

Mothers' UNION

Join us, join in.

Mothers' Union
Annual Accounts
2025

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Introduction

Welcome from the Worldwide President

2025 demonstrated the continued strength of Mothers' Union as a global movement rooted in faith and expressed through action. Across more than 80 countries, members remain present in their communities, responding to need with consistency, compassion and resolve.

The year's impact is defined by local leadership and lived experience. Members are not only delivering programmes, but sustaining relationships that enable change over time. In contexts affected by poverty, conflict and inequality, they continue to create trusted spaces where individuals and families can access support, build resilience and move towards greater stability.

In Southern Africa and South Sudan, members engage directly with issues of gender-based violence and harmful social norms, supporting survivors and encouraging more open community dialogue. In Burundi, Rwanda and the Democratic Republic of Congo, literacy and savings groups strengthen economic independence and enable women to take on greater influence within their households and communities. In fragile contexts such as Myanmar, members maintain essential networks of support that sustain dignity and cohesion under pressure. In Britain and Ireland, members continue to provide practical care through prison ministry, family support and local outreach.

Across all regions, faith remains central. It provides the motivation and framework for service, expressed through practical care, advocacy and presence alongside people and communities in need.

The most significant changes are often incremental but deeply significant: increased confidence, strengthened relationships, improved household stability, and growing community leadership among women who were previously excluded.

As we move towards our 150th anniversary in 2026, we do so with appreciation for the contribution of members worldwide. Mothers' Union remains a movement grounded in communities, shaped by lived realities, and sustained through the consistent application of faith in action.

Kathleen Snow,
Mothers' Union
Worldwide President / Chair of Trustees

Welcome from the Chief Executive



2025 was an exciting and significant year for Mothers' Union. In March, we welcomed our new Board, who came together for a week-long induction, and we began preparations for our 150th anniversary in 2026.

Throughout the year, it was both humbling and inspiring to hear the stories of our members' work across the world. Day in and day out, they put their faith into action, serving women and families in their communities. We are proud to report that the number of people reached, both directly and indirectly, has grown from over 2.7 million in 2024 to more than 3.5 million in 2025.

A few highlights from this year's report include:

- Thanks to a grant from Trinity Wall Street Church, we launched the 'Empowered to Lead' programme in the Democratic Republic of Congo. This innovative pilot supports women at community level through a blend of online and in-person training.
- In Burundi, the expansion of the savings and credit programme has enabled a further 4,000 people to build resilience, supported by training in conservation farming techniques.
- In the UK, we celebrated the 60th anniversary of the Away From It All (AFIA) programme. This initiative offers families facing hardship the opportunity to spend time together, an experience that is often truly transformational. Members also contributed to family ministry in 36 prisons, supporting family days, providing crèches, and preparing release packs.

We were pleased to sign a five-year agreement with Episcopal Relief & Development, reflecting our shared commitment to reducing gender-based violence. This partnership includes vital funding to strengthen the capacity of Mothers' Union at provincial and local levels.

In June, leaders from across the UK gathered for a conference focused on how we can collectively build confidence amongst members to reach out to encourage people to "join us and join in."

Financially, the charity generated approximately £3.4 million in income, representing a 7% increase on 2024. Overall, a small deficit was recorded, reflecting planned investment in transformation initiatives alongside the process of distributing the Provident Fund ahead of its closure by the end of 2026. Strengthening our income remains a key priority for the Board.

As I prepare to retire from Mothers' Union at the end of June 2026, I would like to extend my heartfelt thanks to our staff and to our remarkable members. Their service, through acts both large and small, truly knows no bounds. It has been an absolute privilege to serve alongside you.

Canon Bev Jullien,
Mothers' Union
Chief Executive

Join us, join in.

Trustees Annual Report

for the year ending 31 December 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Summary of purpose of the charity

Who we are

Mothers' Union (MU) is a global Christian charity committed to strengthening families, supporting communities, and advocating for change. Founded in the UK 150 years ago, MU has grown to approximately 4 million members across more than 80 countries.

Our members live in the communities they serve, volunteering their time to respond to local needs, support families, and build strong, resilient networks of care. As part of the Anglican Communion, Mothers' Union contributes to its mission and social action worldwide. The central charity exists to equip, enable, and support this global membership, helping to maximise the impact of their work.

Objects and purpose

The objects of Mothers' Union, as set out in its governing document, are to promote stable family life, support marriage and family relationships, protect children, and advance the Christian religion through prayer and practical action. These purposes fall within the charitable aim of the advancement of religion, alongside associated public benefit activities supporting families and communities.

Summary of main activities

Main activities

Mothers' Union delivers its charitable objectives through a wide range of activities across its global network, responding to the needs of local communities.

Members provide practical support to individuals and families in a variety of contexts, including people experiencing hardship, isolation, or crisis. This includes supporting families during hospital stays, working with parents in prison, and assisting families with newborn or premature babies.

The charity's work is focused around three core areas:

- Ending violence – promoting peace, safety, and reconciliation
- Ending injustice – advancing gender equality and social justice
- Ending poverty – fostering resilience and self-reliance

Programmes include literacy and savings groups, parenting and resilience training, and domestic abuse awareness initiatives, alongside a wide range of locally led activities. Mothers' Union works in partnership with churches, communities, and other organisations where appropriate to extend its reach and impact.



Public benefit

The Trustees confirm that they have complied with their duty under Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit.

The Trustees consider that the charity's activities provide public benefit by supporting families, strengthening communities, and assisting people in need, regardless of background, faith, or circumstance.

Volunteers

Volunteers are central to the work of Mothers' Union. As a faith-based movement, established through membership, members contribute their time, skills, and experience to deliver programmes and support communities worldwide.

This voluntary contribution enables the charity to operate at scale and to respond effectively to local needs, significantly extending the reach and impact of its work.



Summary of achievements and performance

Overview of work

Throughout 2025, Mothers' Union continued its mission of demonstrating the Christian faith in action by supporting families and strengthening communities around the world.

Through prayer, practical service, and advocacy, members responded to the needs of individuals and families experiencing hardship, loneliness, displacement, and vulnerability. Work focused on promoting family stability, wellbeing, dignity, and resilience within local communities.

Members remained committed to prayer and fellowship, sustaining the movement's spiritual life and strengthening its global network of faith and service. Advocacy work continued alongside this, raising awareness of issues affecting families and contributing to wider efforts for justice, equality, and safety.

The commitment of members, volunteers, staff, and supporters enabled the organisation to continue delivering support with compassion and consistency across all regions.

Key achievements / Impact in 2025

During the year, Mothers' Union achieved the following key outcomes:

- Supported approximately 624,804 people directly through our programmes and activities
- Reached an estimated 3,453,753 people who benefited from Mothers' Union work globally
- Delivered literacy, savings, parenting, resilience, and safeguarding programmes across multiple regions
- Expanded community-based responses to gender-based violence and domestic abuse
- Strengthened prison, family support, and reintegration work across Britain & Ireland
- Celebrated 60 years of one of our flagship programmes in Britain & Ireland, Away From It All (AFIA). Over its history, more than 10,000 families have benefited from holidays and breaks together
- Supported significant growth in community savings and livelihoods programmes across Africa and Asia
- Mobilised thousands of volunteers globally to deliver local outreach and advocacy
- Continued global campaigning on gender-based violence, including participation in international awareness initiatives
- Announced HRH The Duchess of Edinburgh as our Royal Patron
- Contributed to family ministry in 36 prisons across the UK, supporting family days, providing crèches, and preparing release packs

Performance analysis

Mothers' Union delivers impact through three strategic areas: ending violence, ending poverty, and ending injustice. The following sections outline key performance and outcomes achieved during 2025.



Ending Violence
Promoting peace, safety, and reconciliation



Ending Injustice
Supporting fairness, dignity, and equality



Ending Poverty
Helping people build resilience and sustainable livelihoods

Ending violence



Mothers' Union is committed to creating communities where everyone can live safely and free from fear. Across the world, our members take a stand against all forms of violence, particularly gender-based violence (GBV), domestic abuse, and exploitation. Through faith-led advocacy, practical support, and community mobilisation, we aim to protect the vulnerable, challenge harmful cultural norms, and promote peace and reconciliation.

From running awareness campaigns and parenting programmes to establishing safe spaces and advocacy networks, Mothers' Union empowers individuals and communities to confront violence and seek justice. Our work is guided by listening to local needs, responding with compassion, and partnering with governments, faith communities, and civil society to create sustainable, community-driven solutions.

Faith in Action in Southern Africa

In Southern Africa, gender-based violence remains a major crisis. In South Africa, around one in three women will experience physical or sexual violence in their lifetime, and femicide rates are up to five times the global average. Mothers' Union members are equipping leaders and communities with advocacy, prevention, and intervention programmes, establishing safe reporting channels, supporting survivors with practical and spiritual care, and mobilising communities to stand in solidarity. Initiatives include marches, awareness sessions, dignity packs and engagement with government and male clergy to address harmful norms.

Equipping leaders and communities

Mothers' Union leaders in the Diocese of Johannesburg have been trained to roll out GBV-focused sessions across branches and communities. These programmes combine advocacy, prevention, and intervention, including guidance on collaborating with stakeholders such as the South African Police Service and government departments. Parish helpdesks have been established to support survivors safely, connecting them to mental health and social services.

Mobilising communities in solidarity

MU's work goes beyond private support. When a 16-year-old girl was raped in the Free State, members stood alongside her family at every court hearing, visibly demanding justice. In Cape Town, MU organised a diocesan-wide march against GBV, while in Soweto, awareness sessions and community marches created safe spaces for survivors to speak and challenge stigma. Practical support, through dignity packs and "jars of hope" containing essentials such as beans, soup powder and rice, demonstrates that the Church stands with survivors both spiritually and tangibly.

Influencing systems and accountability

In Johannesburg, 100 MU members submitted a memorandum to the Government Office demanding community-based, accountable state responses. As a result, MU is now recognised as a key partner in developing provincial GBV initiatives. Male clergy are engaged to challenge harmful societal practices and beliefs, and cultural stereotypes are being addressed in communities.

Looking ahead

There is more to do. Mothers' Union envisions a future where gender-based violence is no longer normalised, survivors are supported, stigma is reduced, and faith communities are recognised as credible, compassionate advocates for justice and protection. Equipped leaders and strengthened parish systems are helping turn this vision into reality, one community at a time.

B&I prison work

45% of people lose contact with their families when they go to prison.

Maintaining contact between people in prison and their families and friends is essential. So much of our work in 36 A-D category prisons in Britain and Ireland centres on supporting the continued connection between people in prison and their families.

Our volunteers assist in prison visitors' centres, run support groups, family days and prison crèches to help families with a loved one in prison in supporting and communicating with children and preparing for prison visits. We run courses and parenting groups and support prison chaplaincies upholding all the prisons in prayer. HM Prison Low Newton is proud to have its own MU branch.

We provide 'release bags' filled with useful items like underwear, clothes, shopping vouchers, and toiletries for when people leave prison, gift thousands of cards for Christmas and Easter every year, and provide Christmas tree decorations, bringing much-needed cheer for inmates and staff alike.

MU is a proud sponsor annually of Prisons Week in October.

'My husband and I work as volunteer chaplains in a prison. Why? because it is a ministry we feel called to. Within chaplaincy we have the opportunity to be the hands and feet of Jesus when coming alongside the prisoners in the many and varied situations the prisoners find themselves.'

