THE MOTHERS' UNION (DIOCESE OF OXFORD)

TRUSTEES' REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Charity Registration No. 249723

THE MOTHERS' UNION (DIOCESE OF OXFORD)
(Incorporated by Royal Charter)
(Royal Charter granted 21 October 1975)

REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2025

Name	The Mothers' Union - Diocese of Oxford
Charity registration no.	249723
Registered office	The Mothers' Union Office, CMS House, Watlington Road Oxford. OX4 6BZ
Independent examiner	Patricia Fox FCCA, Figurefox Ltd 36 Essex Road, Basingstoke. RG21 7TB
Bankers	CAF Bank, 25 Kings Hill Avenue, Kings Hill West Malling, Kent. ME19 4JQ

Trustees serving during the year ended 31 December 2025

Mrs Valerie Bolan	Joint Diocesan President
Mrs Jennifer Searle	Joint Diocesan President
Mrs Patricia Campbell	Joint Diocesan President
Mrs Jean Vaughan	Unit Co-ordinator Action & Outreach
Revd Lady Denise Brown	Trustee
Mrs Gillian Pearce	Trustee
Mrs Elizabeth Dawson	Trustee (resigned December 2025)
Mrs Jacqueline Miles	AFIA Co-ordinator (appointed 18th March 2025)

THE MOTHERS' UNION (DIOCESE OF OXFORD)
(Incorporated by Royal Charter)

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THE MOTHERS' UNION (DIOCESE OF OXFORD)
(Incorporated by Royal Charter)

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees present their report and financial statements for the year ended 31 December 2025.
The accounts have been prepared in accordance with applicable accounting standards, SORP 2015 (FRS 102) Accounting and Reporting by Charities and the Charities Act 2011.

Structure, Governance and Management Governing Document
Constitution (2010, revised 2014). The charity is an unincorporated association, affiliated to the worldwide Mothers' Union (which was incorporated by Royal Charter). It is a membership organisation covering the geographical area of the Church of England Diocese of Oxford (roughly Berkshire, Buckinghamshire, and Oxfordshire). It's affairs are managed by its own Trustee body.

Recruitment and appointment of trustees
Trustees are drawn from the membership. Most, including the Diocesan President and Area Vice-Presidents, are directly elected by members; but some specialist positions (eg. Treasurer) are filled by appointment by the trustees. The Chaplain, who is appointed by the Bishop of Oxford in consultation with the Diocesan President, is not a trustee.

Public benefit statement
In managing the affairs of the charity the Trustees have taken into consideration the Charity Commission's general guidance to charities on public benefit, and the specific guidance relating to charities for the advancement of religion. AFIA holidays, for example (see Object 5 below), are offered according to need, irrespective of beneficiaries' religious or political affiliation, age, ethnicity, gender, sexuality, or marital status; and applications for AFIA support have to be made by an appropriate referral agency, such as a social services department or GP practice.

OBJECTIVES AND ACTIVITIES

The charitable Objects of the charity are:

- 1) To promote and support married life
- 2) To encourage parents in their role to develop the faith of their children
- 3) To maintain a worldwide fellowship of Christians united in prayer, worship, and service
- 4) To promote conditions in society favourable to stable family life and the protection of children
- 5) To help those whose family life has met with adversity

Most of the charity's work is at grassroots level. As branches or in other groups, members engage in micro-projects to meet local needs as they arise. They also raise money from the public, which is forwarded, along with their own voluntary contributions, to the Diocese for local MU projects and to Central MU to further the worldwide work of the Mothers' Union.

ACHIEVEMENTS AND PERFORMANCE

The board of Trustees
Joint Diocesan President Jennifer Searle Finance and Administration Unit and Fundraising and Communication Unit, Joint Diocesan President Valerie Bolan Finance and Administration Unit and Fundraising and Communication Unit, Joint Diocesan President Patricia Campbell Fundraising and Communication Unit, Jean Vaughan Action and Outreach Unit, Revd Lady Denise Brown Safeguarding, Gillian Pearce; Elizabeth Dawson, Jacqueline Miles AFIA appointed 18th March 2025, Chaplain Revd Mary Harwood was in attendance and led the Prayer and Spirituality Unit.

