Diocese of
St Edmundsbury
& Ipswich

Mothers' Union
Diocese of St Edmundsbury & Ipswich

REPORT AND FINANCIAL STATEMENTS

Year ended 31st December 2025

Registered Charity No. 249726

Mothers' Union - Diocese of St Edmundsbury & Ipswich (249726)

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Mothers' Union - Diocese of St Edmundsbury & Ipswich (249726)

CHARITY INFORMATION

Year to 31st December 2025

Charity Name:	Mothers' Union - (Diocese of St Edmundsbury & Ipswich Branch)	
Charity Registration Number:	249726	
Governing Document:	The charity 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 St Edmundsbury & Ipswich 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 charity has its own Diocesan constitution dated 17th March 2021. The affairs of the Mothers' Union in the Diocese of St Edmundsbury & Ipswich are managed by the Board of Trustees, appointed by the membership, for a period of 3 years.	
Principal Business Address:	The charity does not have a permanent place of business. All Trustees and Officers are volunteers and work from home. **Correspondence Address**: Jeanette Appleton, Diocesan President, "Field View", Hadleigh Road, Holton St Mary, Colchester, Suffolk, CO7 6NP	
Trustees:	Jeanette Appleton	Diocesan President, Safeguarding Officer
	Rev. Alison Alder	
	Ruth Dennigan	Diocesan Minutes Secretary
	Clare Thomas	Membership Secretary, MU Enterprises Rep & Webmaster
	Rev. Alan Forsdike	
Officers:	Rev. Catherine Forsdike	Diocesan Chaplain
	Amanda Langan	Diocesan Finance Officer
	Rob Shackleton	Diocesan Bookkeeper
	Cathie McGregor	Social Policy & Crafts Rep
	Christine Ward	Clewer & Modern Day Slavery Rep
	Sarah Nicolson	Diocesan Members Rep
	Margaret Morrison	Indoor Members Rep
	Margaret Rollins	Over 90s Members Rep
	Win Sutton	School Uniform Grant
	Emma-Louise Fleming-Ovens	AFIA Rep
	Sue Norrington	Christmas Cards for Prisoners
	Anji Dawkins	Worldwide Contact
Independent Examiner:	Jonathan Beards, MAAT AATQB Licensed Accountant regulated by AAT 7 Crawford Lane, Kesgrave Ipswich Suffolk IP5 2GY	
Bankers:	CAF Bank Limited 25 Kings Hill Avenue Kings Hill, West Malling Kent ME19 4JQ	

The Trustees present their Annual Report and the Financial Statements for the year ended 31st December 2025.

Reference and Administrative Details
These are set out on page one.

Trustees
The Trustees who served during the year are:

Jeanette Appleton
Rev. Alison Alder
Ruth Dennigan (resigned November 2025)
Clare Thomas
Rev. Alan Forsdike

Structure, Governance and Management
This is set out on page one.

The work of the charity is overseen by the Board of Trustees with some day to day matters being delegated to the various Officers. The Board of Trustees meet on a regular basis during the year, with the AGM and Council Meetings being open to all members to attend. They manage the affairs of the charity in accordance with the charity's constitution as set out on page one.

Risk Management
The major risks to which the Charity is exposed, as identified by the Trustees, are reviewed regularly and actions are taken to mitigate such risks. The Charity has a number of published policies to address the risks including, Safeguarding, Food Safety, Health & Safety, Making Soft Toys, Retention of Records, Data Projection, Insurance, Charity Reporting & Accounting Requirements, Gift Aid and Reserves. A review of the policies is carried out every 3 years. Risk assessments, as required by our insurance policy, are carried out for each venue when it is used for MU activities. A pre-event checklist is also available.

Aims and Objectives
Mothers' Union is a Christian charity that seeks to support families worldwide. The vision of Mothers' Union is of a world where God's love is shown through loving, respectful and flourishing relationships. The aim and purpose of the charity is to demonstrate the Christian faith in action by the transformation of communities worldwide through the nurture of family, in its many forms.