Ghana: Preventing gender-based violence through education & safe spaces

In Ghana, gender-based violence continues to affect women and children, including through child abuse, early marriage, and domestic violence. Harmful traditional practices and limited awareness of rights increase vulnerability, particularly among young people.

Mothers' Union in the Province of Ghana is responding by focusing on prevention through education and safe spaces, working to stop GBV before it takes root and to protect those most at risk.

Educating for protection: MU has delivered school sessions addressing key issues, including child abuse, digital safety, exposure to inappropriate content, early marriage, comprehensive sexual education, substance misuse, and hygiene. Students actively participate in interactive discussions, demonstrating strong engagement and understanding of personal safety. Flashcards and educational books on self-protection were distributed and warmly received. Sessions take place in safe, supportive environments that ensure students feel respected, comfortable and able to participate openly.

Creating safe spaces and community support: beyond schools, MU campaigns against GBV and provides safe spaces for survivors to access counselling and support. Assistance is offered to vulnerable women, including widows, single mothers, and survivors of domestic violence. MU also advocates for women's rights in families, churches and wider society, while raising awareness about harmful traditional practices affecting women and children.

Through these efforts, Mothers' Union is challenging violence, reducing stigma, and creating safer communities, demonstrating the vital role faith communities can play in fostering justice and protection worldwide.



Ending poverty



Mothers' Union works to break the cycle of poverty by equipping communities with the tools, skills, and confidence to thrive. Across fragile and conflict-affected contexts, our members enable families to build resilience, improve livelihoods, and strengthen social support networks. Through literacy, savings groups, agricultural initiatives, and entrepreneurship training, communities gain the foundations to achieve sustainable change.

Burundi: Holistic transformation

In Burundi, over 90% of the population depends on subsistence agriculture, and women have historically been excluded from financial life. The Mothers' Union Literacy Programme operates across all nine Anglican dioceses, empowering women to read, manage finances, and participate in household decision-making. In 2025, 210 new facilitators established literacy circles supporting nearly 5,000 learners, 80% of which were women. From these circles, 4,700 participants formed savings groups, while over 4,000 were trained in conservation farming techniques. Communities are establishing seed banks, growing vegetables, and generating income. As one participant reflected: 'After completing the literacy circle, I expanded my small business. Today I proudly own a shop.'

Democratic Republic of Congo: Light in the darkness

In the volatile Eastern DRC, displaced communities are rebuilding through literacy, savings, and agricultural initiatives. Women who never attended school are now tailors, traders, and market sellers. Savings groups enable participants to buy land, build homes, and pay school fees, earning the respect of families and neighbours. Julien, now an MU chaplain because of the programme, described the impact: 'Before I started literacy, I was in darkness.'

South Sudan: Striving for stability

In South Sudan, literacy circles provide trusted spaces that strengthen community bonds. Women build networks of mutual support and begin small economic activities that contribute to household stability, while rights education and discussions of harmful norms foster longer-term resilience.

Rwanda: Building economic resilience through savings

Across four dioceses (Butare, Gahini, Karongi, and Nyaruguru) Mothers' Union Rwanda is strengthening economic resilience through community-based savings and credit groups. In 2025 alone, 40 savings groups brought together 916 women, mostly from female-headed households. Together, they mobilised 27,831,770 Rwandan Francs (approximately £17,400) in savings and issued 750 loans within their communities, circulating 18,703,000 Rwandan Francs (approximately £11,700) as credit among members.

These contributions enabled small shops to open, crops to be planted, and families to be supported during difficult seasons. School fees were paid, household nutrition improved, and families gained more secure futures. Across the four dioceses, 269 new small businesses were started, from canteens and trading stalls to agricultural ventures. Women cultivated carrots, aubergines, onions, green beans, and other vegetables, strengthening both nutrition and income. Targeted nutrition training and kitchen demonstrations have led to a reduction in malnutrition among participating children, showing how consistent, local action produces tangible results.

Thérèse's journey to self-reliance

Nyiransengimana Thérèse, an active member of the Iterambere savings group in the Diocese of Karongi, has transformed her life through entrepreneurship and determination. After attending entrepreneurship training, she took a loan of 30,000 Rwandan Francs (approximately £19) from her savings group to launch a small canteen business offering fruits, snacks, porridge, tea and other essentials.

'I always had the dream of starting my own business' Thérèse shared. 'But I was discouraged by the lack of start-up capital and the fear of losing money. However, the training I received changed my mindset. I learned that it's possible to start small and grow gradually.'

With practical training and peer support, her business grew quickly. In just nine months, her canteen generated over 150,000 Rwandan Francs (approximately £94) in income. Beyond income, the business has provided her with stability, dignity, and renewed confidence. Thérèse plans to expand further: 'I am committed to growing this business. My goal is to one day open a full restaurant in this area.' Her journey reflects how community-based savings groups unlock potential, build confidence, and strengthen families and communities from within.

Myanmar: Building resilience in fragile contexts

Myanmar remains one of Asia's poorest countries, with ongoing civil conflict since 2021, mass displacement, and fragile infrastructure. Around 26% of the population live below the poverty line, and an estimated 3.5 million people are internally displaced due to conflict and natural disasters. In rural areas, where 70% of the population reside, access to banking and financial services is extremely limited.

In partnership with Five Talents, Mothers' Union supports community-based savings groups that meet regularly to pool contributions into a shared fund. Members can borrow to start or expand small businesses while receiving training in financial literacy, business planning, and income-generating activities.

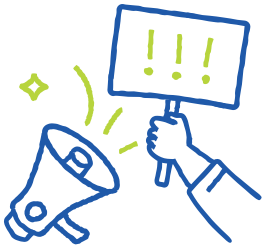
In contexts shaped by instability, these groups do more than provide credit. They create trust, discipline, and mutual support, helping families build safety nets, grow small enterprises, and strengthen their communities. Even amid conflict and displacement, these locally led initiatives foster resilience, dignity, and hope, empowering women and men to rebuild their lives and contribute to the wellbeing of their communities.

Transforming communities

Across these programmes, Mothers' Union demonstrates that poverty is not just about lack of resources, it is about barriers to confidence, knowledge, and opportunity. By equipping communities with skills, networks, and practical support, MU empowers communities, families and individuals to build self-reliance, improve livelihoods, and create stronger, more resilient futures worldwide.



Ending injustice



Literacy as a pathway to leadership and gender justice

For more than two decades, the Mothers' Union Literacy Programme has supported women across Burundi, Democratic Republic of the Congo, and South Sudan to gain the skills and confidence needed to participate more fully in their communities.

Research completed in 2024, Pathways from Illiteracy to Influence, confirmed what Mothers' Union leaders had long observed: literacy is not an endpoint but a foundation for wider change. Women who join literacy circles do more than learn to read and write; they gain confidence, become aware of their rights, and develop the skills needed to take on leadership roles within their churches and communities.

The findings were significant. Within one year of completing the programme, 41.6% of alumni had taken on leadership positions. All participants in the research agreed that literacy empowers women to pursue elective leadership roles and challenge gender inequality.

The research also highlighted the factors that enable this transformation. The participatory learning approach encourages women to analyse challenges within their communities, identify injustices, and consider practical solutions. Increased confidence and self-esteem—reported by more than 60% of participants—emerged as a consistent theme across leadership journeys. Peer networks, mentorship, and safe spaces within literacy groups allow women to practise using their voices before stepping into public leadership roles. In this way, literacy becomes a foundation for leadership, and leadership becomes a platform for advancing gender justice.

The research also identified ongoing challenges. In the DRC, language barriers, particularly where French and Swahili dominate formal settings, can restrict alumni from accessing wider opportunities. Connectivity gaps between diocesan and provincial offices can limit communication and shared learning, while succession planning remains a concern, with younger women currently underrepresented in leadership pathways.

These insights are shaping the next stage of the programme. The Empowered to Lead online training initiative, currently under development for newly literate women in the DRC, builds directly on the research findings. The programme combines digital skills with leadership development and gender analysis, using churches as digital hubs to help address connectivity challenges. By equipping both participants and diocesan coordinators, the programme aims to strengthen a sustainable pipeline of emerging female leaders.

Importantly, the programme retains the elements identified as essential to success: spiritual grounding, peer mentoring, and faith in action. Digital tools are designed to complement, rather than replace, human relationships, supporting women to strengthen church communities, amplify their voices, and engage confidently in shaping their societies.

Funding for the initiative was secured in 2025, with development continuing into early 2026. What began as women learning to read continues to grow into women leading change and advancing gender justice within their churches and communities.

South Sudan: Preventing early marriage through literacy

In South Sudan, prolonged conflict, displacement, poverty and limited access to education continue to shape daily life. Women and girls are disproportionately affected. Harmful social norms, economic pressures, and restricted educational opportunities contribute to persistent gender inequality.

Early and forced marriage remains a major challenge. In many communities, practices such as bride prices and economic hardship mean that girls who are not in school are particularly vulnerable. Once married, girls often face restricted mobility, limited decision-making power, increased risk of domestic violence, and poorer health outcomes.

Mothers' Union programmes in South Sudan support women to address these challenges from within their families, churches and communities. Literacy circles provide safe spaces where women can reflect on their experiences, discuss harmful practices, and speak openly about early marriage. Through participatory learning methods, women develop the confidence to question norms that have long gone unchallenged.

Participants report increased awareness of their rights and greater confidence in contributing to family and community discussions. Some women have intervened in cases of early marriage or encouraged families to allow girls to continue their education. As literacy grows, so does the collective voice. Women are becoming more visible in church and community leadership roles, strengthening their influence in decisions that affect the lives and futures of girls.

'In the Mundari community, some fathers "sell" their daughters while they are still in the womb. When that girl turns 14, the man comes to claim his property. Poverty forces parents to sell their children, and our silence allows it. Almost no one reports it.'

Campaigning



RISE UP Campaign

Domestic abuse can happen to anyone from any walk of life. It is our goal that Mothers' Union members and churches will work together to be a part of the change and will get involved with our RISE UP challenge. This challenge will be part of the wider MU National Domestic Abuse Programme implemented in dioceses in Britain and Ireland soon.

We currently challenge members to achieve bronze, silver, and gold awards by taking part and completing various actions as we work together to raise critical awareness and act against domestic abuse in all its forms. These actions include displaying posters with local domestic abuse helplines, attending webinars and praying. 81 new churches, branches and dioceses achieved awards in 2025 – giving a total of over 250 churches having received an award.

16 Days of Activism

2025's theme for 16 Days of Activism Against Gender-Based Violence in November was: UNITE! to end digital violence against all women and girls.

The campaign sought to raise awareness and advocate for the elimination of digital violence, emphasising the growing issue in all its forms, from online harassment and cyberstalking to non-consensual sharing of images, digital surveillance, and targeted abuse on social media. As access to technology grows, so too does the potential for its misuse.

Younger women and girls, who are often among the most active users of online platforms such as social media channels, are particularly vulnerable. Research conducted by Refuge in 2021 found that 1 in 3 women in the UK have experienced online abuse at some point in their lives, with online platforms increasingly used to perpetrate domestic abuse. Digital violence, however, does not discriminate by age; it affects women at every stage of life in different ways.

Throughout the campaign, we joined more than 6,000 organisations from over 185 countries to raise awareness of and call for an end to gender-based violence and abuse in all forms and in all societies.