Membership stood at 727 at the end of 2025 (795 in 2024). Although new members have joined, the rate of members lost was 8% (3% in 2024).

Diocesan Membership 148 at the end of 2025 (151 in 2024). Diocesan members have been encouraged to continue to meet together informally and to attend area and Diocesan meetings.

THE MOTHERS' UNION (DIOCESE OF OXFORD)
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TRUSTEES' REPORT (continued)

FOR THE YEAR ENDED 31 DECEMBER 2025

Quiet Day On Friday 21st March branch and diocesan members met together at a quiet day arranged by the Chaplain Revd Mary Harwood at St Mary's Convent, Wantage

Lady Day 25th March A service was held at St Michael's Church Tilehurst RG30 4JX to mark the beginning of the triennium and to commission Diocesan Presidents, trustees and branch officers. Branches paraded banners and the service was followed by tea and cake.

Diocesan Spring Meeting Monday 9th April the meeting was held at Letcombe Regis Village Hall OX12 9LI; speaker from the National Needlework Museum spoke about the MU Oxford project 25 and the aim to build a digital archive of MU banners.

Annual Wave of Prayer Sunday 20th – Tuesday 22nd April service printed in Focus Spring 2025

Mothers Union Canterbury Province Gathering hosted by MU Oxford at The Kings Centre Oxford Saturday 27th September to celebrate a new triennium, a new Provincial President and a new theme Join Us Join In

Annual General Meeting / Autumn Meeting Thursday 16th October at Benson Parish Village Hall. Joint DP Jenny Searle chaired the AGM and the 2024 Annual Report and Accounts for the year ended 31st December 2024 were accepted. MU member Mary Anderson spoke about a literacy project in northern Nigeria. There was an overview of the events planned for the 150th Celebration in 2026. Displays showing the outreach work of MU Oxford, the MUe stall, the Memorial Book and a display showing Mary's work in Nigeria were available to browse in the lunch break. In the afternoon, Rev Mary Harwood presided over a service of Holy Communion. A retiring collection raised funds for AFIA.

16 Days of Activism against Gender Violence was observed Tuesday 25th November to Wednesday 10th December 2025 and the Rise Up campaign focusing on reducing domestic violence throughout the year.

AFIA Holiday Booking Seven families, 9 adults and 14 children, enjoyed an away from it all holiday in 2025

Children Heard and Seen CHAS – a charity which supports families with a parent in prison. Members provided 100 knitted stockings and food for the Christmas party; gifts and food for an Easter party and a Teddy Bears Picnic for the residential summer camp week in August.

Baby Basics in Milton Keynes– a charity supporting families with children 0-5. Members visited and provided baby essentials, toiletries, baby knitwear. 758 plus items were donated throughout the year.

Hospital Projects – members have a relationship with John Radcliffe Hospital Oxford and The Royal Berkshire Hospital providing toiletry bags for women and men, both patients and the parents of sick children. Members provided knitted garments for the hospital baby wards and coffee, tea, and cleaning products to Ronald McDonald House at John Radcliffe Hospital Oxford.

Diocesan Projects Mission Unlimited Award – Mothers' Union members may apply for a grant up to £500 to support a project within their church or community for which the applicant acts as a champion. There were 2 successful applications in 2025.

Prisons and Prisoners in the Diocese – Mothers Union members continue to establish a relationship with prison Chaplains. Four members of MU Newport Pagnell branch visited HMP Woodhill and the Action and Outreach Unit funded the purchase of goodies for each prisoner. Donated blank Christmas cards were distributed for prisoners to send and signed cards from MU members were displayed in the Chapel of Hope. A thousand of unsigned Christmas cards and 200 signed Christmas cards were delivered to HMP Bullingdon. Small bags of chocolate eggs as a gift for prisoners and 500 Christmas cards to Huntercombe Prison.