Our Aims and Objectives are:

- To uphold Christ's teaching on the nature of marriage and to 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; and
- To help those whose family life has met with adversity.

We achieve this by:

- Developing prayer and spiritual growth in families;
- Supporting worldwide projects through fundraising and prayer support;
- Promoting national campaigns to address issues of domestic abuse and gender-based violence; and
- Resourcing our members to take practical action to improve conditions for families in the communities in which they live.

Mothers' Union is firmly rooted in a voluntary ethos. Its governance, leadership, and activities are driven by, and undertaken through, its members.

Funding
The charity's funding comes from the following sources:

- Members' subscriptions - the Diocesan portion of which helps to cover our governance costs;
- Donations - throughout the year from individual members to support the work of the Mothers' Union;
- Legacies - bequests made by individuals to support the work of the Mothers' Union;
- Fundraising - by branches for local, diocesan and worldwide projects; and
- Mothers' Union Enterprise - a grant is received from the central charity based on the value of orders received from this charity.

Financial Review
The results for the year are set out on pages 7 - 10.

Review of Achievements and Performance - Diocesan President's Report
When planning our activities during the year, the Trustees have regard to the guidance on public benefit issued by The Charity Commission. The Trustees review the financial position of the charity regularly, including forecasts of cashflow, and have assured themselves that the charity is a going concern.

2025 'Join Us, Join In'
'Join Us, Join In' is the theme for this triennium. While nationally there is an 8% decline in membership, the rate of decline in our diocese has reduced from 9% in 2022 to 4% in 2025.

This has been achieved by the members of Mothers' Union as they embraced the introduction of new ways of joining Mothers' Union, new ways of supporting branches, new ways of working in partnership with the clergy and diocesan teams across the diocese, not forgetting that all of this has been underpinned with prayer.

'Join Us Join In' as partners
Partnership has been theme of 2025 which has enabled our work to grow and reach out and support yet more families to grow.

In January the Director of the Diocesan Education team, Jane Sheat, approached Mothers' Union for support for the Church of England Schools in the diocese. This has resulted in the introduction of branches providing Advent and Lent bags for the pupils of Church of England schools in their parishes. Which led to another partnership with the East Suffolk branch of the Gideons, who on hearing of our link with the schools have provided free resources to go into the Lent bags.

By working in partnership with the Growing Younger team Mothers' Union has held two Grandparent Days held in Ipswich and Rosenfield, with a further Grandparent Day planned for March 2026 in Bury St Edmunds. The aim of these events was to support, affirm and encourage Grandparents of faith. Mothers' Union funded, organised the day and led the worship and two of the workshops with the Growing Younger Team providing speakers for the keynote talk and to leading the other workshops.

The feedback from these Grandparents days was very positive, from both the people attending and also members of the Growing Younger team. One person gave feedback that this event was the best they had ever attended.

The partnership with the Prison Chaplaincy teams was reaffirmed, following visits from the Diocesan President to all three prisons in the diocese. This led to re-establishing a Mothers' Union presence in the prisons as prison chaplain Rev Wendy Norris and Rev Edith Peck both joined as members of Mothers' Union.

Mothers' Union's has in the past funded the provision of Christmas card for prisoners at HMP Highpoint. In 2025 this project was extended to include both HMP Hollesley Bay and HMP Warren Hill. In addition, members have supported HMP Highpoint with donations of bibles for prisoners. As some prisoners do not have the literacy skills to read the NIV and similar editions of bible, trustees allocated funds to provide the suitable editions of the bible aimed at readers with a reading age of 7 -9 years. Funds were also allocated to finance new service books and new hymn books for the chaplaincy team at Warren Hill and Hollesley Bay.

A new partnership with the charity Kick has provided the opportunity to fund sports holiday camps for pupils of Church of England schools in areas of high deprivation. St Matthews school was to have had the first of these sports camps, but essential work in the school buildings has meant that this will now happen in 2026. Families have also been supported with MU grants for school uniforms.

