Charity Registration Number: 249721

Mothers' Union (Liverpool Diocese)

Financial Statements

for the year ended 31st December 2025

Mothers' Union (Liverpool Diocese)

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Mothers' Union (Liverpool Diocese)

Charity Information

Charity Name:	Mothers' Union (Liverpool Diocese)	
Charity Registration Number:	249721	
Governing Document:	The Society is governed by a Royal Charter dated 15th June 1926, amended by a supplemental Charter dated 5th September 1974. Mothers' Union in the Diocese of Liverpool is an autonomous body affiliated to Mothers' Union worldwide. It is bound by the central constitution of Mothers' Union, in so far as it relates to the activities of a Diocese. The affairs of Mothers' Union in the Diocese of Liverpool are managed by Trustees appointed by the Diocesan Council.	
Principal Business Address:	Mothers' Union Office St James House 20 St James Road Liverpool L1 7BY	
Trustees:	Mrs E.C. Collins	Diocesan President
	Mrs P. Lewis	Vice President /Secretary
	Mrs B. Boden	Area Lead Sefton/ Links
	Miss B. Kinvig	Area Lead Huyton
	Mrs S. Sharp	Area Lead Liverpool
	Ms J. Longworth	Area Lead Wigan
	Ms R Loxham	Area Lead North Meols
	Mrs J. Gladders	Area Lead Ormskirk
	Mrs C. Harper	Area Lead Widnes
	Mrs E. Clarke	Membership
	Ms J. Spilsbury	Indoor Members
Other Officers:	Mrs B. Stratford	Hon Diocesan Treasurer
	Rev'd Canon C. Dowdle	Hon Chaplain
	Mr U. Russell	Training Officer
Independent Examiner:	Mr C Price 7 Mere Close Ellesmere Port CH66 2WH	
Bankers:	TSB Charlotte Row Box 1000 BX1 1LT (Liverpool Branch)	

Mothers' Union (Liverpool Diocese)

Trustees' Report for the year ended 31st December 2025

The trustees present their annual report and the financial statements for the year ended 31st December 2025.

Reference and administrative details

The details are set out on page 2.

Trustees

The trustees who served during the year are as stated below:

Mrs E.C. Collins
Mrs P. Lewis
Miss B. Kinvig
Mrs B. Boden
Mrs S. Sharp
Ms J. Longworth
Ms R. Loxham
Mrs J. Gladders
Mrs C. Harper
Mrs E. Clarke
Ms J. Spilsbury

Structure, Governance and Management

Governing document

The Society is governed by a Royal Charter dated 15th June 1926, amended by a supplemental Charter dated 5th September 1974. Mothers' Union in the Diocese of Liverpool is an autonomous body affiliated to Mothers' Union worldwide. It is bound by the central constitution of Mothers' Union, in so far as it relates to the activities of a Diocese. The affairs of Mothers' Union in the Diocese of Liverpool are managed by Trustees appointed by the Diocesan Council.

Trustee induction and training

New trustees meet with the existing trustees to brief them on their legal obligations under charity law, the content of the Trust Deed, the trustees and decision making processes, the business plan and recent financial performance of the charity. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Organisation

The organisation is run by a board of trustees that delegate day to day matters to the Secretary. The board of trustees meet on a regular basis throughout the year to discuss matters appropriate to the charity.

Risk management

The trustees have a risk management strategy which includes:

- a review of the risks the charity may face;
- the establishment of systems and procedures to mitigate those risks identified; and
- the implementation of procedures designed to minimise any potential impact on the charity should those risks materialise.
- development and implementation of other risk management procedures including health and safety and fire safety;
- a financial reserves policy;
- an investment policy.

Volunteers

The charity is grateful for the commitment of its volunteers who are involved in all aspects of the charity's operations.

Mothers' Union (Liverpool Diocese)

Trustees' Report for the year ended 31st December 2025 (continued)

Objective and activities

The purpose of the Mothers' Union is to be specially concerned with all that strengthens and preserves marriage and Christian family life.
The Aim of the Society is the advancement of the Christian religion in the sphere of marriage and family life. In order to carry out its Aim, its Objects:

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

When planning our activities for the year, the trustees gave consideration to the Charity Commission's guidance on public benefit.