Communication All members received two copies of FOCUS, the in-house diocesan magazine, by post. The website www.muoxford.org.uk provided information including a MU Central monthly update, Indoor Member reflection, upcoming events and branch programmes, project news, resources for: prayer, membership, communications, safeguarding and downloads of documents for administration. On the website there is an emergency prayer chain and a donate button. Members of Mothers' Union branches in the Diocese of Oxford met monthly in their branches to share fellowship. A monthly eNews letter was sent out and a Facebook page provided a daily prayer and items of interest.

Finance We have continued to refine our use of Xero Financial software together with the bookkeeping services of Numberworks and are now able to produce regular and ad hoc financial updates for trustees, as required. The charity is still looking for a Treasurer to provide financial advice in the interim, Jenny Searle, Joint Diocesan President, is the main contact for financial matters.

Related Parties Mothers Union (Diocese of Oxford) is affiliated to Mothers Union Central, whose headquarters are at Mary Sumner House (MSH), London. Mothers Union (Diocese of Oxford) has particular links of fellowship and prayer with its link dioceses, which are Victoria Nyanza (Tanzania), Kinshasa (D R Congo), Ahoada and Warri (Nigeria) and Port Moresby (Papua New Guinea), and Southwark in the UK. The Society has no financial dealings with its linked dioceses. Members support the work of Mothers' Union World-Wide by contributing to the funds administered by Mothers' Union Central.

FINANCIAL REVIEW

The detailed accounts for the year ended 31 December 2025 are shown on pages 7-15. The accounts show an excess of operating expenditure over income on unrestricted funds of £13,659 and £5,245 on restricted funds giving a net overall decrease in funds of £18,904 (2024: deficit in the year of £46).
Our investment portfolio showed an unrealised gain of £2,914 in the year (2024: £6,341) and this increases the net movement in funds balance to £15,990.

Net subscription income for the diocese funds was £9,650 compared to £7,797 in 2024.
This difference is largely attributable an increase in member subscriptions.

Donations received to support our Away From It All (AFIA) holidays were £5,992 compared with £3,323 in 2024.

The charity's total funds as at the end of December 2025 were £164,206 (2024: 180,196). Approximately 77% of these funds are held as investments in CCLA investment funds and Barclays Wealth Unit Trusts. Cash balances are held either in a CCLA deposit account, plus cash held as working funds at the charity's principal bankers, and in branches' accounts.

Policy on reserves
The historic reserves of the charity are well in excess of anticipated annual expenditure. The present trustees have continued with the policy established by previous trustee bodies, which is not to add to charity's reserves, but to use them to fund projects which promote its charitable Objects. In particular, reserves are used as required to support the restricted fund for Away From It All (AFIA) holidays.

Approved by the Trustees and signed on their behalf by:

Valerie Bolan, Joint Diocesan President — Date: 16-9-26

Jennifer Searle, Joint Diocesan President — Date: 16/9/26

THE MOTHERS' UNION (DIOCESE OF OXFORD)
(Incorporated by Royal Charter)

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

In preparing these accounts, the trustees are required to:-

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

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

Report to the trustees of The Mothers' Union (Diocese of Oxford)

I report to the charity trustees, on my examination of the accounts of the charity for the year ended 31st December 2025, which are set out on pages 7 to 15.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)b of the Charities Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and

- to prepare accounts which accord with the accounting records, comply with the accounting requirements of the Charities Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Patricia Fox FCCA
Chartered Certified Accountant
36 Essex Road
Basingstoke
RG21 7TB

Date.....12/9/2026.....

Signed.....

