CHELMSFORD DIOCESAN MOTHERS UNION

FINANCIAL STATEMENTS
FOR THE YEAR ENDED
December 31, 2025

Trustees

Mrs M Paul - Chair
Mrs V Chapman
Mrs G Hambleton
Mrs C Wheeler
Mrs P M McCarthy
Mrs R Gorton

Registered Charity No. 249736

CHELMSFORD DIOCESAN MOTHERS UNION

Year ended 31 December 2025

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CHELMSFORD DIOCESAN MOTHERS' UNION
Charity No. 249736

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES FOR THE YEAR ENDED 31ST DECEMBER 2025

I report on the accounts of the Charity for the year ended 31st December 2025 as set out in the annexed sheets.

Respective responsibilities of trustees and examiner:

The Charity's trustees are responsible for the preparation of accounts. The Charity's trustees consider that an audit is not required 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;
- follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145(5)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's statement:

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 the 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:

(i) 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;
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities Act

have not been met: or

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

Signed: 

Address: Hill House, 1 Smiths Court
High Road, Thornwood
Epping, Essex CM16 6BD

Date 2nd July 2026

CHELMSFORD DIOCESAN MOTHERS' UNION

Report of the Trustees for the year ended 31 December 2025

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

Vision (the essence of our work)

Our vision is of a world where God's love is shown through loving, respectful and flourishing relationships.

Aim & Purpose (what we want to achieve)

To demonstrate the Christian faith in action by the transformation of communities worldwide through the nurture of family in its many forms.

Mission (how we go about achieving our vision)

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

When planning our activities, we have considered the Charity Commission guidance on public benefit. We are confident our mission reflects this guidance.

Organisation

Chelmsford Diocesan Mothers' Union is now organised into 38 local Branches and 1 Diocesan Members Branch. In each of the branches, which coincide, in most instances, with church parishes, regular meetings are held, usually monthly, and additional events open to all members are held at Diocesan level.

Chelmsford Diocesan Mothers' Union is governed by a Trustee body, which meets at least four times a year. There are two Council Meetings each year, which all members are entitled to attend. One is preceded by a General Meeting, as required by the Charity Commission, at which the Annual Review and Summary of Accounts are presented.

Elections for all officers are held triennially. The next elections will take place in 2027.

Finance Review

We continue to be grateful to our members for contributing so generously to Mothers' Union projects:

£2049 was received into the Diocesan Account for the MSH General Fund and Fundraising Appeals, a decrease of £1379 on the previous year.

Within the Diocese, AFIA received donations and interest totalling £2293 with the expenditure for holidays and days out totalling £1213 The available funds in the AFIA restricted Account stands at £14470

Income of £4634, inclusive of a Grant of £2500 for the financial year of April to March 2025/2026 made by MoJ, was received into the Contact Centre Fund, Expenditure totalled £2785 leaving a balance of £20661

English for Women received grants and donations of £49938 and a total of £44846 was expended in running the project. The fund now stands at £37384

There were no branch closures during the year. A number of new members were enrolled in the year but there is still a real concern that the overall membership is declining year on year and key action points continue to be raised by the Trustees to attempt to turn this around, along with a constant review of operational expenses. The Trustees are very appreciative of and grateful for the hard work of the branch officers, branch contacts, members and volunteers without which the Charity would be unable to continue its work towards fulfilling the mission of The Mothers Union.

Investment Policy

The Trustees have discretion to invest funds not immediately needed as they see appropriate. The Trustees have adopted a low risk policy of investing surplus funds in bank deposit accounts so that they are immediately available to meet the Charity's requirements.

Reserves Policy

As the charity is reliant on its membership income to meet administrative costs and this income is all received in the first quarter of the year, the Trustees consider it needs to retain sufficient free reserves to cover 12 months administrative costs.

Statement of Trustees Responsibilities

The Trustees are responsible for preparing the Trustees Report and the financial statements 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 of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and apply them constantly;
- 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 financial statements; 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 that disclose with reasonable accuracy at any time the financial position of the charity and enabling them to ensure that the financial statements comply with the Charities Act, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Constitution of Chelmsford Diocesan Mothers' Union. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or any other irregularities.

Approved by the Trustees on 31st July 2026. 2026 and signed as authorised on their behalf by:

Maxine E. Paul

Mrs M Paul

Chairman of Trustees

Date: 31st July 2026.