The activities undertaken by the Charity to further its objectives were:

- conducting meetings
- running community projects
- organising activities and groups

Achievements and performance during the year - Diocesan President's Report

This year was the first of a new triennial, with a new trustee board and structure to meet today's needs of Mothers' Union Liverpool Diocese.

As we work towards 150 years of Mothers Union, we look to how we meet the needs of our communties and current partners.

We continue our work with Prisons and in particular Hindley and Liverpool.We also continue our work with families in need and our local churches.

We arranged a retreat to Scargill with support from the legacy from our dear friend Jeff Engels and we thank all of our members that remember us in their will.

We have said goodbye to our Chaplain and Bishop's Appointment Cynthia Dowdle and Ultan Russel and thank them for their devotion over the years.

We also said goodbye to our Provincial President June Houghton and thank all of our retiring trustees for their work over the last 3 years.

Financial Review

Results for the year

The results for the year are set out on page 7.

Investment powers and policy

The charity has the power to invest in any way the trustees wish and currently some funds are invested in interest bearing bank accounts.

Reserves policy

The trustees have established the level of reserves (that is those funds that are freely available) that the charity ought to have, which is equal to twelve months' of normal unrestricted expenditure. Reserves are needed to even out any short term funding gaps between spending and the related income. The trustees therefore consider that the ideal level of reserves as at 31st December 2025 would be £60,000 (2024: £57,000). The current level of reserves are £81,000 (2024: £81,000).

Mothers' Union (Liverpool Diocese)

Trustees' Report for the year ended 31st December 2025 (continued)

Plans for future periods

We look to celebrate 150 years of Mothers Union in our local communities and hope to encourage new memberships and local connections. There will be a number of special services and activism along with our Commissioning Service.

Trustees' responsibilities in relation to the financial statements

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its surplus or deficit for that year. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable Accounting Standards and Statements of Recommended Practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the financial statements comply with the Charities Act 2011. 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.

This report was approved by the Board of Trustees on 3rd October 2026 and signed on its behalf by:

E C Collins
Diocesan President

Mothers' Union (Liverpool Diocese)

Independent Examiner's Report to the Trustees of Mothers' Union (Liverpool Diocese)

I report to the trustees on my examination of the accounts of Mothers' Union (Liverpool Diocese) [the Trust] for the year ended 31 December 2025.

Responsibilities and basis of report

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

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

Independent Examiner's Statement

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

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

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

Mr C Price
7 Mere Close
Ellesmere Port
CH66 2WH

4th October 2026

Mothers' Union (Liverpool Diocese)

Statement of Financial Activities
for the year ended 31st December 2025

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS 2025 £	2024 £
INCOME FROM:					
Donations and Legacies	2	46,177	873	47,050	53,497
Other trading activities	3	8,099	0	8,099	7,527
Investments	4	1,896	0	1,896	1,868
Charitable activities	5	3,654	0	3,654	5,321
TOTAL INCOME		59,826	873	60,699	68,213
EXPENDITURE ON:					
Charitable activities	6	56,294	7,343	63,637	65,947
Raising Funds	7	3,634	0	3,634	2,420
TOTAL EXPENDITURE		59,928	7,343	67,271	68,367
NET INCOME		-102	-6,470	-6,572	-154
TRANSFERS BETWEEN FUNDS	11	195	-195	0	0
GAINS AND LOSSES ON INVESTMENT ASSETS		0	0	0	0
NET MOVEMENT IN FUNDS		93	-6,665	-6,572	-154
RECONCILIATION OF FUNDS					
Total funds brought forward at 1st January 2025 (as previously reported)		81,516	90,903	172,419	172,573
Fund movement in the year		93	-6,665	-6,572	-154
Total funds carried forward at 31st December 2025		81,609	84,238	165,847	172,419

The notes on pages 9 to 15 form part of these accounts.