THE MOTHERS' UNION (DIOCESE OF OXFORD)
(Incorporated by Royal Charter)

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
Incoming resources					
Donations and legacies	3	0	5,992	5,992	3,323
Subscriptions		28,048	0	28,048	29,762
Investment income	5	4,121	0	4,121	4,216
Gift Aid	6	4,609	0	4,609	4,116
Other charitable activities		43,661	0	43,661	29,957
Total incoming resources		80,438	5,992	86,429	71,373
Expenditure					
Grants payable		0	11,237	11,237	2,590
Subscriptions		18,398	0	18,398	21,965
Direct charitable expenditure	4	48,440	0	48,440	24,217
Support costs	4	21,793	0	21,793	16,535
Governance costs	4	5,466	0	5,466	6,111
Total	4	94,097	11,237	105,334	71,419
Net income/(deficit) before gains and losses		(13,659)	(5,245)	(18,904)	(46)
Investments					
Unrealised (losses)/gains on investments		2,914	0	2,914	6,341
Net movement in funds		(10,745)	(5,245)	(15,990)	6,296
Fund balances at 1 January 2024		171,462	8,734	180,196	173,900
Fund balances at 31 December 2024		160,717	3,488	164,206	180,196

THE MOTHERS' UNION (DIOCESE OF OXFORD)
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STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2025 (comparative figures)

	Notes	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024
Incoming resources				
Donations and legacies	3	0	3,323	3,323
Subscriptions		29,762	0	29,762
Investment income	2	4,216	0	4,216
Gift Aid		4,116	0	4,116
Other charitable activities		29,957	0	29,957
Total incoming resources		68,051	3,323	71,373
Expenditure				
Grants payable		0	2,590	2,590
Subscriptions		21,965	0	21,965
Direct charitable expenditure	4	24,217	0	24,217
Support costs		16,535	0	16,535
Governance costs		6,111	0	6,111
Total	4	68,829	2,590	71,419
Net income before gains and losses		(778)	733	(46)
Investments				
Unrealised (losses)/gains on investments		6,341	0	6,341
Net movement in funds		5,563	733	6,296
Fund balances at 1 January 2023		165,899	8,001	173,900
Fund balances at 31 December 2023		171,462	8,734	180,196

THE MOTHERS' UNION (DIOCESE OF OXFORD)
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BALANCE SHEET

AS AT 31ST DECEMBER 2025

	Notes	2025		2024	
		£	£	£	£
Fixed Assets					
Investments	6		126,651		143,717
Current Assets					
Stocks		170		170	
Debtors	7	4,000		4,000	
Cash at bank and in hand		29,185		21,855	
Cash at bank and in hand - Branches		7,421		12,026	
		40,776		38,051	
Creditors: amounts falling due within one year	8	(3,222)		(1,572)	
Net current assets			37,555		36,479
Net assets			164,206		180,196
Income funds					
Restricted Funds			3,488		8,734
Unrestricted Funds			160,717		171,462
Total funds			164,206		180,196

These accounts were approved by the Trustees on ..... 16th September 2026 .....

Valerie Bolan, Joint Diocesan President

Jennifer Searle, Joint Diocesan President

THE MOTHERS' UNION (DIOCESE OF OXFORD)
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NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

a Basis of preparation

The charity constitutes a public benefit entity as defined by FRS 102. The accounts 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) issued in October 2019, the Charities Act 2011 and applicable regulations.

The charity has applied Update Bulletin 1 as published on 2 February 2016 and does not include a cash flow statement on the grounds that it is applying FRS 102 Section 1A.

The financial statements are prepared on a going concern basis under the historical cost convention (modified to include certain items at fair value). The financial statements are presented in sterling, which is the functional currency of the charity and rounded to the nearest pound.

The financial statements have been prepared under the historical cost convention as modified by the inclusion of investments at market value.

b Incoming resources

Donations, legacies and other forms of voluntary income are recognised as incoming resources when receivable.

c Tangible fixed assets and depreciation

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

Fixtures, fittings and equipment	20% straight line

d Investments

Fixed asset investments are stated at market value.
Unrealised gains or losses are recognised each year with the Statement of Financial Activities.

e Stock

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

f Accumulated funds

Restricted funds are subject to specific conditions by donors as to how they may be used.
The purposes and used of the restricted funds are set out in the notes to the accounts.

