,831**
FunComm - Fundraising and Comm							
Designated	—	—	—	—	—	—	—
Sub-total for FunComm	**—**	**—**	**—**	**—**	**—**	**—**	**—**
FuturePP - Future projects and							
Designated	4,566	490	643	—	—	—	4,413
Sub-total for FuturePP	**4,566**	**490**	**643**	**—**	**—**	**—**	**4,413**
General - General fund							
Unrestricted	42,051	27,798	31,805	3,011	—	—	41,056
Sub-total for General	**42,051**	**27,798**	**31,805**	**3,011**	**—**	**—**	**41,056**
JMemorial - Juliet Hannam Memori							
Designated	682	—	105	—	—	—	577
Sub-total for JMemorial	**682**	**—**	**105**	**—**	**—**	**—**	**577**

Literacy - Literacy Fund							
Restricted	—	—	—	—	—	—	—
Sub-total for Literacy	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Overseas - Overseas Fund							
Restricted	—	—	—	—	—	—	—
Sub-total for Overseas	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Parenting - Parenting Fund							
Restricted	587	—	—	—	—	—	587
Sub-total for Parenting	**587**	**—**	**—**	**—**	**—**	**—**	**587**
PerPov - Period Poverty Proje							
Designated	—	—	—	—	—	—	—
Sub-total for PerPov	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Prison - Prison Ministry							
Designated	3,065	1,721	2,109	—	—	—	2,678
Sub-total for Prison	**3,065**	**1,721**	**2,109**	**—**	**—**	**—**	**2,678**
Relief - Relief Fund							
Restricted	—	—	—	—	—	—	—
Sub-total for Relief	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Virtual - Wirral Virtual Baby							
Designated	1,179	72	549	—	—	—	702
Sub-total for Virtual	**1,179**	**72**	**549**	**—**	**—**	**—**	**702**
Weddings - Wedding Fairs							
Designated	—	—	—	—	—	—	—
Sub-total for Weddings	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Grand total	**91,799**	**33,180**	**45,776**	**—**	**—**	**—**	**79,202**

Analysis of income and expenditure

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
INCOME AND ENDOWMENTS						
Incoming resources from generated funds						
1450 - CBF Fund	—	—	—	—	—	—
1511 - Branches extra income	11,047	—	—	—	11,047	10,524
1512 - Deanery extra income	(250)	—	—	—	(250)	353
Total	10,797	—	—	—	10,797	10,878
Incoming resources from generated funds - Voluntary income						
1010 - Subs Branch Members	11,886	—	—	—	11,886	12,682
1011 - Subs Diocesan members	289	—	—	—	289	306
1012 - MSH Subscriptions	—	—	—	—	—	—
1013 - Collections	505	—	—	—	505	557
1014 - Special Collections	—	—	—	—	—	—
1015 - Gift Aid Tax Rebates	—	—	—	—	—	—
1020 - Donations & Legacies	1,079	—	—	—	1,079	951
1021 - Donations to IM	—	—	—	—	—	—
1025 - Virtual Gift Income	—	—	—	—	—	—
1500 - B collections at meetings	—	—	—	—	—	—
1500 - Collctns at Meetings	—	—	—	—	—	—
1505 - B & D Miscellaneous	—	—	—	—	—	—
1510 - Deanery Subscriptions	—	—	—	—	—	—
Total	13,759	—	—	—	13,759	14,496

Incoming resources from generated funds - Activities for generating funds

1001 - Britain and Ireland Fund	—	—	—	—	—	—
1002 - MSH Fabric Fund	—	—	—	—	—	—
1003 - Relief Fund	—	—	—	—	—	—
1004 - Overseas Fund	—	—	—	—	—	—
1005 - Literacy Fund	—	—	—	—	—	—
1007 - Wheels Appeal	—	—	—	—	—	—
1009 - Juliet Memorial Fund	—	—	—	—	—	—
1017 - Big Summer Appeal	—	—	—	—	—	—
1022 - Sponsored Walk	—	—	—	—	—	—
1023 - Central Fund Raising	—	—	—	—	—	—
1024 - Quizes	—	—	—	—	—	—
1041 - Africa Day	—	—	—	—	—	—
1100 - Action & Outreach Unit	—	—	—	—	—	—
1101 - AFIA Holiday Fund	—	—	1,293	—	1,293	21,769
1103 - Cheshire Show	—	—	—	—	—	423
1104 - Wirral Virtual Babies	—	72	—	—	72	—
1105 - MU Soup	—	—	—	—	—	—
1106 - Soup Kitchens in S Africa	—	—	—	—	—	—
1107 - Affiliate Support Groups	—	—	—	—	—	—
1305 - Theatre Ticket Sales	—	—	—	—	—	—
1306 - Concert Sponsorship & adverts	—	—	—	—	—	—
1410 - Chester Marathon	—	—	—	—	—	—
1411 - Eaton Hall Event 2016	—	—	—	—	—	—
1413 - Eaton Estate Charity Open Gardens Event	—	—	—	—	—	—
1417 - Ticket Sales for Saltmine production Cho	—	—	—	—	—	—
1502 - B & D Fund raising	—	—	—	—	—	—
Total	—	72	1,293	—	1,365	22,192