Mothers' Union (Liverpool Diocese)

Balance Sheet at 31st December 2025

	Note	2025 £	2024 £
FIXED ASSETS			
Tangible fixed assets	12	1	1
CURRENT ASSETS			
Stock		318	406
Debtors	13	0	0
Cash at bank and in hand		172,492	182,609
Total current assets		172,810	183,015
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	14	6,964	10,597
NET CURRENT ASSETS		165,846	172,418
TOTAL ASSETS LESS CURRENT LIABILITIES		165,847	172,419
CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR		0	0
TOTAL NET ASSETS		165,847	172,419
THE FUNDS OF THE CHARITY	15		
Unrestricted		81,609	81,516
Restricted		84,238	90,903
Total charity funds		165,847	172,419

Approved by the Board of Trustees on 3rd October 2026 and signed on its behalf by:

……
E C Collins

The notes on pages 9 to 15 form part of these accounts.

Mothers' Union (Liverpool Diocese)

Notes to the Financial Statements
for the year ended 31st December 2025

1 Accounting policies

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements have been prepared in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities (SORP 2015) and applicable UK Accounting Standards.

Funds

General funds represent the funds of the charity that are not subject to any restrictions regarding their use and are available for application on the general purposes of the charity. Funds designated for a particular purpose by the trustees are also unrestricted.

Restricted funds are funds subject to specific conditions imposed by the donors or through the terms of an appeal.

Transfers of funds are made to recognise the release of restricted funds or to meet expenditure not covered by restricted income.

The accounts include all transactions, assets and liabilities for which the charity is held responsible in law. They do not include the accounts of groups that owe their main affiliation to another body.

Income

Donations and legacies
Voluntary income received by way of grants, donations and gifts is included in the Statement of Financial Activities in the year in which it is received by or on behalf of the charity. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

The charity received substantial amounts of voluntary help from its supporters, but no attempt is made to place a financial value on these services and they have not been included.

Grants receivable
Grants are credited to the Statement of Financial Activities in the year in which they are receivable.

Other income
Rental income from the letting of the charity's premises is recognised when the rental is due.

Income from investments
Dividends and interest are accounted for when due and payable. Interest entitlements are accounted for as they accrue. Tax recoverable on such income is recognised in the same accounting period.

Gains and losses on investments
Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31st December.

Volunteers
No amounts are included in the financial statements for services donated by volunteers.

Mothers' Union (Liverpool Diocese)

Notes to the Financial Statements
for the year ended 31st December 2025 (continued)

1 Accounting policies (cont.)

Expenditure
Grants
Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the charity.
Raising funds
All expenses relating to fundraising, publicity, public relations and investment management charges are charged to this heading.

Charitable activities
Charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both the costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Irrecoverable VAT
All resources expended are classified under activity headings that aggregate all costs related to the category. Irrecoverable VAT is charged against the category of resources expended for which it was incurred.

Tangible fixed assets and depreciation
Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Freehold leasehold land and buildings	-	2% on cost (or valuation)
Fixtures & fittings	-	20% reducing balance
Musical equipment	-	20% reducing balance

All equipment, fixtures and fittings with an original cost of less than £1000, are written off in the year in which the expenditure was incurred on the basis that due to the nature of the charity's activities, there is no expectation that the cost of the assets will be recovered in the way of future revenues.

Investments
Investments are valued at market value at 31st December. The statement of financial activities includes the net gains and losses arising on revaluation and disposals throughout the year.

Current Assets
Amounts owing to the charity at 31st December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectible.

Short-term deposits include cash held on deposit at the bank.

Operating Leases
Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the income and expenditure account as incurred.

Contingent Liabilities and Provisions

In accordance with the SORP, a contingent liability is disclosed for those grants, which do not represent liabilities, where the possible obligation, which arises from past events, will only be confirmed by the occurrence of one or more uncertain future events not wholly within the trustees' control. Provisions are recognised for those grants where there is uncertainty as to the timing or amount, and any uncertainty regarding the amount is more than one of determining a basis for reasonable estimation of the liability arising from that constructive obligation.