Gender-based violence is one of the most widespread violations of human rights. It can affect anyone at any time, and it takes many forms. It can be a part of a damaging cultural norm or hidden behind closed doors. We believe that we must bring this into the light.

In Britain and Ireland, our members offer invaluable, grassroots support. From providing essential items for refuges, organising workshops on gender-based issues in schools and prisons, to supporting the families of survivors to heal and rebuild important family bonds. Our members are constantly looking for ways to put their faith into action.

We work in partnerships with local domestic abuse organisations and parishes to raise awareness about the prevalence of all forms of abuse, including online and digital abuse, in our communities and give practical examples of how we can all be part of the solution.



Membership in Britain and Ireland (B&I)



60 years of AFIA

For more than six decades, the Away From It All (AFIA) scheme has offered families facing hardship the chance to rest, reconnect, and experience moments of joy. Launched in 1965, AFIA has become one of the most enduring initiatives of Mothers' Union in Britain and Ireland, supporting tens of thousands of families experiencing financial hardship, illness, trauma, or domestic abuse.

Today, AFIA continues to evolve to meet the needs of local communities. Across dioceses, Mothers' Union members organise holidays, day trips and activities that give families space to relax and spend time together. In 2025 these included caravan holidays in Porthcawl, breaks at Haven Mablethorpe and Searles Leisure Resort, visits to the Isle of Cumbrae, and a day out for more than 250 adults and children at Weston-super-Mare.

Funds raised through AFIA also support families in practical ways, including food and heating vouchers, holiday clubs and swimming lessons for children receiving free school meals, theatre and pantomime trips, and opportunities for young people to participate in creative and recreational activities.

None of this would be possible without the generosity, prayer, and dedication of Mothers' Union members and supporters. For over 60 years, AFIA has demonstrated the power of compassionate action, reminding families that they are seen, valued, and supported.

'The Searles Leisure Resort was the best holiday place I've ever been... I'm really grateful we could go.' - Isaac, age 8, Diocese of Ely

Blue bins, open hearts - how Mothers' Union in Coventry is supporting people experiencing homelessness

Mothers' Union Blue Bin Donation Project in Coventry is offering a simple but powerful way to support people experiencing homelessness. Set up by Paul and Karen Morris, the initiative places clearly marked donation bins in churches, making it easy for people to give essential items such as clothing, blankets, and toiletries.

Donations are sorted out and distributed by MU members in partnership with local outreach organisations, ensuring support reaches those who need it most. Now active in six churches across the diocese, the project reflects Mothers' Union's commitment to turning compassion into practical action.

With strong support from congregations and community partners, the Blue Bin Donation Project continues to grow, demonstrating how small, coordinated acts of kindness can make a meaningful difference.

Safeguarding

At Mothers' Union, we are committed to creating a safe, supportive, and respectful environment, protecting the dignity and rights of every person. Safeguarding is at the heart of all we do. We believe that every person has the right to be protected from harm, and we take seriously our duty to ensure that all who engage in our work feel safe, valued, and heard.

We agree that there is nothing more important than ensuring the wellbeing of the individuals, families, and communities with whom we work. Keeping ourselves safe is also of the utmost importance, and the aim of our safeguarding policy is to provide a framework and guidance to enable a safe and secure working environment where everyone can thrive and benefit from our programmes and activities.

We work with some of the most vulnerable children and adults in Britain. It is therefore important that there is consistency across Mothers' Union in our approach to safeguarding. This is achieved by everyone playing their part, by reading, understanding, and adhering to our safeguarding policy. We require all partners to share our commitment to safeguarding and we support them to do so.

We take all concerns seriously and respond appropriately to all concerns that arise. We recognise that the confidentiality of all those involved, particularly the victim/survivor, is paramount, and information related to any concern is only shared on a need-to-know basis.

In 2025 we trained and provided additional guidance to all our diocesan safeguarding leads (DSLs), and set up member forums to ensure regular check-ins, compliance and to reiterate the requirement to report any concerns in line with our safeguarding policy.

Fundraising

Appeals

In 2025 we once again ran our three annual appeals.

- Our Make a Mother's Day appeal asked members and supporters to come together to celebrate and uplift mothers worldwide with an ethical gift of peace. Together, we raised over £105k supporting MU projects around the world.
- Our Summer of Hope campaign asked members to fundraise in their community, alongside donations, to support those fleeing conflict to rebuild their lives and grow in faith and resilience. Our members' combined act of faith helped raise over £95k.
- At Christmas, members and supporters once again demonstrated their faith and generosity in support of our 2025 appeal, which focused on our work in Uganda. We were grateful to have donations doubled through the Big Give Christmas Challenge, resulting in over £85k raised.
- A huge thank you to our members and supporters for their continued generosity.

Fundraising and Income in 2025

Unrestricted income continued to be an important area of focus in 2025, with ongoing challenges in membership numbers affecting income from individuals. The fundraising team continued to work towards diversifying income streams and strengthening the organisation's financial resilience beyond member contributions.

The three-year grant of £1.1 million secured in 2023 continued to provide vital support. Work to develop relationships with trusts, foundations, dioceses and other partners remained an important part of the fundraising approach, alongside regular fundraising activities with members and individuals, supported by digital campaigns, email and direct mail.

Changes in staffing within the fundraising team during 2025 affected capacity and resulted in delays to some planned activities, with other work temporarily placed on hold. This had an impact on the pace of delivery against fundraising priorities and the wider investment strategy. The experience highlighted the importance of maintaining sufficient capacity and continuity within the team to support the development of fundraising income and longer-term financial resilience.

Fundraising Investment Strategy

The £1 million three-year fundraising investment strategy, approved in 2023, continued to provide the framework for developing fundraising capacity and diversifying income. However, staffing changes during 2025 affected the delivery timetable, and progress against some planned activities was delayed or paused.

Work to strengthen existing fundraising streams, develop partnerships and advance individual giving remained part of the organisation's priorities. The team's focus is on progressing outstanding activities, rebuilding momentum where necessary and ensuring that future fundraising plans are supported by appropriate staffing capacity and clear priorities.

Standards and Compliance

Mothers' Union continued to prioritise responsible and ethical fundraising during 2025, maintaining its commitment to the Fundraising Regulator and the Fundraising Code of Practice.

Staff continued to be supported in understanding their data protection responsibilities, helping to ensure that personal information was handled appropriately across fundraising activities.

Safeguarding remained an important consideration in fundraising practice. Monitoring of giving patterns and the suppression of communications to members identified as vulnerable continued in accordance with the organisation's safeguarding procedures, helping to protect those who may be at risk.

Complaints and Suppressions

In 2025, Mothers' Union received 0 fundraising complaints and handled 1 suppression requests through the Fundraising Preference Service (FPS).

Financial results for the year

Consolidated Summary

2025 has been a year of both challenge and progress. Despite a difficult financial climate and significant leadership transition, we have continued to deliver strong charitable impact while carefully managing our resources and investing in the future of Mothers' Union.

Our consolidated income increased by 8% from £3.12m in 2024 to £3.37m in 2025, reflecting the continued generosity and commitment of our members, supporters, partners and funders. Membership subscriptions and donations remained an important source of income, alongside encouraging growth in grants, trusts, foundations and legacies. Income from our commercial activities also increased, while investment income reduced compared with the previous year.

Our total consolidated expenditure increased by 28% from £2.88m in 2024 to £3.69m in 2025. This reflects increased investment in our charitable programmes, particularly our international development work, alongside higher staffing and operational costs. We have also continued to invest in the central team, systems and working culture needed to support our work effectively and ensure the organisation remains resilient and sustainable.

During 2025, we intentionally increased our expenditure through the paying out of provident funds, and other direct programme funding, as well as the staffing and operational support needed to deliver our work in Britain and Ireland and across the wider Mothers' Union movement. We remain committed to ensuring that our resources are used responsibly and deliver meaningful impact for the communities we serve.

We have also continued to invest in raising funds for the future. Fundraising expenditure increased during the year, reflecting the costs of generating income to sustain and grow our work. We recognise the importance of balancing these costs with the need to build a more resilient and diverse income base, reducing reliance on any single source of funding and enabling us to respond to changing needs.

Our commercial activities, including retail and conferencing at Mary Sumner House, remain an important part of our overall financial sustainability. Although trading income increased from £536k in 2024 to £558k in 2025, higher operating costs meant that MU Enterprises recorded a loss of £76k, compared with a profit of £21k in the previous year. This performance was disappointing, and we recognise the need to strengthen the financial contribution of these activities. We will continue to explore opportunities to maximise the income potential of Mary Sumner House and ensure that our retail and conferencing activities are commercially sustainable.

Overall, the consolidated accounts show a deficit of £320k before investment gains and foreign exchange losses. Investment gains of £201k provided some support, although a foreign exchange loss of £9k meant that the final deficit for the year was £128k. This compares with a surplus of £301k in 2024, highlighting the financial pressures experienced during the year.

Our total funds reduced from £4.18m at the end of 2024 to £4.05m at the end of 2025. While this represents a reduction in our overall funds, it is important to recognise that a significant proportion of these funds is restricted or designated for particular purposes and is not freely available to meet general operating costs. We must therefore continue to manage our resources carefully, maintaining a clear understanding of our available funds and the cash needed to support our ongoing commitments.

Across all areas, we remain focused on cost control, value for money and the responsible stewardship of the resources entrusted to us. Inflation and wider economic pressures continue to affect our operating costs, and we will need to make considered decisions about where resources are directed, while protecting the quality and reach of our charitable work.

In summary, 2025 has been a year of financial pressure, purposeful investment and continued charitable impact. We have:

Continued to invest in delivering our charitable objectives in Britain and Ireland and across the wider international movement.

Strengthened our focus on sustainable income generation and diversification.

Managed resources across our charitable and commercial activities, while recognising the need to improve commercial performance.

Invested in the people, systems and infrastructure needed to support our long-term sustainability.

We remain committed to building a financially resilient organisation that can continue to deliver meaningful impact through the work of Mothers' Union. We are deeply grateful to our members, supporters, partners and funders, whose generosity and trust make this work possible.

Future financial plans

The Trustees recognise the importance of building a more diverse and sustainable income base, particularly in light of expected changes in membership across Britain and Ireland. Strengthening income streams remains a key priority to ensure the charity can continue to thrive in the years ahead.

The Trustees also recognise the significant opportunity presented by the upcoming 150th anniversary of the founding of Mothers' Union. This milestone provides a unique platform to raise awareness, strengthen engagement, and invest in initiatives that will enhance the organisation's profile and long-term impact.

The future of Mary Sumner House, the movement's headquarters, is also under active review. Planning permission was secured in 2021 for a major redevelopment aimed at unlocking the long-term value of the property and increasing its financial contribution to the charity. While this approval remains in place, current conditions in the commercial property market have meant that the project has not yet progressed. Alternative options, including a potential sale, continue to be carefully considered, with the Board aiming to reach a decision on the most appropriate course of action during 2026/2027.

Financial control environment

The Board approves an annual budget prior to the commencement of each financial year. This budget is subsequently monitored and scrutinised by staff and Trustees as a comparative on the monthly and quarterly management accounts.

All expenditure must be authorised by a budget holder prior to it going forward for payment. Budget and sub-budget holders are identified at the time the budget is approved. Single transaction authority limits within total allocated budgets are determined by job role.