With increasing evidence of the effects of climate change Mothers' Union has partnered with the Diocesan Environmental team. Rev Alison Alder is leading this partnership in her unique position as a member of our Trustee board and a Diocesan Environmental lead. A service created by rev Alison Alder with the theme,' The World We Are Passing on', was held in Fressingfield to provide a space for reflection on our impact on the environment both as individuals and as a society

The national 'RISE-UP' campaign has been well-supported in our diocese with Needham Market, Woodbridge, Henley, Claydon and Barham branches all achieving a Bronze Award for their work to raise awareness of domestic abuse. Members of the North Suffolk area arranged for an exhibition highlighting the issue of domestic abuse, with the title 'The Souls of Our Shoes', to travel to a wide range of community venues.

A new approach of having the AGM and Spring Council Meeting on the same morning has been popular. The venue at Coddenham, with its dedicated car park, step-free access and its location so that all corners of the diocese have about the same travel time, makes it more equable for all our branches to send representatives.

Over the summer months there were many 'Summer of Hope' afternoon teas and events, all supporting the work of Mothers' Union worldwide through prayer donations.

Members continue to use their skills in knitting and sewing to support the Seafarer's mission, Ipswich hospital, new mothers on low income through the Moses project and people with dementia.

Prayer underpins all our work and especially with our link dioceses and the Wave of Prayer. Mothers' Union in Suffolk has four diocesan links, with Jalingo in Nigeria, Lake Malawi in Malawi, Byumba in Rwanda and Lucknow in India. These are listed in the Mothers' Union Prayer diary. Our place on the crest of the Wave of Prayer takes place between 16th and 18th July.

We also gathered in prayer at our annual diocesan services. The Lady Day and commissioning service was held at St Edmundsbury Cathedral, when Dean Joe Hawes commission the new trustees board, diocesan officers and branch leaders. In the autumn St Felix Church Rendlesham hosted our Wholeness and Healing. All our services are live streamed to enabled as many of our members as possible to be part of the services.

One of the challenges of 2025 was the vacancy in the role of Diocesan Correspondence secretary and several other diocesan officers' role lying vacant. In November Ruth Dennigan resigned as a trustee and

minute secretary. The Diocesan Book keeper and Diocesan finance Officers also resigned. Recruitment to these positions is underway and we pray for the right people to come forward for these essential roles.

Expenses
Expenses are paid to Trustees and Officers for travel to meetings and costs involved with carrying out the work for the charity. No Trustee or Officer is paid for their time spent fulfilling their voluntary role.

Commissioned speakers, who travel to the charity's meetings, are paid travelling expenses.

Investment Powers and Policy
The charity has the power to invest in any way the Trustees wish, currently some funds are invested in interest bearing bank accounts.

Bank Accounts
There are two bank accounts held with CAF Bank, one current account and one instant access deposit account. There are also two accounts held with CCLA, both in the Church of England Central Board of Finance (CBF) portfolio. One is an investment account and the other is a deposit account. There is no specified notice period for withdrawals, however in the case of the investment account the actual value of monies received would depend on the state of the market at the point of instruction.

Interest
Interest from the two CAF Bank accounts and the CBF Investment account are paid either monthly or quarterly into the CAF Bank current account. The interest on the CBF Deposit account is automatically reinvested each quarter and an adjustment is made in the accounts to allow for this. The Trustees plan to change this next year so that interest earned quarterly on the CBF Deposit account funds is also paid into the current account, rather than being reinvested.

Reserves
At the end of the year the charity held £9,810 in the CBF Investment Fund and £5,279 in the CBF Deposit Fund, giving a nominal reserves amount totalling £15,090. The charity's operating / governance costs are low compared to many similar charities, particularly because it doesn't employ any staff and doesn't rent, or own, any property. The Trustees feel that this figure is more than adequate to cover ongoing costs and for any potential winding up costs, should that prove necessary in the future.

Central Charity
The Mothers' Union (Registered Charity Number 240531) operates in 84 countries worldwide. It is headquartered at Mary Sumner House, 24 Tufton Street, London SW1 3RB. Central subscriptions are collected by branches, and the Diocese, on behalf of Mothers' Union. The central charity portion of the full subscription rate is paid over regularly, together with any monies that have been fundraised specifically for centrally administered Designated Funds and projects.