Mothers' Union (Liverpool Diocese)

Notes to the Financial Statements
for the year ended 31st December 2025 (continued)

1 Accounting policies (cont.)

Charitable status and taxation
As a registered charity, the charity benefits from rates' relief and is generally exempt from income tax and corporation tax. The charity is not registered for value added tax.

	INCOME FROM:	Unrestricted Funds £	Restricted Funds £	TOTAL 2025 £	Unrestricted Funds £	Restricted Funds £	TOTAL 2024 £
2	**Donations and Legacies**						
	Subscriptions	25,674	0	25,674	25,416	0	25,416
	Gift Aid Tax Recoverable	0	0	0	0	0	0
	Collections at meetings	7,897	0	7,897	9,568	0	9,568
	Refreshments	1,628	0	1,628	1,361	0	1,361
	Legacies	2,000	0	2,000	0	9,800	9,800
	Sundry Donations	8,978	873	9,851	6,317	1,035	7,352
		46,177	873	47,050	42,662	10,835	53,497
3	**Other trading activities**						
	Fetes and other fundraising events	8,099	0	8,099	7,527	0	7,527
		8,099	0	8,099	7,527	0	7,527
4	**Investments**						
	Bank Interest	1,896	0	1,896	1,868	0	1,868
		1,896	0	1,896	1,868	0	1,868
5	**Charitable activities**						
	MU Enterprises	3,171	0	3,171	3,059	0	3,059
	Clifft College	240	0	240	685	0	685
	Scargill	243	0	243	1,577	0	1,577
		3,654	0	3,654	5,321	0	5,321
	Total Income	59,826	873	60,699	57,378	10,835	68,213

Mothers' Union (Liverpool Diocese)

Notes to the Financial Statements
for the year ended 31st December 2025 (continued)

	EXPENDITURE ON:	Unrestricted Funds £	Restricted Funds £	TOTAL 2025 £	Unrestricted Funds £	Restricted Funds £	TOTAL 2024 £
6	**Charitable activities**						
	Grants						
	Childrens Fund	0	350	350	0	353	353
	AFIA Fund	0	421	421	0	2,767	2,767
	IMPC	0	0	0	0	0	0
	Jeff Engel Fund	0	1,600	1,600	0	0	0
	Other Donations	5,735	0	5,735	3,469	0	3,469
		5,735	2,371	8,106	3,469	3,120	6,589
	Subscriptions	17,714	0	17,714	19,205	0	19,205
	Speakers Expenses	1,645	0	1,645	1,348	0	1,348
	Refreshments	5,091	0	5,091	4,550	0	4,550
	Room Hire	2,463	0	2,463	2,445	0	2,445
	Branch Telephone and Postage	439	0	439	465	0	465
	Trustee Expenses	597	0	597	546	0	546
	Training Costs	430	0	430	120	0	120
	Clifft College	0	0	0	685	8,036	8,721
	Scargill	244	4,972	5,216	1,577	273	1,850
	Insurance	480	0	480	450	0	450
	Miscellaneous	6,881	0	6,881	4,597	0	4,597
	Cost of MU Enterprises Sales	3,000	0	3,000	2,977	0	2,977
	Independent Examination	170	0	170	80	0	80
	Wages	8,670	0	8,670	10,569	0	10,569
	Honorariums	1,922	0	1,922	400	0	400
	Office and General Expenses	813	0	813	1,035	0	1,035
		56,294	7,343	63,637	54,518	11,429	65,947
7	**Raising Funds**						
	Costs of other fund raising efforts	3,634	0	3,634	2,420	0	2,420
		3,634	0	3,634	2,420	0	2,420
	Total Expenditure	59,928	7,343	67,271	56,938	11,429	68,367

Mothers' Union (Liverpool Diocese)

Notes to the Financial Statements
for the year ended 31st December 2025 (continued)

8 Net income

	2025 £	2024 £
Net income is stated after charging:		
Depreciation of tangible fixed assets	0	0
Staff costs (see note 9)	8,670	10,569
Accountancy & Independent Examination	170	80

9 Staff Costs

	2025 £	2024 £
Wages and Salaries	8,670	10,569
	8,670	10,569

The average number of full-time equivalent employees (including casual and part-time staff) employed by the charity during the year was as follows:

	2025	2024
Management & Administration	1	1
	1	1

During the year the charity employed members of staff as detailed above. None (2024: None) of whom earned more than £60,000 p.a. Trustees were reimbursed working expenses during the year.