CHELMSFORD DIOCESAN MOTHERS UNION

STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2025

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 £	Total Funds 2024 £
INCOMING RESOURCES						
Incoming resources from members and grants	2(a)	32,080	55,263	0	87,343	82,752
Other voluntary incoming resources	2(b)	12,562	0	0	12,562	1,950
Income from charitable and ancillary trading	2(c)	1,788	0	0	1,788	1,754
Other ordinary incoming resources	2(d)	1,852	0	0	1,852	1,986
Income from investments	2(e)	205	645	0	850	756
TOTAL INCOMING RESOURCES		48,487	55,908	0	104,395	89,198
RESOURCES USED						
Activities directly related to the work of the charity	3(a)	23,953	48,824	0	72,777	71,997
Fund-raising expenditure	3(b)	1,018	0	0	1,018	668
Costs of ancillary trading	3(c)	1,169	0	0	1,169	1,198
Management and administration	3(d)	16,441	0	0	16,441	10,544
Grants	3(e)	0	0	0	0	0
TOTAL RESOURCES USED		42,581	48,824	0	91,405	84,407
NET INCOME (OUTGOINGS)		5,906	7,084	0	12,990	4,791
RESOURCES FUNDS TRANSFER		(3)	3	0	0	0
NET MOVEMENT IN FUNDS		5,903	7,087	0	12,990	4,791
BALANCES BROUGHT FORWARD AT 1ST JANUARY 2025		71,630	65,431	0	137,061	132,270
BALANCES CARRIED FORWARD AT 31 DECEMBER 2025		77,533	72,518	0	150,051	137,061

All operations are continuing and there are no discontinued operations in either year.
There are no gains or losses other than those stated above.

The notes on pages 6 to 10 form part of these accounts.

CHELMSFORD DIOCESAN MOTHERS UNION

BALANCE SHEET AT 31 DECEMBER 2025

	Note	2025	2024
		£	£
CURRENT ASSETS			
Debtors	7	31,426	24,795
Stock		952	531
Cash at bank and in hand		119,268	113,202
		151,646	138,528
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	8	1,595	1,467
NET CURRENT ASSETS		150,051	137,061
NET ASSETS		150,051	137,061
FUNDS	9		
Unrestricted		77,533	71,630
Restricted	10	72,518	65,431
Endowment		-	-
		150,051	137,061

Approved by the Trustees on 31st July 2026 and signed on its behalf by:

Maxine Paul
Diocesan President

P. M. McCarthy
Patricia McCarthy
Diocesan Treasurer

The notes on pages 6 to 10 form part of these accounts.

CHELMSFORD DIOCESAN MOTHERS UNION
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2025

1 Accounting polices

The financial statements of the charity have been prepared in accordance with:

- Accounting and Reporting by Charities- Statement of Recommended Practice (SORP FRS102)
- and with Accounting Standards
- and with the Charities Act.

The financial statements have been prepared on the accruals basis and under the historical cost convention and include all funds for which the charity has financial responsibility.

Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from the endowment may be used either as restricted or unrestricted depending upon the purpose for which the endowment was established.
Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the endowment or bequest, and (b) donations or grants received for a specific object or invited by the Trustees for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The Trustees do not usually invest separately for each fund.
Unrestricted funds represent the funds of the charity that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the charity.

Incoming Resources

Subscriptions from members are accounted for in the year for which they are due. Donations and income from fund-raising are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the Trustees are legally entitled to the amount due. All other income is recognised when it is receivable. All incoming resources are accounted for gross of related expenditure.

Resources used

Grants and donations are accounted for when paid over or when awarded, if that award creates a binding obligation on the Trustees. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

The charity has no fixed assets.

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2025

2 INCOMING RESOURCES

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 £	2024 £
2(a)	*Incoming resources from members*					
	Planned giving:					
	Subscriptions	26,663	0	0	26,663	25,695
	Income tax recoverable on subscriptions (Estimated)	1,745	0	0	1,745	-251
	Magazine subscriptions	0	0	0	0	0
	Sundry donations	3,650	0	0	3,650	5,725
	AFIA	0	1,759	0	1,759	4010
	Contact Centres	0	4,100	0	4,100	2500
	English for Women (Inclusive of Grants & Fund Matching)	22	49,404	0	49,426	45073
		32,080	55,263	0	87,343	82,752
2(b)	*Other voluntary incoming resources*					
	Grants & legacies	0	0	0	0	0
	Other donations to Mothers Union	2,792	0	0	2,792	1,950
	Fundraising for 150th Anniversary	270	0	0	270	0
	Commissioning Service	250	0	0	250	0
	Branch Fundraising for Banner	9,250	0	0	9,250	0
		12,562	0	0	12,562	1,950
2(c)	*Income from charitable and ancillary trading*					
	Sale of literature, badges and stationery	1,290	0	0	1,290	919
	MU Enterprises commission	498	0	0	498	835
		1,788	0	0	1,788	1,754
2(d)	*Other ordinary incoming resources*					
	Pleshey retreat	1,791	0	0	1,791	1,896
	Sundry income	61	0	0	61	90
		1,852	0	0	1,852	1,986
2(e)	*Income from investments*					
	Bank interest	205	645	0	850	756
		205	645	0	850	756
	TOTAL INCOMING RESOURCES	48,487	55,908	0	104,395	89,198