Policies and controls are in place to cover all aspects of financial processing. Detailed controls over funds and cheques are also in place. Multiple signatories are required to instigate any payments.

The adequacy of the control environment is periodically assessed by both the Board and Audit and Risk Committee. The internal controls environment has recently been reconstructed as part of the

implementation of the new finance package and a restructure within the finance team.

Investment policy

The Trustees have full discretion to invest funds not immediately needed as they see appropriate. Every effort is made to ensure that the funds are invested to maximise returns without placing funds at undue risk or compromising ethical integrity. Therefore, to safeguard the assets of the charity, the Trustees have adopted a low risk policy and have invested solely in diversified Britain and Ireland based funds, splitting the portfolio of investments more or less equally between the M&G Equities Investment Fund for Charities (Charifund) and the various CBF Church of England Investment Funds managed by CCLA.

The Trustees are happy with the performance of the charity's investment portfolio over a challenging period, and have reaffirmed that the management of Mothers' Union's investments and the current asset allocation strategy are appropriate.



Structure, governance and management

Mothers' Union is a registered charity governed by its constitutional framework and operates as a global membership organisation within the Anglican Communion.

The charity is governed by a Board of Trustees, who are responsible for the overall governance, strategic direction, and financial stewardship of the organisation.

Trustees are appointed for a term of three years. Zonal Trustees are elected through established governance processes to ensure appropriate global representation across the charity's areas of operation.

The Board meets regularly to oversee the work of the charity and to ensure compliance with statutory and regulatory requirements. Day-to-day management is delegated to the Chief Executive and the Senior Leadership Team.

Governing document

Mothers' Union is governed by a Royal Charter originally dated 15 June 1926 and subsequently amended by Supplemental Charters, most recently in April 2018. The last revision was part of the modernisation programme of Mothers' Union, to be consistent with current best governance practice, and to reflect the global nature of the Charity.

The financial statements have been prepared in accordance with the accounting policies and comply with the Charity's Royal Charter, the Charities Act 2011 and the Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102) (Effective 1 January 2019).

The Board comprises the Worldwide President and 11 Zonal Trustees, five from Britain and Ireland and six from regions around the world. Additionally, the board can be strengthened by up to 4 specialist appointees to fill gaps in knowledge or experience amongst the elected Board.

Governance and management

The Trustee Board met during 2025 every second month via video conferencing and in person in the UK in March 2025. These meetings were used to agree strategy and oversee areas of activity for the Charity, including investment, reserves and risk management. The Board works on Triennial Cycles, with the period covered by these accounts falling into the triennium that commenced in January 2025.

The Zonal Trustees and Worldwide President are elected from within the membership to their position for an initial term of three years and may stand for re-election for a second term. Appointed Trustees serve an initial term of three years, which may be renewed for a further three years. The Board of Trustees is accountable to a representative body of the membership, the Worldwide Council, which meets at least once a Triennium. This comprises the serving Trustee Board members, a representative of past Worldwide Presidents and all of the Provincial Presidents from across the world. It exists to review the performance of the global movement and the central charity, and play an advisory or decision-making role on matters of long-term importance for the movement.

The Board of Trustees has established several subcommittees through which it discharges a number of its primary responsibilities. It can co-opt individuals from outside the Board where necessary to complement the skills of Board members. Prominent amongst these subcommittees is an Audit & Risk Committee. This comprises at least one Trustee together with at least 3 appointed members based on experience, with the Chief Executive and the Director of Finance and Services also in attendance. It meets quarterly and supports the Board to fulfil its duties relating to financial reporting, internal controls, the audit process, management of risk, and compliance with the legal requirements that govern the Charity.

Decisions on grant-making are undertaken with the support of the Development Committee, which includes trustees and two appointed external experts, following guidelines set by the Trustees. In addition, a Remuneration Committee and a Safeguarding Committee are in place. All Trustees receive an induction programme, including external speakers at the start of each Triennium, covering their roles and responsibilities. A skills audit was conducted to ensure the range of skills was fully understood and to enable additional skills to be brought in if and as required. Update training sessions are delivered as necessary throughout the triennium.

The day-to-day work of Mothers' Union is delegated to the Chief Executive and staff of approximately 28.

In November 2025, the Board reviewed, with the support of an external consultant, its governance arrangements and found them to comply with the Governance Code and best practice elsewhere in the charity sector.

Board of Trustees (serving during the period of 2025)

Worldwide President (Chair):	Kathleen Snow
Zonal Trustee – Zone A:	Joy Hla Gyaw
Zonal Trustee – Zone B:	(Phylis) Ephena Matthew
Zonal Trustee – Zone C:	Dorothy G Siep
Zonal Trustee – Zone D:	The Revd Mercy Wanjiru
Zonal Trustee – Zone E:	The Revd Maria van Staden
Zonal Trustee – Zone F:	Estelle Dibo
Zonal Trustee – Zone G:	Julia Jamieson
Zonal Trustee – Zone H:	Dr Deb Lee
Zonal Trustee – Zone I:	(Elizabeth) June Butler
Zonal Trustee – Zone J:	The Revd (Kathleen) Ann Wren
Zonal Trustee – Zone K:	Lowrie Washington Jones

Specialist Co-opted Board Trustees

Safeguarding Lead:	Dr Lizabeth Gailer
Policy Lead:	Mathilde Nkwirikiye

Additional Independent Committee Chairs

Audit & Risk Sub Committee Chair:	Paul Morris
Data & IT Sub Committee Chair:	Ruth Spencer
Independent Chair of Britain & Ireland Group:	Ruth Ward

Key Management Personnel

Chief Executive:	Canon Bev Jullien IMM, MA (Cantab) (Resigned 19 June 2026)
Charity/Company Secretary:	Richard Miller (Resigned October 2025)
Charity/Company Secretary:	Sarah Salethorne (Appointed November 2025)

Senior Leadership Team

Director of Finance & Services:	Sarah Salethorne (Appointed November 2025)
Director of Fundraising, Communications & Marketing:	Adam Sach (Resigned October 2025)
Director of Global Programmes:	Sarah Newnham MSc, ACC (Appointed March 2025)
Director of Membership:	Stephanie Nunn

Patrons

Royal Patron:	HRH The Duchess of Edinburgh
Patron:	The Most Revd Dame Sarah Mullally, Archbishop of Canterbury

Organisational Structure

MU has a wholly owned trading company, MU Enterprises Limited (MUe). MUe exists to handle the non-primary purpose trading operations of the group. It is governed by a board of at least three directors that includes the CEO of the Charity, and it reports quarterly to the main Board of the Charity.

Staffing and Remuneration

The Trustees consider that the Board of Trustees and the Senior Management Team comprise the key management personnel of the Charity in charge of directing and controlling, running and operating the Charity on a day-to-day basis.

All Trustees give of their time freely and receive no remuneration in the year. Details of Trustees' expenses and related party transactions are disclosed in the notes to the accounts. The Trustees and Senior Management Team declare any conflict(s) of interest by signing the conflict-of-interest declaration register.

The pay of the Senior Management Team and other staff is reviewed regularly by the Remuneration Committee, who benchmark pay scales against pay levels in other similar charities within London.

Reserves policy

The Trustees have established a target range for free reserves of between £700,000 and £1.7 million.

At 31 December 2025, estimated free reserves stood at £502,827, below the minimum target of £700,000. The Trustees acknowledge this shortfall and recognise the importance of maintaining sufficient reserves to support the charity's financial resilience and ongoing operations.

The Trustees recognise that the existing reserves policy requires review to ensure that the target remains appropriate in light of the charity's current expenditure, financial commitments, liquidity requirements, and principal financial and operational risks.

A comprehensive, risk-based review of the reserves policy is proposed, considering the charity's financial forecasts, income volatility, expenditure commitments, and longer-term financial sustainability. The findings will inform any proposed revision to the reserves target and the development of a time-bound recovery plan to address the shortfall.

Restricted funds are held and managed in accordance with the purposes for which they were given, with sufficient assets retained to meet the obligations of each fund. The Trustees continue to monitor these funds to ensure that resources are used appropriately and in line with the charity's charitable objectives.

The Trustees have also designated funds to meet potential future payments under the historic Provident Fund arrangements for overseas Mothers' Union workers. The charity continues to work with local Provinces to identify potential claimants and facilitate payments where valid claims are established. Amounts due for known claims are recognised in the accounts as liabilities, where appropriate. However, the total value of any future claims cannot yet be reliably estimated nor can a final date be determined as to when these will be fully paid, however the Trustees aim to have these paid out as soon as reasonably practicable.

Risk management

The Trustees have a risk management strategy which identifies the major risks to which the charity is exposed and the possible impact of these risks. Established systems are in place through the regular review of the risk register and management reports to review both the risks facing the charity and the effectiveness of the controls. All significant deviations from the activities planned and budgeted is subject to approval from the Audit and Risk Committee.

Other measures that are in place and regularly reviewed and updated include environmental risk management, health and safety procedures and staff policies.

The following table shows the other principal residual areas of risk faced by the charity and the measures that have been put in place to manage these risks.

Category of risk and description	Steps taken to mitigate residual risk
Compliance risk Risk of compliance breach arising from failure of training, policies, procedures or oversight. Key risk areas include safeguarding, GDPR & cyber security.	• A suite of policies and procedures is in place to help address risks arising from MU activities, staff and members • Regular review of compliance by relevant Board sub-committees • An ongoing review of safeguarding within the movement, overseen by a Board committee • Implementation and access to regular training
Sustainability of income The charity is predominantly funded by subscriptions, donations and other contributions from the UK membership which is ageing and in decline.	• A new active fundraising strategy, adopted in 2023 is now being implemented in 2024-2026 to develop income both inside and outside traditional membership sources • We continue to work with affiliate provinces worldwide to increase contributions towards the needs of the central charity • Options for maximising income generated by Mary Sumner House remain under active consideration. Planning permission held for potential expansion
HR Risks The charity has a small staff team, meaning risks arising from staff departures and absences are particularly pronounced.	• In-house HR function • Extended notice periods for senior staff • Regular benchmarking of pay and benefits
Competition Many charities are competing for the same sources of income	• A new fundraising strategy was adopted in 2023 leveraging updated key messaging which in turn is being rolled out in 2024-26 • Ensuring project design is optimised to maximise opportunities to access grant funding • Where appropriate, we will partner rather than compete with others to ensure best use of our collective resources
Cash flow risk Ongoing activities, a number of new strategic projects, and high levels of inflation continue to place pressure on cashflow	• Detailed consideration of cashflow requirements when setting annual budgets including identification of anticipated pinch points • Creation of a cashflow strategy to address anticipated cashflow pinch points ahead of time and regular review of cashflow as part of management reporting
Investment risk Risk of significant declines in investment values/income	• Ongoing monitoring of the investment market and portfolio performance • Selling investments to cater for short-term cashflow needs only when the investment values are favourable and when there are no realistic alternatives • Stated intention to move towards budgeting for surpluses of sufficient size to readily absorb foreseeable fluctuations in investment income
Disaster risk Fire/flooding/pandemic/ terrorist attack risk	• Insurance cover and the disaster recovery plan helps to manage these risks • Ongoing moves towards cloud-based IT infrastructure • Foreseeable building maintenance needs are being built into the future usage plans for the building

Reference and Administrative Details

Charity Name:	Mothers' Union
Charity Registration Number:	240531
Company Registration Number:	RC000356
Principal Address:	Mary Sumner House 24 Tufton Street London SW1P 3RB
Website:	mothersunion.org

Bankers

National Westminster Bank Plc
57 Victoria Street
London SW1H 0HN

Solicitors

Wedlake Bell LLP
71 Queen Victoria Street
London EC4V 4AY

Auditor

Sayer Vincent LLP
Chartered Accountants and Statutory Auditor
110 Golden Lane
LONDON
EC1Y 0TG

Investment Managers

M&G Securities Ltd
PO Box 6152
Basildon
SS14 0WL

CCLA Investment Management Ltd
80 Cheapside
London
EC2V 6D

Plans for future periods

At the end of 2025, work commenced to refresh the organisation's global strategy, building on the 2019 strategic framework developed following consultation with over 200,000 members worldwide. The Board and Worldwide Council have confirmed that the core direction of the strategy remains relevant, while recognising the need for greater focus on work with women and families, and the introduction of clearer, more measurable milestones to support delivery and reporting.