10 Related Parties

Whilst no payments were made to trustees for their role as a trustee, one trustee was paid in respect of their role as Secretary (£5,480).

11 Transfer Between Funds

This relates to the transfer of subscriptions for Indoor Members from funds held for those purposes.

12 Tangible Fixed Assets

	Fixtures & fittings £	Total £
COST OR VALUATION		
At 1st January 2025	2,447	2,447
Additions	0	0
At 31st December 2025	2,447	2,447
DEPRECIATION		
At 1st January 2025	2,446	2,446
Charge for the year	0	0
At 31st December 2025	2,446	2,446
NET BOOK VALUE		
At 31st December 2025	1	1
At 31st December, 2024	1	1

Fixtures, fittings and equipment comprises items used in the administration of the charity.

Mothers' Union (Liverpool Diocese)

Notes to the Financial Statements
for the year ended 31st December 2025 (continued)

13 Debtors

	2025 £	2024 £
Income Tax recoverable	0	0
Prepayments and accrued income	0	0
	0	0

14 Liabilities: Amounts falling due within one year

	2025 £	2024 £
London Funds	390	0
Deferred Income - Subscriptions	6,324	10,437
Accruals	250	160
	6,964	10,597

15 Analysis of Net Assets by Fund

	Unrestricted Funds £	Restricted Funds £	Total £
Fixed Assets	1	0	1
Current Assets	88,572	84,238	172,810
Current Liabilities	-6,964	0	-6,964
Liabilities after more than one year	0	0	0
Fund Balance	81,609	84,238	165,847

16 Movement on funds

	At 1st January 2025 £	Incoming Resources (inc. gains) £	Outgoing Resources £	Transfers £	At 31st December 2025 £
Unrestricted funds					
General fund	81,516	59,826	59,928	195	81,609
Total unrestricted funds	81,516	59,826	59,928	195	81,609
Restricted funds					
Children's Fund	2,046	50	350	0	1,746
AFIA	1,077	793	421	0	1,449
Links	380	15	0	0	395
IMPC	0	15	0	-15	0
M.E. Dodd	388	0	0	-180	208
Jeff Engel	87,012	0	6,572	0	80,440
Total restricted funds	90,903	873	7,343	-195	84,238
Total funds	172,419	60,699	67,271	0	165,847

Mothers' Union (Liverpool Diocese)

Notes to the Financial Statements
for the year ended 31st December 2025 (continued)

17 Fund Details

Details of the various funds held by the charity are as follows:

Name of fund	**Description, nature and purposes of the fund**
Unrestricted funds	
General fund	Any monies not included in any other fund.
Restricted funds	
Children's Fund	This fund was set up to collect monies to be used for Children.
AFIA	This fund was set up to collect monies to send people on day trips or holidays.
Links	This fund was set up to collect monies to support Diocesan Links.
IMPC	This fund was set up to collect monies for Indoor Members
M.E. Dodd	This fund was set up to hold the donation provided by M.E. Dodd to be used to support Indoor Members within a certain mileage of Liverpool
Jeff Engel	This fund was set up to hold the legacy provided by Jeff Engel to be used to support members to attend residentials and training days.

18 Taxation

As a charity, Mothers' Union (Liverpool Diocese) is exempt from tax on income and gains to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

19 Contingent liabilities

The charity had no contingent liabilities at 31st December 2025 (2024: None).

20 Capital commitments

The charity had no capital commitments at 31st December 2025 (2024: None) either contracted for or authorised by the trustees but not contracted for.