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 ongoing 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 charity and to enable them to ensure that the Financial Statements comply with the Charities Act 2011, as amended by the Charities Act 2022. 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 25th August 2026 and signed on its behalf by:



Jeanette Appleton
Diocesan President

Mothers' Union - Diocese of St Edmundsbury & Ipswich 249726

Diocesan Receipts Account for year ending 31st December 2025

	Total Funds 2025 £	Total Funds 2024 £
For Mary Sumner House (MSH)		
Literacy & Financial Education (Designated)	301	951
Britain & Ireland Development (Designated)	235	552
Overseas Relief Work (Designated)	0	50
Overseas Development (Designated)	498	1,068
Provident (Designated)	0	202
Mothers' Day Appeal	0	108
Summer of Hope Appeal	1,155	1,180
Christmas Appeal	200	320
Credit, savings & livlihood project	5,532	0
Subscriptions 2026	5,775	0
Subscriptions 2025	5,337	6,885
Subscriptions 2024	23	5,393
Subscriptions 2023	0	126
General Funds	0	0
Sub Total	*19,056*	*16,835*
For Diocesan MU		
Easy Funding for AFIA (Designated)	91	195
AFIA (Designated)	1,181	705
Parenting (Designated)	490	100
Womens' Refuge (Designated)	786	300
Prisoners' Cards (Designated)	1,335	362
Indoor Members (Designated)	375	394
Diocesan Members (Designated)	202	430
Over 90s Members (Designated)	50	193
Ipswich Area (Designated)	0	643
North Suffolk Area (NSA) (Designated)	300	0
Gift Aid	0	0
Patricia Brown legacy	12,875	0
Subscriptions 2026	924	0
Subscriptions 2025	762	984
Subscriptions 2024	4	939
Subscriptions 2023	0	21
Donations	69	28
General Fund	1,424	205
Church Services	334	186
Interest	720	697
Friendship card sales	138	0
Sundries	210	100
MUe Dividend	918	1,019
Sub Total	*23,188*	*7,501*

Sub Total MSH and Diocese	*42,244*
Deduct receipts from Branches (page 5)	*12,705*
Sub Total	*29,539*
Branch Receipts (page 5)	17,089
MUe Receipts	9,118
Grand Total	**55,746**

Mothers' Union - Diocese of St Edmundsbury & Ipswich 249726

Diocese Payments Account for year ending 31st December 2025

	Total Funds 2025 £	Total Funds 2024 £
To Mary Sumner House (MSH)		
Literacy & Financial Education (Designated)	360	1,560
Britain & Ireland Development (Designated)	233	829
Overseas Relief Work (Designated)	0	60
Overseas Development (Designated)	367	1,666
Provident Fund (Designated)	202	445
Mothers' Day Appeal	0	108
Summer of Hope Appeal	782	1,287
Christmas Appeal	180	140
Credit, savings & livlihoods project	5,532	0
Subscriptions 2026	700	0
Subscriptions 2025	7,816	4,141
Subscriptions 2024	3,427	7,003
Subscriptions 2023	0	305
General Funds	0	0
Sub Total	*19,599*	*17,544*
Diocesan Payments		
Easy Funding for AFIA (Designated)	0	0
AFIA (Designated)	38	2,411
Parenting (Designated)	1,108	150
Womens' Refuge (Designated)	824	310
Prisoners' Cards (Designated)	466	428
Indoor Members (Designated)	550	564
Diocesan Members (Designated)	476	468
Over 90s Members (Designated)	0	0
Ipswich Area (Designated)	0	580
North Suffolk Area (NSA) (Designated)	650	82
Patricia Brown legacy	6,000	0
Gift Aid	0	0
Reserves for Distribution	851	0
Donations	200	0
General Fund	450	7,500
DP's expenses	395	0
Trustees / Officers Expenses	288	138
Training costs	45	0
Conferences	411	234
Hire of Hall	172	392
DBS Checks	150	158
Insurance	480	450
Church Services	176	225
Postage	110	6
Printing & Stationery	77	142
Purchase of Leaflets	97	5
Website	48	42
Zoom Subscription	156	156
Independant examiner's fee	275	0
Bank Charge	60	61
Friendship cards	138	0
Sundries	626	420
MUe Dividend	0	0
Transfer to Designated Funds from General Fund	0	200
Sub Total	*15,317*	*15,122*
Sub Total	*34,916*	
Branch Payments (page 5)	6,055	
MUe Payments	9,386	
Grand Total	**50,357**	