Consultation on the revised strategy is underway during 2026, with approval anticipated at the Worldwide Council meeting in Durban in September 2026.

A key priority for 2026 is the 150th anniversary of Mothers' Union. This will provide an opportunity to increase awareness of the organisation, strengthen engagement with members and supporters, and support fundraising and membership growth. Activities will include diocesan and global celebrations, culminating in a Global Gathering in Durban in October 2026.

Programmatic development will continue, including the expansion of funding through the Ignite initiative, enabling new areas of work to be supported in additional countries, including Sierra Leone. Further development of monitoring, evaluation, and learning systems will support improved reporting and evidence of impact across programmes, including testing of digital reporting approaches in challenging contexts.

In Britain and Ireland, work will continue to strengthen membership development through the church-based membership model, alongside efforts to diversify income and expand strategic partnerships with aligned organisations.

Advocacy and public policy work will continue, with a sustained focus on gender-based violence and an exploration of emerging areas such as online safety and digital harms affecting families.

Investment in organisational infrastructure will continue, including optimisation of newly implemented systems such as the CRM, finance platform, and website. Work will also be undertaken to strengthen internal processes to improve resilience and operational effectiveness.

The organisation will continue its focus on long-term financial sustainability, including reviewing the impact of planned investments in income generation and ensuring appropriate resourcing to support strategic delivery.



Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Annual Report and the financial statement in accordance with applicable law and regulations.

Charity law in England and Wales requires the Trustees to prepare financial statements for each financial year. Under the law the Trustees have elected to prepare the financial statements in accordance with United Kingdom Accepted Accounting Practice (United Kingdom accounting standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the charity and group and of the surplus or deficit for that period. In preparing those financial statements the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles of the Charities Statement of Recommended Practice (SORP);
- Make judgements and estimates that are reasonable and prudent;
- Follow applicable accounting standards, and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and group and enable them to ensure that the financial statements 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 and detection of fraud and other irregularities.

Provision of information to auditors

So far, each of the Trustees at the time the report is approved, are aware:

- There is no relevant audit information of which the auditors are unaware and,
- They have taken all the steps they ought to have taken to make themselves aware of any relevant audit information, and to establish that the auditors are aware of that information.

Approved by the Trustees on 30 October 2026 and signed on their behalf by:

Kathleen Snow

Worldwide President and Chair of Trustees

Independent auditor's report to the trustees of Mothers' Union

Opinion

We have audited the financial statements of Mothers' Union ('the parent charity') for the year ended 31 December 2025 which comprise the consolidated statement of financial activities, the group and parent charity balance sheets, the consolidated statement of cash flows and the notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- Give a true and fair view of the state of the group and parent charity's affairs as at 31 December 2025 and of the group's incoming resources and application of resources, for the year then ended
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- Have been prepared in accordance with the requirements of the Charities Act 2011

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on Mothers' Union's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other Information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- The information given in the trustees' annual report is inconsistent in any material respect with the financial statements
- Sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- We have not received all the information and explanations we require for our audit

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group and the parent charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or the parent charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud are set out below.



Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, and the audit and risk committee, which included obtaining and reviewing supporting documentation, concerning the group's policies and procedures relating to:
  - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
  - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
  - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the group operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the group from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: **www.frc.org.uk/auditorsresponsibilities**. This description forms part of our auditor's report.

Use of our report

This report is made solely to the parent charity's trustees as a body, in accordance with section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the parent charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the parent charity and the parent charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

30th October 2026

Sayer Vincent LLP, Statutory Auditor

110 Golden Lane, LONDON, EC1Y 0TG

Sayer Vincent LLP is eligible to act as auditor in terms of section 1212 of the Companies Act 2006

Statement of Financial Accounts

Mothers' Union

Consolidated statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 December 2025

	Note	2025 Unrestricted £	2025 Restricted £	2025 **Total £**	2024 Unrestricted £	2024 Restricted £	2024 Total £
Income from:							
Subscriptions, Donations & Legacies	2	1,596,327	953,587	**2,549,914**	1,518,161	754,801	2,272,962
Other trading activities							
Trading income – MU Enterprises	12	558,487	–	**558,487**	535,616	–	535,616
Investments	3	244,772	16,570	**261,342**	289,724	23,236	312,960
Total income		2,399,586	970,157	**3,369,743**	2,343,501	778,037	3,121,538
Expenditure on:							
Raising funds							
Trading activities	12	524,306	–	**524,306**	436,274	–	436,274
Fundraising		668,729	–	**668,729**	462,107	1,572	463,679
Charitable activities	4	1,992,461	504,258	**2,496,719**	1,600,396	384,617	1,985,013
Total expenditure		3,185,496	504,258	**3,689,754**	2,498,776	386,189	2,884,965
Net income before net gains on investments		(785,910)	465,899	**(320,011)**	(155,275)	391,848	236,573
Net gains on investments	11	200,603	–	**200,603**	50,987	14,835	65,822
Net (losses) on foreign exchange		(8,530)	–	**(8,530)**	(1,565)	–	(1,565)
Net income for the year	5	(593,837)	465,899	**(127,938)**	(105,853)	406,683	300,830
Transfers between funds		454,845	(454,845)	**–**	–	–	–
Net movement in funds		(138,992)	11,054	**(127,938)**	–	–	–
Reconciliation of funds:							
Total funds brought forward		1,971,529	2,205,135	**4,176,664**	2,077,382	1,798,452	3,875,834
Total funds carried forward		1,832,537	2,216,189	**4,048,726**	1,971,529	2,205,135	4,176,664

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 21a to the financial statements.

Statement of Financial Accounts continued

Mothers' Union

Balance sheets

As at 31 December 2025

	Note	The group 2025 £	2024 £	The charity 2025 £	2024 £
Fixed assets:					
Tangible assets	10	**779,421**	779,059	**779,421**	779,059
Investments:					
Subsidiary undertaking	12	**–**	–	**12**	12
Other investments	11	**2,994,722**	2,794,119	**2,994,722**	2,794,119
		3,774,143	3,573,178	**3,774,155**	3,573,190
Current assets:					
Stocks	15	**49,733**	30,786	**2,550**	2,550
Debtors	16	**134,213**	293,408	**288,467**	354,119
Short term deposits		**5,218**	5,218	**5,218**	5,218
Cash at bank and in hand		**519,650**	957,763	**439,600**	865,748
		708,814	1,287,175	**735,835**	1,227,635
Liabilities:					
Creditors: amounts falling due within one year	17	**(434,232)**	(683,690)	**(385,649)**	(624,161)
Net current assets		**274,583**	603,486	**350,186**	603,474
Total net assets		**4,048,726**	4,176,664	**4,124,341**	4,176,664
Funds:	21a				
Restricted income funds		**2,216,189**	2,205,135	**2,216,189**	2,205,135
Unrestricted income funds:					
Designated funds		**550,289**	517,723	**550,289**	517,723
General funds		**1,282,248**	1,453,806	**1,357,863**	1,453,806
Total unrestricted funds		**1,832,537**	1,971,529	**1,908,152**	1,971,529
Total funds		**4,048,726**	4,176,664	**4,124,341**	4,176,664

The financial statements and notes were approved and authorised for issue by the Board of Trustees on 30th October 2026 and signed on its behalf by

Kathleen Snow
Worldwide President and Trustee

Statement of Financial Accounts continued

Mothers' Union

Consolidated statement of cash flows

For the year ended 31 December 2025

	Note	2025 £	£	2024 £	£
Cash flows from operating activities					
Net income for the reporting period (as per the statement of financial activities)		**(127,938)**		300,830	
Depreciation charges		**139,827**		88,187	
(Gains) on investments		**(200,603)**		(65,822)	
Dividends, interest and rent from investments		**(261,342)**		(312,960)	
(Increase) in stocks		**(18,947)**		(2,734)	
(Increase) in debtors		**159,195**		(40,367)	
(Decrease) in creditors		**(249,458)**		(439,641)	
Net cash (used in) operating activities			**(559,266)**		(472,507)
Cash flows from investing activities:					
Dividends, interest and rents from investments		**261,342**		312,960	
Purchase of fixed assets		**(140,189)**		(324,564)	
Net cash provided by / (used in) investing activities			**121,153**		(11,604)
Change in cash and cash equivalents in the year			**(438,113)**		(484,111)
Cash and cash equivalents at the beginning of the year			**962,981**		1,447,092
Cash and cash equivalents at the end of the year			**524,868**		962,981

Analysis of cash and cash equivalents and of net debt

	At 1 December 2024 £	Cash flows £	At 1 December 2025 £
Cash at bank and in hand	957,763	(438,113)	**519,650**
Short term deposits	5,218	–	**5,218**
Total cash and cash equivalents	962,981	(438,113)	**524,868**

Mothers' Union

Notes to the financial statements

For the year ended 31 December 2025

1 Accounting policies

a) Statutory information

Mothers' Union is a charity registered in England and Wales (registration number: 240531) and is also a Royal Charter company limited by guarantee (registration number RC000256).

The charity's registered office address is 24 Tufton Street, London, SW1P 3RB.

b) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) – (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

These financial statements consolidate the results of the charity and its wholly-owned subsidiary M.U. Enterprises Limited on a line by line basis. Transactions and balances between the charity and its subsidiary have been eliminated from the consolidated financial statements. Balances between the two entities are disclosed in the notes of the charity's balance sheet. A separate statement of financial activities, or income and expenditure account, for the charity itself is not presented because the charity has taken advantage of the exemptions afforded by section 408 of the Companies Act 2006, A summary of the result for the year is disclosed in the notes to the accounts.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

c) Critical accounting judgements and key sources of estimation uncertainty

The preparation of financial statements requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the charity's accounting policies. In the application of the accounting policies, Trustee are required to make judgement, estimates, and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying 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 if the revision affects only that period, or in the period of the revision and future periods if the revision affected current and future periods.

The discount rate of the future deficit recovery payments towards the charity's defined benefit pension scheme, which is recognised as a liability in the accounts, is a key source of estimation uncertainty. Further details can be found in note 19. In the view of the Trustees, no other assumptions concerning the future or estimation uncertainty affecting assets or liabilities at the balance sheet date are likely to result in a material adjustment to their carrying amounts in the next financial year.

d) Public benefit entity

The charity meets the definition of a public benefit entity under FRS 102.

e) Going concern

The trustees have reviewed the charity's financial position, reserves levels and future plans and consider that despite the tough operational circumstances, there are no foreseeable material uncertainties about the Charity's ability to continue as a going concern.