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2025

3 RESOURCES USED

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 £	2024 £
3(a)	*Activities directly relating to the work of the charity*					
	Subscriptions to Mothers Union	19,591	0	0	19,591	18,953
	Member donations to Mothers Union projects	3,244	0	0	3,244	3,728
	Magazine subscriptions	0	0	0	0	0
	Additional contribution to Mothers Union	0	0	0	0	0
	Costs of running own projects	0	48,824	0	48,824	48,755
	Speakers expenses	180	0	0	180	185
	Hire of halls	0	0	0	0	0
	Costs of area days, training etc	938	0	0	938	376
		23,953	48,824	0	72,777	71,997
3(b)	*Fund-raising*					
	Cost of fund-raising events	1,018	0	0	1,018	668
		1,018	0	0	1,018	668
3(c)	*Costs of ancillary trading*					
	Purchase of literature, badges and stationery	1,169	0	0	1,169	1,198
		1,169	0	0	1,169	1,198
3(d)	*Management and administration*					
	Administration:					
	Officials expenses	2,384	0	0	2,384	945
	Council expenses	294	0	0	294	227
	Secretary's fees	6,000	0	0	6,000	4,553
	Printing, postage & stationery	902	0	0	902	852
	Conference fees	423	0	0	423	129
	General branch expenses	1,723	0	0	1,723	736
	Commissioning of President and Trustees	490	0	0	490	0
	Other expenses	264	0	0	264	115
	Independent Examiners fee	800	0	0	800	800
	Insurance	485	0	0	485	450
	Pleshey retreat costs	1,755	0	0	1,755	1,737
	Sundry donations to Mothers Union projects	921	0	0	921	0
		16,441	0	0	16,441	10,544
3(e)	*Grants*	0	0	0	0	0
		0	0	0	0	0
	TOTAL RESOURCES USED	42,581	48,824	0	91,405	84,407

NOTES TO THE FINANCIAL STATEMENTS (continued)
For the year ended 31 December 2025

4 TAXATION

As a registered charity the organisation is exempt from taxation on its income and gains where they are applied for charitable purposes.

5 ADMINISTRATIVE COSTS

	2025 £	2024 £
Secretary's Fees	6,000	4,553

The charity has one part-time administrator.
No volunteers received any remuneration from the charity.

6 RELATED PARTY TRANSACTIONS

None of the Trustees were paid any remuneration during the year (2024 Nil). Small amounts of travelling expenses were paid to Trustees for attending Trustees and Council meetings.

7 DEBTORS

	2025 £	2024 £
Bank and Cash Balances Held by Branches	28,623	22,406
Prepayments	1,203	712
Other Debtors (Estimated) *	1,600	1,677
* The amount repayable from Gift Aid has yet to be determined		
	31,426	24,795

8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Subscriptions received in advance	340	507
Other Creditors	1,255	960
	1,595	1,467

9 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £
Current Assets	46,750	72,518	0
Liabilities	1,595	0	0
	45,155	72,518	0

10 ANALYSIS OF RESTRICTED FUNDS DEPOSIT ACCOUNT

The movement on Restricted Funds (see note 9) consists of:-

	AFIA Fund £	Contact Centres £	English for Women £	Interest £	Total £
Balance as at 1 January 2025	13,390	18,792	32,292	957	65,431
Fundraising income as allocated by branches (inclusive of Grants and Fund Matching)	1,759	4,100	49,404	3	55,266
	15,149	22,892	81,696	960	120,697
Transfer to general fund					
Costs incurred	-1,213	-2,765	-44,846	0	-48,824
Balance as at 31 December 2025	13,936	20,127	36,850	960	71,873
Interest Earned on Restricted Fund - Savings Account	534	534	534	-957	645
	14,470	20,661	37,384		72,518