Incoming resources from generated funds - Investment income

1075 - Interest	2,601	—	—	—	2,601	2,165
Total	2,601	—	—	—	2,601	2,165

Incoming resources from charitable activities

1016 - MU Enterprise Grant	639	—	—	—	639	757
1040 - Sales Families First	—	—	—	—	—	—
1044 - Sales cards & badges office	—	—	—	—	—	47
1046 - Sales Handbks & Constitutns	—	—	—	—	—	—
1047 - Sales Dioc Annual Reports	—	—	—	—	—	—
1048 - Enterprise Sales	—	1,256	—	—	1,256	1,134
1049 - Sale of Service Books	—	—	—	—	—	—
1200 - Finance & Central Svc Unit	—	—	—	—	—	—
1207 - Postage	—	—	—	—	—	—
1210 - AGM tickets	—	—	—	—	—	—
1211 - AGM accomm/refreshments	—	—	—	—	—	—
1212 - Contib to Training	—	—	—	—	—	—
1213 - Contrib to Parenting	—	—	—	—	—	—
1214 - Contrib from MSH for travel	—	—	—	—	—	—
1300 - Fundraising and Communications Unit	—	—	—	—	—	—
1301 - Income for MUM	—	—	—	—	—	—
1302 - Wedding Fairs	—	—	—	—	—	—
1400 - Faith & Policy Unit	—	—	—	—	—	—
1401 - Pilgrimage to Winchester 2011	—	—	—	—	—	—
1402 - Wydale Hall Pilgrimage	—	—	—	—	—	—
1403 - Retreat	—	—	—	—	—	—
1404 - Pilgrimage to Rydale Hall 2015	—	—	—	—	—	—

1407 - Pilgrimage to Cardiff 2017	—	—	—	—	—	—
1408 - General Hospitality	—	—	—	—	—	—
1415 - Prison Ministry	—	1,721	—	—	1,721	1,765
1416 - Sally Spencer AFIA Fund	—	—	—	—	—	—
1418 - Period Poverty Project	—	—	—	—	—	—
1420 - Pilgrimage to Lichfield 2020	—	—	—	—	—	—
1425 - Future Projects and Partnerships	—	490	—	—	490	900
1503 - B & D Outings	—	—	—	—	—	—
1503 - B Outings	—	—	—	—	—	—
1508 - B & D Postbox Income	—	—	—	—	—	—
Total	639	3,468	—	—	4,107	4,605
Other incoming resources						
1045 - Sales Lead & Treas handbooks	—	—	—	—	—	—
1216 - Bank charges and payroll refunds	—	—	—	—	—	—
1409 - Branch closures money held for two years	—	548	—	—	548	405
Total	—	548	—	—	548	405
INCOME TOTAL	27,798	4,088	1,293	—	33,180	54,744

EXPENDITURE

Costs of generating funds						
2408 - Costs of general hospitality	—	—	—	—	—	—
2411 - Cost of Eaton Hall Event 2016	—	—	—	—	—	—
2417 - Costs of Saltmine Production of Chosen	—	—	—	—	—	—
2450 - Funds to CBF Deposit account	—	—	—	—	—	—
Total	—	—	—	—	—	—
Costs of generating funds - Costs of generating voluntary income						
2020 - Refund of duplicate membership renewals	—	—	—	—	—	—
2100 - Cost of Fundraising	—	—	—	—	—	—
2103 - Cost of Cheshire Show	—	156	—	—	156	—
2300 - Fundraising and Communications Unit Expe	—	—	—	—	—	—
2304 - Other Marketing Expenditure	—	—	—	—	—	—
2305 - Concert Expenditure	—	—	—	—	—	—
2502 - B & D Cost of Fund Raising	—	—	—	—	—	—
2511 - Branches Expenditure	11,138	—	—	—	11,138	11,062
2512 - Deanery Expenditure	25	—	—	—	25	139
Total	11,164	156	—	—	11,320	11,202
Costs of generating funds - Fundraising trading: cost of goods sold and other costs						
2040 - Cost of Families First	—	—	—	—	—	—
2044 - Cost of cards & badges	—	—	—	—	—	—
2048 - Enterprise Costs	—	1,421	—	—	1,421	3,754
2049 - Cost of Service Books	236	—	—	—	236	—
2050 - Cost of cards & Cals	—	—	—	—	—	—
2208 - Cost of Handbks & Ann Report	—	—	—	—	—	—
2301 - Cost of MU Matters	2,186	—	—	—	2,186	2,289