Mothers' Union

Notes to the financial statements

For the year ended 31 December 2025

1 Accounting policies (continued)

f) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Subscriptions :
Diocesan subscriptions to the General Fund are dealt with on an accrual basis. Receipts from dioceses for subscriptions for *Families First* magazine for the following year have been treated as deferred income in the accounts of the trading subsidiary. All other subscriptions are dealt with within the accounts of the period in which they are received.

Donations and legacies :
Donations and gifts are included in full in the Statement of Financial Activities when there is entitlement, probability of receipt and the amount of income receivable can be measured reliably.

Grants received :
Grants are recognised in full in the Statement of Financial Activities in the year in which the charity has entitlement to the income, the amount of income receivable can be measured reliably and there is probability of receipt.

Government Grants:
Government grants are accounted under the accruals model as permitted by FRS 102. Grants of a revenue nature are recognised in the Statement of Financial Activities in the same period as the related expenditure.

Income from Investments and Short-Term Deposits:
Income from investments and short-term deposits includes taxation recoverable in respect of that income.

g) Fund accounting

Mothers' Union has various types of funds which require separate disclosure. These are as follows:

Restricted funds:
These funds receive income, which are earmarked by the donor for specific purposes, where these purposes are within the overall aims of the organisation. These funds may be income only (where the capital must be retained) or income and capital (where the income derived therein may be fully utilised). Details of restricted funds managed by the Charity are set out in note 21.

Unrestricted funds:
Income received into the general unrestricted fund is expendable at the discretion of the Trustees in the furtherance of the objectives of the Charity. Funds may be held in reserve in this fund to meet general expenditure and working capital needs.

Designated funds:
Designated funds are unrestricted funds that have been set aside to support particular workstreams or projects. They differ from restricted funds as no formal legal restriction exists. Designated funds can be created to support specific foreseeable operational expenditure needs; to separate funds donated for particular projects where a formal restriction has not been created; or to support planned capital expenditure projects.

h) Expenditure

Expenditure is accounted for an accruals basis and include attributable VAT, which cannot be recovered.

Expenditure is allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned based on the direct costs of each activity. Governance costs include the cost of governance arrangements which relate to the general running of the Charity, including strategic planning for its future developments, external audit, any legal advice for the Trustees, and all costs of complying with constitutional and statutory requirements, such as the costs of the Trustees' meetings and of preparing the statutory accounts and satisfying public accountability.

i) Grants payable

Grants are normally charged in the period in which they are paid. In the case of the annual grants from the General Fund made to dioceses in Britain and Ireland for general purposes, these are charged in the year for which they are approved.

Mothers' Union

Notes to the financial statements

For the year ended 31 December 2025

1 Accounting policies (continued)

j) Tangible fixed assets

In accordance with the Statement of Recommended Practice on Accounting and Reporting by Charities, the freehold property in Westminster, the only property used by the charity on a continuing basis, is stated at cost in the balance sheet.

Assets with a value in excess of £500 or with a useful life over 5 years have been capitalised. Assets that have no further useful life or those that have been scrapped have been written off at cost less accumulated depreciation.

For the property, no depreciation is charged on the original building on the basis that the estimated remaining useful life of the property exceeds 50 years and the property has a high residual value, particularly due to the high value of land in Westminster. This is subject to an annual impairment review. Improvement to property and other tangible fixed assets are depreciated over their expected useful lives on the straight-line basis as follows:

Property improvement	4% after the first year
Office furniture and equipment	20%
Computer equipment, Software and Peripherals	10%-20%

Depreciation is not charged until the asset has been brought into use.

k) Investments

Investments are stated in the balance sheet at their gross market value as at the balance sheet date without provision for potential costs relating to the disposal of these. All movements in value arising from investment changes or revaluation are shown in the Consolidated Statement of Financial Activities.

Investments in subsidiaries

Investments in subsidiaries are at cost.

l) Stocks

Stocks are stated at the lower of cost and net realisable value. Specific provision is made for obsolete and slow-moving stock on an item by item basis. Stock of publications for resale held by the charity has been shown at cost.

m) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

n) Short term deposits

Bank deposits, which are not repayable on demand without penalty, are treated as short-term investments.

o) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

p) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

q) Financial instruments

The charity only has both basic and non-basic financial assets and financial liabilities. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. Non-basic financial instruments are measured at fair value with any gain or loss going to the statement of financial activities. Full details are given in the financial instruments note.

r) Pension Costs

Mothers' Union participates in the Pension Builder (Defined Contribution) and Defined Benefits Scheme (closed to new entrants), both of which are part of the Church Workers Pension Fund. As the charity is unable to identify its share of the underlying assets and liabilities in the scheme on a consistent and reasonable basis, it takes a multi-employer exemption under FRS102 and so accounts for the scheme as if it were a defined contribution scheme. Pension costs are accounted for on the basis of contributions payable for the year.

Mothers' Union

Notes to the financial statements

For the year ended 31 December 2025

2 Income from subscriptions, donations & legacies

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Membership subscriptions & donations	1,045,848	24,552	**1,070,400**	1,035,705	40,781	1,076,486
Other donations and legacies	525,198	71,062	**596,260**	482,456	95,950	578,406
Grants	25,281	857,973	**883,254**	–	618,070	618,070
	1,596,327	953,587	**2,549,914**	1,518,161	754,801	2,272,962

3 Income from investments

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Rental income	126,773	–	**126,773**	174,031	–	174,031
Investment trusts	113,744	16,570	**130,314**	101,331	23,236	124,567
Short-term deposits	4,255	–	**4,255**	14,362	–	14,362
	244,772	16,570	**261,342**	289,724	23,236	312,960

Statement of Financial Accounts continued

Mothers' Union

Notes to the financial statements

For the year ended 31 December 2025

4a Analysis of expenditure (current year)

Charitable Expenditure by Activity

	Central support costs	Britain & Ireland	International Development	Trading Activities	2025 Total	2024 Total
	£	£	£	£	£	£
Direct Charitable Expenditure						
Grants & Direct Programme Funding	4,762	3,000	500,762	–	**508,524**	347,970
Direct Programme Staffing Costs	–	258,167	260,400	–	**518,567**	411,837
Direct Programme Operational Costs	7,759	49,449	4,495	–	**61,703**	70,699
In-Direct Charitable Expenditure					**–**	–
Support Staffing Costs	118,188	177,282	177,282	–	**472,752**	462,331
Support Operational Costs	152,716	325,347	233,041	–	**711,104**	502,848
Cost to Fundraise					**–**	–
Fundraising Staffing Costs	87,262	130,893	130,893	–	**349,048**	219,250
Fundraising Operational Costs	79,365	121,243	119,073	–	**319,681**	244,429
Investment Management Costs	–	–		–	**–**	–
Trading					**–**	–
Trading Staffing Costs	–	–		147,309	**147,309**	157,299
Trading Cost of Sales	–	–		212,853	**212,853**	240,515
Trading Operational Costs	–	–		164,144	**164,144**	38,459
Governance & Administration					**–**	–
Depreciation	129,520	10,307		–	**139,827**	88,186
Governance	74,208	800		9,234	**84,242**	101,142
Total expenditure 2025	**653,780**	**1,076,488**	**1,425,946**	**533,540**	**3,689,754**	
Total expenditure 2024	514,000	774,707	1,151,847	444,411		2,884,965

4b Analysis of expenditure (current year)

Charitable Expenditure by Type

	Central Activities	Britain & Ireland	International Development	Trading Activities	2025 Total	2024 Total
	£	£	£	£	£	£
Grants	4,672	3,000	500,762	–	**508,434**	347,970
Staffing (Note 6)	205,450	566,342	568,575	147,309	**1,487,676**	1,250,717
Facilities	59,002	88,503	86,491	48,125	**282,121**	242,380
Media & Comms	67,596	102,352	101,394	87,214	**358,556**	243,172
Research & Development	–	36	–	1,120	**1,156**	–
Monitoring & Evaluation	–	–	–	–	**–**	–
Engagement & Support	1,632	50,693	6,943	–	**59,268**	67,828
IT & Systems	49,554	74,331	74,529	–	**198,414**	164,112
Hospitality & Events	271	497	440	–	**1,208**	2980.76
Travel & Accomodation	2,041	4,703	(1,304)	416	**5,856**	13,709
Administration	11,619	174,923	88,117	390,992	**665,651**	362,768
Depreciation	129529	10307	–	–	**139,836**	88,186
Governance	74,208	800	50	9,234	**84,292**	101,142
Total expenditure 2025	**605,574**	**1,076,487**	**1,425,997**	**684,410**	**3,792,468**	2,884,965
Total Expenditure 2024	514,000	774,707	1,151,847	444,411		2,884,965

Mothers' Union

Notes to the financial statements

For the year ended 31 December 2025

4c Analysis of expenditure (prior year)

Charitable Expenditure by Activity

	Central support costs £	Britain & Ireland £	International Development £	Trading Activities £	2024 Total £
Direct Charitable Expenditure					
Grants & Direct Programme Funding	31,424	–	316,546	–	347,970
Direct Programme Staffing Costs	–	194,725	217,112	–	411,837
Direct Programme Operational Costs	1,588	280	68,831	–	70,699
In-Direct Charitable Expenditure	–	–	–	–	–
Support Staffing Costs	115,583	173,374	173,374	–	462,331
Support Operational Costs	122,049	185,171	195,628	–	502,848
Cost to Fundraise	–	–	–	–	–
Fundraising Staffing Costs	54,812	82,219	82,219	–	219,250
Fundraising Operational Costs	60,763	92,508	91,158	–	244,429
Investment Management Costs	–	–	–	–	–
Trading	–	–	–	–	–
Trading Staffing Costs	–	–	–	157,299	157,299
Trading Cost of Sales	–	–	–	240,515	240,515
Trading Operational Costs	–	–	–	38,459	38,459
Governance & Administration	–	–	–	–	–
Depreciation	37,466	44,300	6,420	–	88,186
Governance	90,315	2,131	559	8,137	101,142
Total expenditure 2024	**514,000**	**774,707**	**1,151,847**	**444,411**	**2,884,965**

4d Analysis of expenditure (prior year)

Charitable Expenditure by Type

	Central Activities £	Britain & Ireland £	International Development £	Trading Activities £	2025 Total £
Grants	31,424	–	316,546	–	**347,970**
Staffing (Note 6)	170,395	450,318	472,705	157,299	**1,250,717**
Facilities	53,470	80,205	80,205	28,500	**242,380**
Media & Comms	51,031	78,076	76,546	37,519	**243,172**
Research & Development	–	–	–	–	**–**
Monitoring & Evaluation	–	–	–	–	**–**
Engagement & Support	183	355	67,290	–	**67,828**
IT & Systems	40,914	61,372	61,826	–	**164,112**
Hospitality & Events	691	1,248	1,042	–	**2,981**
Travel & Accomodation	3,077	5,100	5,531	–	**13,709**
Administration	35,033	51,603	63,176	212,956	**362,768**
Depreciation	37,466	44,300	6,420	–	**88,186**
Governance	90,315	2,131	559	8,137	**101,142**
Total expenditure 2024	514,000	774,707	1,151,847	444,411	2,884,965

Mothers' Union

Notes to the financial statements

For the year ended 31 December 2025

5 Net income for the year

This is stated after charging:

	2025 £	2024 £
Depreciation of tangible fixed assets	**139,827**	88,187
Auditor's remuneration (excluding VAT):		
Audit of parent charity	**19,500**	18,800
Audit of M.U. Enterprises Limited	**5,700**	5,500
Other services	**6,875**	6,525

6 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2025 £	2024 £
Salaries and wages	**1,211,383**	1,029,991
Social security costs	**135,642**	110,682
Operating costs of defined contribution pension schemes	**84,693**	63,539
Temporary staff	**18,990**	10,265
	1,450,708	1,214,477
Less:		
Recharged to subsidiary undertaking	**(147,309)**	(157,299)
Net salary expenditure, borne by the Charity	**1,303,399**	1,057,178

The number of employees with annual remuneration in excess of £60,000, excluding pension contributions to the Church Workers Pension Fund administered by Church of England:

	2025 No.	2024 No.
£60,000 - £69,999	**1**	3
£70,000 - £79,999	**1**	1
£80,000 - £89,999	**-**	-
£90,000 - £99,999	**1**	1

Total remuneration paid to key management personnel totalled £429,110 for 2025 (2024: £410,862), which includes pension contribution of £21,165 (2024: £17,655). Out of this, £33,757 (2024: £32,675) was charged to the subsidiary (M.U. Enterprises) as Directors' remuneration.