NOTES TO THE ACCOUNTS (continued)

FOR THE YEAR ENDED 31 DECEMBER 2025

		2025 £	2024 £
2	**Investment income**	4,121	4,216
3	**Legacies and donations**		
	Legacies	0	0
	Donations	5,992	3,323
		5,992	3,323

NOTES TO THE ACCOUNTS (continued)

FOR THE YEAR ENDED 31 DECEMBER 2025

		2025	2024
		£	£
4	**Total resources expended**		
	Restricted funds		
	Grants - 'Away From It All' (AFIA)	11,237	2,590
	Unrestricted funds		
	Subscriptions	18,398	21,965
		28,048	29,762
		9,650	**7,797**
	Direct charitable expenditure		
	Overseas and worldwide funds incl literacy development	5,808	2,999
	Literature	2,169	3,032
	Focus	3,580	3,069
	Other Diocesan projects	2,225	2,762
	P&S Expense	200	0
	Branch and Deanery projects and other activities	34,458	12,356
		48,440	24,217
	Support costs		
	Salaries	13,529	9,611
	Insurance	983	450
	Printing, postage and stationery	2,904	2,614
	Telephone	238	340
	CMS Licence fee	3,560	3,210
	All other costs	580	311
		21,793	16,535
	Governance costs		
	Officers' and Committee expenses	1,425	2,178
	Bookkeeping and other accountancy cost	3,042	2,334
	Independent examiner	1,000	1,600
		5,466	6,111
	Total resources expended	105,334	71,419

5 Trustees

None of the trustees (nor any persons connected with them) received any remuneration during the year, but 6 of them were reimbursed a total of £676.79 travelling and office expenses (2024; 7 were reimbursed £1,689.21).

6 Fixed asset investments

	£
Market value at 1 January 2025	143,737
Purchases at cost	0
Disposals at cost	(20,000)
Change in value in the year	0
Market value at 31 December 2025	123,737
Historical cost	
At 31 December 2024	34,921
At 31 December 2025	34,921
Barclays Wealth Unit Funds	57,047
CCLA Investment Fund Units	69,604
	126,651
Unrealised gains at 31 December 2025	2,914

7 Debtors

	2025 £	2024 £
Gift Aid claims	4,000	4,000
Legacies	0	0
	4,000	4,000

8 Creditors: amounts falling due within one year

Accruals	1,000	1,000
Other creditors	2,222	572
	3,222	1,572

9 Restricted Funds

	Movement in Funds			
	Balance at 01-Jan-25	Incoming Resources & Transfers	Outgoing Resources & Transfers	Balance at 31-Dec-25
	£	£	£	£
Away From It All' (AFIA)	8,734	5,992	(11,237)	3,488
As 31 December 2025	8,734	5,992	(11,237)	3,488

	Balance at 01-Jan-24	Incoming Resources & Transfers	Outgoing Resources & Transfers	Balance at 31-Dec-24
	£	£	£	£
Away From It All' (AFIA)	8,001	3,323	(2,590)	8,734
As 31 December 2024	8,001	3,323	(2,590)	8,734

The 'Away From It All' Fund is used to provide grants to families who need financial support for short holidays.

10 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Fund balances at 31 December 2025 are represented by:			
Investments	126,651		126,651
Current assets	37,288	3,488	40,776
Creditors: amounts falling due within one year	(3,222)		(3,222)
	160,717	3,488	164,206
Unrealised gains including above:			
On investments (see below)	111,730	0	111,730
Reconciliation of movements in unrealised gains on investment assets			
Unrealised gains at 1 January 2025	108,816	0	108,816
Realised in year	0	0	0
Increase/(decrease) in market value in year	2,914	0	2,914
Unrealised gains at 31 December 2025	111,730	0	111,730

NOTES TO THE ACCOUNTS (continued)

FOR THE YEAR ENDED 31 DECEMBER 2025

		2025	2024
		£	£
11	**Commitments under operating leases**		
	At 31 December 2025 the charity had annual commitments under non-cancellable operating leases as follows:		
	Expiry date:		
	Within one year	1,045	1,045
	Between two and five years	1,828	2,873
		2,873	3,918
12	**Employees**		
	During the year there was 2 part-time employees (2024: 1 part-time employee)		
	Salary costs	13,247	9,331
	Pension	282	280
		13,529	9,611