Mothers' Union - Diocese of St Edmundsbury & Ipswich 249726

Branch & Deanery Summary to 31st December 2025

		£
RECEIPTS		
	Members' Subscriptions	6,182
	Refreshments	1,756
	Collections	876
	Fundraising	4,492
	Donations	1,210
	MUe Materials	189
	Outings	1,476
	Other income	908
	Total Receipts	17,089

PAYMENTS			Payments to Diocese £	Other Payments £
Payments to Diocese Accounts				
	Members' Subscriptions		6,304	
	Donations		6,401	
Other Payments				
	Mue Materials			450
	MSH (paid direct)			250
	Speaker Expenses			1,235
	Postage & Stationery			152
	Hall Hire			385
	Refreshments			45
	Outings			1,405
	Other expenses			2,133
	Total Payments	18,760	12,705	6,055
	Net Payments	1,671		

FUND MOVEMENT SUMMARY	
Monetary Resources at 1 January 2025 (Held by 22 Branches & 1 Deanery)	6,682
Net Payments	1,671
Monetary Resources at 31 December 2025 (Held by 16 Branches & 1 Deanery)	5,011

Note: Gt Barton & Thurston, Kesgrave All Saints, Melton St Andrews, Needham Market,Trimley St Mary & Martin & Yoxmere Benefice all closed thier bank accounts during the year.

Mothers' Union - Diocese of St Edmundsbury & Ipswich 249726

Statement of Assets and Liabilities at 31st December 2025

	£
Diocesan Fund Balances at 31st December 2025	49,032
Branch & Deanery Balances at 31st December 2025	5,011
MU Enterprises Assets at 31st December 2025	6,078
Consolidated Balances	**60,121**
Represented by:	
CBF Church of England Investment Fund	9,810
CBF Church of England Deposit Account	5,279
CAF Bank Current Account	15,471
CAF Bank Gold Saver Account	18,472
Held by Branches & Deanery	5,011
MU Enterprises Stock & Bank Account	6,078
Consolidated Balances	**60,121**

Liabilities owed to Mary Sumner House at 31st December 2025

Subscriptions		
For 2025	265	
For 2026	5,075	
		5,340
Donations		
For MSH Designated Funds	828	
For MSH Appeals	574	
		1,402
Total		**6,742**

Literature Account (MU Enterprises)

Stock at 31st December 2025	5,042
Bank Balance	265
Credit on MUe a/c plus unpaid invoice	771
Total Assets	**6,078**

Mothers' Union Diocesan Consolidated Accounts prepared and presented by Sarah Oram, Diocesan Bookkeeper
25th August 2026



Approved and authorised for issue by the Board of Trustees on 25th August 2026



Jeanette Appleton
Diocesan President & Chair of Trustees

INDEPENDENT EXAMINER'S REPORT

Mothers' Union – Diocese of St Edmundsbury & Ipswich
Registered Charity No. 249726
Year ended 31 December 2025

Report to the trustees

I report to the trustees on my examination of the accounts of the Mothers' Union – Diocese of St Edmundsbury & Ipswich for the year ended 31 December 2025, set out on pages 7 to 10.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act. In carrying out my examination, I have followed 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 accordance with section 130 of the Act; or
2. the accounts do not accord with those accounting records.

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

Signed: J. D. Beards **Date:** 13 October 2026

Jonathan Beards MAAT AATQB
Licensed Accountant regulated by AAT
JDB Bookkeeping
7 Crawford Lane, Kesgrave
Ipswich, Suffolk IP5 2GY