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2024: £nil). No charity trustee received payment for professional or other services supplied to the charity (2024: £nil). The Charity paid £1,932 for Trustee indemnity insurance (2024: £1,680).

Trustees expenses of £9,791were claimed in 2025 by 10 trustees (2024: £7,822 by 9 trustees). These related to travel and accommodation costs to attend Board meetings or official Mothers Union trips where the trustees were representing the Board.

Mothers' Union

Notes to the financial statements

For the year ended 31 December 2025

7 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 27 (2024: 27).

8 Related party transactions

There are no related party transactions to disclose for 2025 (2024: none).

9 Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes. The charity's trading subsidiary M.U. Enterprises Limited distributes under Gift Aid available profits to the parent charity. Its charge to corporation tax in the year was:

	2025 £	2024 £
UK corporation tax at 19%	**–**	–

10 Tangible fixed assets

The group and charity

Cost	Freehold property £	Office Furniture & Equipment £	Computer equipment, Software and Peripherals £	**Total £**
At the start of the year	569,850	610,270	1,060,961	**2,241,081**
Additions in year	–	378	139,811	**140,189**
At the end of the year	569,850	610,648	1,200,772	**2,381,270**
Depreciation				
At the start of the year	147,645	547,844	766,533	**1,462,022**
Charge for the year	22,360	15,220	102,247	**139,827**
At the end of the year	170,005	563,064	868,780	**1,601,849**
Net book value				
At the end of the year	**399,845**	**47,584**	**331,992**	**779,421**
At the start of the year	422,205	62,426	294,428	779,059

Mothers' Union owns the freehold property in Westminster consisting of the office premises and chapel, representing an original capital expenditure of £65,492 in 1925, this amount having been received by Mothers' Union from various sources, both home and overseas. The Trustees consider that the market value of the freehold property is in excess of the carrying cost in the Balance Sheet.

As explained in the statement of accounting policies, the cost of this property is shown in the Balance Sheet in accordance with the Statement of Recommended Practice on Accounting and Reporting by Charities.

Within computer equipment, Software and Peripherals at 31 December 2025 are costs of £329,378, depreciation of £86,203 and net book value of £243,175 in relation to the new CRM system (2024: Cost of £258,789, depreciation of £18,482 and NBV of £240,307).

All of the above assets are used for charitable purposes.

11 Investments

The group and charity

	Unrestricted Funds £	Restricted Fund Overseas £	Other restricted funds £	**2025 total £**	2024 total £
Market Value:					
At beginning of year	1,240,160	914,405	639,554	**2,794,119**	2,728,297
Gains	151,206	38,073	11,324	**200,603**	65,822
At end of year	1,391,366	952,478	650,878	**2,994,722**	2,794,119
Being at market value:					
Investment trusts	1,391,366	944,355	650,878	**2,986,599**	2,767,753
Shares in UK listed companies	–	8,123	–	**8,123**	26,366
	1,391,366	952,478	650,878	**2,994,722**	2,794,119

All investments were in UK investment trusts, and UK listed companies.

Mothers' Union

Notes to the financial statements

For the year ended 31 December 2025

12 Subsidiary undertaking

The charity owns the whole of the issued share capital of M.U. Enterprises Limited, a company registered in England (company number is 02848474). The registered office address is Mary Sumner House, 24 Tufton Street, London, SW1P 3RB. The principal activities of the company are the sale of publications, cards and gifts, the publication of the magazine Families First, and the letting of conference rooms.

The interests of Mothers' Union are:

	Share Capital 2025 £	2024 £
At beginning and end of year	**12**	12

Advances, where made, are secured by way of a fixed and floating charge over the assets of the company, under a debenture dated 14 December 1995.

All activities have been consolidated on a line by line basis in the statement of financial activities. Available profits are distributed under Gift Aid to the parent charity.

A summary of the results of the subsidiary is shown below:

	2025 £	2024 £
Turnover	**558,487**	535,616
Cost of sales	**(369,803)**	(355,055)
Gross profit	**188,684**	180,561
Administrative expenses	**(265,845)**	(164,357)
(Loss)/profit on ordinary activities before interest and taxation	**(77,161)**	16,204
Interest receivable and similar income	**1,546**	4,466
(Loss)/profit on ordinary activities before taxation	**(75,615)**	20,670
Taxation on profit on ordinary activities	**–**	**–**
(Loss)/profit for the financial year	**(75,615)**	20,670
Retained earnings		
Total retained earnings brought forward	**–**	–
(Loss)/profit for the financial year	**(75,615)**	20,670
Distribution under Gift Aid to parent charity	**–**	(20,670)
Loss carried forward	**(75,615)**	–

Administrative expenses include rent payable to Mothers' Union of £48,125 (2024: £28,500). A donation of £0 has been made to Mothers' Union under a deed of covenant (2024: £21,745).

The aggregate of the assets, liabilities and reserves was:		
Assets	**147,273**	196,330
Liabilities	**(222,877)**	(196,318)
Reserves	**(75,604)**	12

Amounts owed to the parent undertaking are shown in note 16.

Mothers' Union

Notes to the financial statements

For the year ended 31 December 2025

13 Parent charity

The parent charity's gross income and the results for the year are disclosed as follows:

	2025	2024
	£	£
Gross income	**2,866,585**	2,630,626
Result for the year	**(52,323)**	235,003

14 Associated Charities

The Mothers' Union is active in 34 Provinces of the worldwide Anglican Communion. Each of the Provincial organisations is independent and accordingly their assets and results are not included in these accounts. The Charity is also at work in dioceses of the Church of England, the Church in Wales, the Church of Ireland and the Scottish Episcopal Church. Each diocesan organisation is autonomous and therefore their assets and results are not included in these accounts either.

15 Stocks

	The group		The charity	
	2025	2024	2025	2024
	£	£	£	£
Goods for resale	**49,733**	30,786	**2,550**	2,550
	49,733	30,786	**2,550**	2,550

16 Debtors

	The group		The charity	
	2025	2024	2025	2024
	£	£	£	£
Trade debtors	**21,565**	188,552	**2,473**	112,763
Amounts due from subsidiary undertakings	**–**	(1,075)	**174,294**	135,715
Staff season ticket and other loans	**1,610**	1,549	**1,610**	1,549
Other debtors	**28,471**	23,573	**27,813**	23,573
Prepayments and accrued income	**82,567**	80,809	**82,277**	80,519
	134,213	293,408	**288,467**	354,119

17 Creditors: amounts falling due within one year

	The group		The charity	
	2025	2024	2025	2024
	£	£	£	£
Trade creditors	**223,780**	58,258	**190,138**	17,221
Taxation and social security	**12,954**	26,208	**7,581**	16,204
Other creditors	**8,051**	23,836	**8,051**	23,836
Accruals	**189,447**	214,463	**179,879**	204,900
Deferred Income	**–**	362,000	**–**	362,000
	434,232	683,690	**385,649**	624,161

Mothers' Union

Notes to the financial statements

For the year ended 31 December 2025

18 Pension schemes

The Mothers' Union participates in the Defined Benefits Scheme section and the Pension Builder Section of the Church Workers Pension Fund (CWPF) for lay staff. The scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Employer and the other participating employers.

The Church Workers Pension Fund (CWPF) has a section known as the Defined Benefits Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Defined Benefits Scheme

The Defined Benefits Scheme ("DBS") section of the Church Workers Pension Fund provides benefits for lay staff based on final pensionable salaries.

For funding purposes, DBS is divided into sub-pools in respect of each participating employer as well as a further sub-pool, known as the Life Risk Pool. The Life Risk Pool exists to share certain risks between employers, including those relating to mortality and post-retirement investment returns.

The division of the DBS into sub-pools is notional and is for the purpose of calculating ongoing contributions. They do not alter the fact that the assets of the DBS are held as a single trust fund out of which all the benefits are to be provided. From time to time, a notional premium is transferred from employers' sub-pools to the Life Risk Pool and all pensions and death benefits are paid from the Life Risk Pool.

The scheme is a multi-employer scheme as described in Section 28 of FRS 102. It is not possible to attribute DBS assets and liabilities to specific employers, since each employer, through the Life Risk Section, is exposed to actuarial risks associated with the current and former employees of other entities participating in DBS. This means that contributions are accounted for as if DBS were a defined contribution scheme. The pensions costs charged to the SoFA during the year are contributions payable towards benefits and expenses accrued in that year (2025: £nil, 2024: £nil).

If, following an actuarial valuation of the Life Risk Pool, there is a surplus or deficit in the pool, further transfers may be made from the Life Risk Pool to the employers' sub-pools, or vice versa. The amounts to be transferred (and their allocation between the sub-pools) will be settled by the Church of England Pensions Board on the advice of the Actuary.

A valuation of DBS is carried out once every three years. The most recently finalised valuation was carried out as at 31 December 2022. In this 2022 valuation, the Life Risk Section was shown to be in surplus by £7m therefore no deficit contributions are required at this time into the employers' sub-pool.

Due to the improvements in the projected funding position of the Fund, the Church of England Pensions Board agreed that deficit contributions should cease with effect from 31 December 2022 for employers whose pools were estimated to be materially in surplus. As a result, there is no obligation recognised as a liability within the Employer's financial statements as at 31 December 2022. A liability has been recognised at earlier dates due to a previously agreed deficit recovery payment therefore this has been reversed as at the yearend, reducing the costs for 2022.

The movement in the provision is set out below:

	2025	2024
	£	£
Balance Sheet Liability as at 1 January	**-**	-
Deficit contribution paid	**-**	-
Interest	**-**	-
Remaining charge to balance sheet liability * (recognised in SoFA)	**-**	-
Balance Sheet Liability as at 31 December	**-**	**-**

*Comprises change in agreed deficit recovery plan and change in discount rate between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions, set by reference to the duration of the deficit recovery payments:

	2025	**2024**	**2023**
Discount rate	n/a	n/a	0.00%

Discount rate is not applicable in 2022 due to the liability being nil.
The legal structure of the scheme is such that if another employer fails, the employer could become responsible for paying a share of that employer's pension liabilities.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as defined benefit schemes.