2508 - B & D Postbox Expenditure	—	—	—	—	—	—
Total	2,422	1,421	—	—	3,843	6,044

Charitable activities

2001 - Britain Ireland Fund	—	—	—	—	—	—
2002 - Big Summer Appeal	—	—	—	—	—	—
2003 - Relief Fund	—	—	—	—	—	—
2004 - Overseas Exp Fund	—	—	—	—	—	—
2005 - Literacy Fund	—	—	—	—	—	—
2007 - Wheels appeal to MSH	—	—	—	—	—	—
2009 - Juliet Memorial expenses	—	105	—	—	105	116
2010 - Subs to MSH	26	—	—	—	26	13
2011 - Special Collections	—	—	—	—	—	545
2012 - Grants	—	—	—	—	—	—
2023 - Central Fundraising Grants	—	—	—	—	—	—
2024 - Quiz expenses	—	—	—	—	—	—
2025 - Virtual Gift Expenses	—	—	—	—	—	—
2041 - Cost of Family Fun Day	—	—	—	—	—	—
2101 - Cost of AFIA (Holiday Fund)	—	—	8,986	—	8,986	6,678
2104 - Costs Wirral Virtual babies	—	549	—	—	549	1,633
2105 - Other Action & Outreach exp	—	—	—	—	—	—
2106 - Payments to South Africa	—	—	—	—	—	—
2107 - Affiliate Support Groups expenses	—	—	—	—	—	—
2210 - AGM tickets	—	—	—	—	—	—
2211 - AGM accommodation/refreshments	—	—	—	—	—	—
2213 - Parenting Costs	—	—	—	—	—	1,234
2215 - WWP & PP Visits	—	—	—	—	—	210
2302 - Wedding Fair exp	—	—	—	—	—	—
2400 - Faith & Policy Exp	—	—	—	—	—	—
2401 - Pilgrimage to Winchester	—	—	—	—	—	—
2402 - Wydale Hall Pilgrimage Exp	—	—	—	—	—	—
2403 - Retreat	100	—	—	—	100	—
2404 - Rydal Hall Expenses	—	—	—	—	—	—
2405 - IM expenses	—	—	—	—	—	—
2406 - Worldwide Links Expenses	—	—	—	—	—	—
2407 - Costs of Pilgrimage to Cardiff 2017	—	—	—	—	—	—
2413 - Expenses for Eaton Estate Open Gardens 2	—	—	—	—	—	—
2415 - Costs of prison ministry	—	2,109	—	—	2,109	1,181
2416 - Sally Spencer AFIA Fund Expenses	—	—	—	—	—	—
2418 - Costs of Period Poverty Project	—	—	—	—	—	—
2420 - Costs of Pilgrimage to Lichfield 2020	—	—	—	—	—	—
2425 - Costs of Future Projects and Partnership	—	643	—	—	643	463
2500 - B & D Speakers Expenses	—	—	—	—	—	—
2500 - B & D Speakers expenses	—	—	—	—	—	—
2501 - B & D Donations & Grants	—	—	—	—	—	—
2503 - B & D Outings	—	—	—	—	—	—
2507 - Refreshments non fund raising	—	—	—	—	—	—
Total	126	3,407	8,986	—	12,519	12,076

Governance costs

2046 - Costs of Diocesan Handbooks	—	—	—	—	—	—
2047 - Costs of annual review	236	—	—	—	236	216
2200 - Dioc Presidents Expenses	430	—	—	—	430	567
2201 - Trustees & Officers Expend	341	—	—	—	341	180
2202 - Secretary's Salary & Expense	14,136	—	—	—	14,136	14,395

2203 - Office rent & rates nt	—	—	—	—	—	—
2204 - Insurance	480	—	—	—	480	449
2205 - Office/computer equipment	314	—	—	—	314	309
2206 - Printing & Stationary	574	—	—	—	574	659
2207 - Postage telephone & Internet	491	—	—	—	491	1,705
2209 - Room Hire for meet/Council	279	—	—	—	279	256
2212 - Cost of Training	—	—	—	—	—	—
2216 - Bank and payroll charges	460	—	—	—	460	548
2217 - Miscellaneous expenses	100	—	—	—	100	—
2218 - F&CS Expenses	32	—	—	—	32	—
2219 - DM & MUC expenses	—	—	—	—	—	—
2412 - Cathedral and Church Hire for Diocesan S	216	—	—	—	216	—
2419 - Office, Kitchen and Cleaning supplies fo	—	—	—	—	—	—
2430 - Office Utilities	—	—	—	—	—	207
2504 - B & D Administration	—	—	—	—	—	—
2505 - B & D Miscellaneous	—	—	—	—	—	—
2506 - B & D Officers Expenses	—	—	—	—	—	—
2509 - B & D Flowers & Gifts	—	—	—	—	—	—
Total	18,092	—	—	—	18,092	19,494
EXPENDITURE TOTAL	31,805	4,985	8,986	—	45,776	48,817
GRAND TOTAL	(4,012)	(896)	(7,692)	—	(12,602)	5,926

Signed on behalf of the Board of Trustees

Diana Waller

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Mrs Di Waller
Diocesan President
Mothers' Union, Chester Diocese

Independent examiner's report to the Trustees of Mothers' Union in Chester Diocese

I report to the trustees on my examination of the accounts of the Mothers' Union in Chester Diocese for the year ended 31st December 2025.

Responsibilities and basis of report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

Independent examiner's statement

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

1. Accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. The accounts do not accord with those records; or
3. The accounts 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 accounts to be reached.

Signed ..... 18/8/26 .....

Lucy Brooks
Member of the Association of Chartered Certified Accountants
20 Henley Road
Neston
Cheshire
CH64 0SG