Pension Builder Classic provides a pension, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable (2025: £Nil, 2024: £Nil)

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2022.

For the Pension Builder Classic section, the valuation revealed a surplus of £34.8m on the ongoing assumptions used. At the most recent annual review effective 1 January 2026, the Board chose to grant a discretionary bonus of 10% to both pensions not yet in payment and pensions in payment in respect of service prior to April 1997; and a bonus on pensions in payment in respect of post April 1997 service so that the pension increase was also 10% (where usually it would be calculated based on inflation up to an annual cap of 5% for pensions in payment in respect of service prior to April 2006 and 2.5% for pensions in payment in respect of service post April 2006). This followed improvements in the funding position over 2025. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £8.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The next valuation is being carried out as at 31 December 2025.

The legal structure of the scheme is such that if another employer fails, Mothers' Union could become responsible for paying a share of the failed employer's pension liabilities.

19 Contingent liability

As noted in the trustees' annual report, the charity holds a Provident fund for payments to overseas employees relating to historic employment benefits. Where individuals with a valid claim from the fund have made contact with the charity, we have been able to calculate the level of payment due and, where unpaid at year end, these are accrued into the accounts. While local dioceses are working with the charity to contact those with a potential claim, it is not possible to reliably estimate the number of claims that will become payable. Therefore no provision has been made into the accounts for unclaimed payments. However, as shown in note 21, the Overseas Provident funds for any future payments are designated and therefore set aside from the charity's free reserves.

Statement of Financial Accounts continued

Mothers' Union

Notes to the financial statements

For the year ended 31 December 2025

20a Analysis of group net assets between funds (current year)

	Designated Funds £	Unrestricted General Funds £	Restricted Funds £	**Total funds £**
Tangible fixed assets	–	779,421	–	**779,421**
Investments	–	1,391,366	1,603,356	**2,994,722**
Net current assets	550,289	(888,539)	612,833	**274,583**
Net assets 31 December 2025	**550,289**	**1,282,248**	**2,216,189**	**4,048,726**

20b Analysis of group net assets between funds (prior year)

	Designated Funds £	Unrestricted General Funds	Restricted Funds £	**Total funds £**
Tangible fixed assets	–	779,059	–	**779,059**
Investments	–	1,240,160	1,553,959	**2,794,119**
Net current assets	517,723	(565,413)	651,177	**603,487**
Net assets 31 December 2024	**517,723**	**1,453,806**	**2,205,136**	**4,176,664**

21a Movements in funds (current year)

	At 1 January 2025 £	Income & gains £	Expenditure & losses £	Investment Gains £	Transfers £	**At 31 December 2025 £**
Restricted funds:						
Relief	853,444	–	–	–	402,511	**1,255,955**
Overseas Provident	564,700	16,570	(104,253)	–	(477,017)	**–**
Britain & Ireland Development Fund	8,964	20	–	–	(8,984)	**–**
DRC 2021	5,021	–	–	–	(5,021)	**–**
GBV 2022	2,515	–	–	–	(2,515)	**–**
SS 2023	–	–	(30,019)	–	30,019	**–**
Tanzania KSC 2024	–	–	(38,012)	–	38,012	**–**
Burundi 2025	89,628	35,095	(8,701)	–	(116,022)	**–**
MSH Fund	31,996	–	–	–	(31,996)	**–**
Five Talents	20	111,859	(154,804)	–	42,925	**–**
ERD Funds	31,971	36,883	(20,593)	–	(48,261)	**–**
Community of St Denys Funds	531,000	362,000	(20,427)	–	(277,000)	**595,573**
Other Funds	59,904	109,800	(93,706)	–	(75,998)	**–**
Restricted Christmas 2025 – Uganda Appeal	–	59,823	–	–	–	**59,823**
Literacy and Agriculture Burrundi – St Deny's	25,972	–	(6,419)	–	(11,553)	**8,000**
ERD Solidarity Grant 25-26	–	103,789	(6,329)	–	(68,773)	**28,687**
Terintambwe (Literacy & Agriculture) Programme in Burundi	–	–	–	–	71,868	**71,868**
Digital Leadership Programme	–	134,318	(20,995)	–	–	**113,323**
Literacy & GBV Programme in South Sudan	–	–	–	–	4,000	**4,000**
Kingdom Savings in Uganda	–	–	–	–	2,470	**2,470**
Parenting & Literacy Programme in PNG	–	–	–	–	13,000	**13,000**
Literacy & Liveilhoods in Ethiopia	–	–	–	–	3,841	**3,841**
International Development General	–	–	–	–	59,649	**59,649**
Total restricted funds	2,205,135	970,157	(504,258)	–	(454,845)	**2,216,189**
Unrestricted funds:						
Designated funds:						
Overseas	325,118	101,787	(317,607)	–	(109,298)	**–**
Relief	77,393	9,259	–	–	(86,652)	**–**
Britain & Ireland Development Fund	65,450	8,203	–	–	(73,653)	**–**
Other Funds	49,762	78,006	–	–	(127,768)	**–**
International Literacy Programme	–	–	–	–	86,586	**86,586**
Provident Fund	–	–	–	–	463,703	**463,703**
Total designated funds	517,723	197,255	(317,607)	–	152,918	**550,289**
General funds	1,453,806	2,202,331	(2,867,889)	192,073	301,927	**1,282,248**
Total unrestricted funds	1,971,529	2,399,586	(3,185,496)	192,073	454,845	**1,832,537**
Total funds	**4,176,664**	**3,369,743**	**(3,689,754)**	**192,073**	**–**	**4,048,726**

The narrative to explain the purpose of each fund is given at the foot of the note below.

Mothers' Union

Notes to the financial statements

For the year ended 31 December 2025

21b Movements in funds (prior year)

	At 1 January 2024	Income & gains	Expenditure & losses	Investment Gains	Transfers	At 31 December 2024
	£	£	£	£	£	£
Restricted funds:						
Relief	864,817	–	(11,373)	–	–	853,444
Overseas Provident	529,926	23,236	(3,297)	14,835	–	564,700
Britain & Ireland Development Fund	10,318	–	(1,354)	–	–	8,964
DRC 2021	5,021	–	–	–	–	5,021
GBV 2022	4,000	–	(1,485)	–	–	2,515
SS 2023	46,781	–	(46,781)	–	–	–
Tanzania KSC 2024	25,576	–	(25,576)	–	–	–
Burundi 2025	–	91,200	(1,572)			89,628
MSH Fund	31,155	841	–	–	–	31,996
Five Talents	–	88,125	(88,105)	–	–	20
ERD Funds	(10,219)	71,307	(29,117)	–	–	31,971
Community of St Denys Funds	277,000	362,000	(108,000)	–	–	531,000
Other Funds	14,077	141,328	(69,529)	–	–	85,876
Total restricted funds	1,798,452	778,037	(386,189)	14,835	–	2,205,135
Unrestricted funds:						
Designated funds:						
Overseas	293,421	163,779	(154,076)	21,995	–	325,118
Relief	58,934	18,459	–	–	–	77,393
Britain & Ireland Development Fund	37,643	32,354	(4,547)	–	–	65,450
Other Funds	37,329	12,440	(7)	–	–	49,762
Total designated funds	427,327	227,033	(158,631)	21,995	–	517,723
General funds	1,650,055	2,116,468	(2,340,145)	27,428	–	1,453,806
Total unrestricted funds	2,077,382	2,343,501	(2,498,776)	49,422	–	1,971,529
Total funds	3,875,834	3,121,538	(2,884,965)	64,257	–	4,176,664

Purposes of restricted funds

In 2025 a full and detailed review was undertaken to fully understand the restrictions of our multiple funds, and as such several reallocations have been made to better align with donor intent, where grants come with specific requirements versus a broader intention to continue the work in our international development programmes across the Mothers' Union movement. A brief description of each fund is given below:

Relief – a general fund, originally intended to give emergency relief to families whose lives have been met with adversity, however as much of our work relates to creating resilient communities and disaster prevention, this Fund has also been transferred into a more appropriate Designated Fund for International Development & Relief across the Mothers' Union Movement.

Overseas Provident – a historic Trustees Designated fund to pay for retirement and health costs for overseas Mothers' Union workers, where adequate local arrangements do not exist. This fund was closed in 2021 and is now being paid out. Whilst the intention remains unchanged, this has been transferred into a more appropriate Designated Fund.

St Deny's Closing Grant – This is a closing down grant provided to Mothers' Union to support the ongoing International Development across the Mothers Union Movement. This fund remains ringfenced for this purpose, however has been transferred into a more appropriate Designated Fund, to ensure that it can be directed in line with strategic aims and purposes.

Literacy and Agriculture Burundi – this is a specific grant directed to the work of both Literacy & Agriculture in Burundi, provided as part of the St Deny's Closing Grant.

Uganda Appeal (Christmas) – a restricted appeal to generate funds for ongoing development work in Uganda.

ERD Solidarity Grant – a restricted grant from ERD for internal capacity and strengthening within the International Development team.

All other funds listed in 2024 have been spent down within the year, or transferred into new Funds as follows:

Terintambwe (Literacy & Agriculture) Programme in Burundi – a collection of restricted grants and appeals, raised to provide grant funding to run a literacy, savings and climate smart agriculture project in Burundi.

Digital Leadership Programme – a restricted grant from Trinity Wall Street (TWS), specifically allocated to running a leadership programme in several countries in Africa

Literacy & GBV Programme in South Sudan – a restricted grant from Episcopal Relief & Development (ERD), to support a literacy and gender-based violence prevention project in South Sudan

Kingdom Savings in Uganda – a collection of restricted grants and appeals (inc Five Talents) to provide grant funding in Uganda to deliver a savings programme

LFEP Programme in Burundi – a collection of restricted grants and appeals, used to occasionally provide grant funding and to support a literacy and savings programme in Burundi

Parenting & Literacy Programme in PNG – a collection of restricted grants and appeals, these funds will be spent in developing and launching the parenting and literacy programme in Papua New Guinea

Literacy & Livelihoods in Ethiopia – a restricted grant from Fellowship and Aid to the Christians of the East (FACE) to support a literacy and livelihoods programme in Ethiopia

Purposes of designated funds

Overseas Fund – a general fund, designated to supporting the Charity's work in communities worldwide through Mothers' Union dioceses. This fund has been transferred in a new fund titled International Development & Relief.

Relief – a general fund, to give emergency relief to families and communities whose lives have been met with adversity. This balance of this fund has been merged into the International Development (Overseas & Relief) to support the ongoing international development work across the Mothers Union global movement. This fund will be used to cover both direct and support costs associated with the international development to ensure ongoing sustainability of programmatic work in communities worldwide, delivered either directly or through Mothers' Union Provinces.

All other funds listed in 2024 have been spent down within the year, or transferred into new Funds as follows:

International Literacy Programme Development – this is a general fund to support and develop the flagship literacy programmatic work across the Mothers Union global movement. This fund will be used to cover both direct and support costs associated with the ongoing development, improvement, monitoring and evaluation of the programme to ensure its ongoing sustainability in communities worldwide, delivered either directly or through Mothers' Union dioceses.

Provident Fund – a historic Trustees Designated fund to pay for retirement and health costs for overseas Mothers' Union workers, where adequate local arrangements do not exist. We will continue to work with local Provinces to release these funds in a timely way.

22 Capital commitments

There were no approved capital commitments at 31 December 2025 (2024: none).



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