THE UNION OF CATHOLIC MOTHERS

(Registered Charity No. 249901)

ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2025

THE UNION OF CATHOLIC MOTHERS

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THE UNION OF CATHOLIC MOTHERS

ANNUAL REPORT

31ST DECEMBER 2025

Report of the Trustees for the Year Ended 31st December 2025

The trustees present their annual report and financial statements of the charity for the Year Ended 31st December 2025. The financial statements have been prepared in accordance with the accounting policies set out in Note 1 to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice (FRS102).

Objectives and activities for the public benefit

The objectives of the charity are

1. To help Catholic women to appreciate the Sacramental character, responsibilities, and permanence of marriage, and to live in unselfish love observing the laws of God and His Church;
2. To assist families to bring up their children as practising Catholics and public-spirited citizens;
3. To teach and defend Christian values in family life, and to ensure Catholic education for future generations;
4. To offer love, sympathy, and practical help to those in difficulty;
5. To foster vocations in life especially in Christian Marriage and Family Life and in the Priesthood and Religious Life.

One of the ways these objectives are met is through the provision of respite, convalescent holidays for members in need.

The Trustees confirm they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to Public Benefit guidance published by the Charity Commission in determining the activities undertaken by the Charity and consider that the activities carried out by the charity are for the public benefit.

Structure, governance and management

The Union of Catholic Mothers is a registered charity, number 249901, operating under its Constitution originally adopted in 1962 and amended September 1973, 24th March 1993, 25-27th March 1996, 25-27th May 2005, and 15-17th May 2018. The Trustees are the National President, National Treasurer and National Secretary. Trustees who served during the Year Ended 31st December 2025, and at the date of this report are:-

Mrs Joan Hodge – National President (to 21st May 2025)
Mrs Eileen Priest – National President (From 21st May 2025)
Mrs Sue Bickerstaffe – National Treasurer
Mrs Cath Lydon – National Secretary

The Trustees meet regularly throughout the year to agree the strategic direction of the charity and areas of activity. The Trustees are assisted in the operation of the Charity by the National Committee, National Sub-Committees and the National Council and local activities are co-ordinated by each Diocesan Council.

An induction process operates for new Trustees, and from the point an individual is identified as a future trustee they work together with the existing trustees for six months in order to gain an understanding of the role before they take up their appointment.

The principal bankers of the Charity are National Westminster Bank, Royal Priors, 59 The Parade, Leamington Spa. CV32 4ZX

The Independent Examiner is Mr R.A. Prior, FCCA, FCIE, DChA, of W.H. Prior Chartered Certified Accountants, Railway Court, Doncaster. DN4 5FB

The principal address is that of the National Treasurer, 11 Fairhaven, Birch Green, Skelmersdale, Lancashire WN8 6RQ.

Key management personnel

The trustees comprise the key management personnel of the charity and are responsible for the operation on a day to day basis. There are no employees, and no trustee is remunerated.

THE UNION OF CATHOLIC MOTHERS

ANNUAL REPORT YEAR ENDED 31ST DECEMBER 2025

Review of achievements

We have been very busy this year. We are definitely seeing a recovery from Covid and rail strikes. All our planned events have taken place as planned and we have had a full National Committee.

In January we produced a Newsletter which was distributed to all our members and at National Council in May we asked our members to consider the effectiveness of the Newsletter against our Newspaper. This has led to us cancelling our Newspaper, we have had lots of messages from members all expressing support for this decision even if tinged with sadness including one from the Producers and Editors of the newspaper CATHCOM themselves. Our third Newsletter has been produced and distributed, and all Newsletters are available to download from our Website www.theucm.org uk.

Representatives from all our Diocese attended our National Council meeting in May 2025. The Hosts for this year's National Council was the Liverpool Archdiocese, and they were joined on the middle day of Council by Archbishop Malcolm McMahon. This was probably one of his last official engagements as he retired at the end of May. Our retiring National President Mrs Joan Hodge received the Pro Ecclesia et Pontifice Award (for Church and Pope) from our Ecclesiastical Adviser Bishop Alan Williams of Brentwood and our new National President Mrs Eileen Priest was inducted at our final Mass of Council. Eileen is from the Birmingham Diocese and was formerly their Diocesan President. We were pleased to have as our guests UCM Wales President Mrs Rose Maunders and Catholic Women's League President Mrs Siobhan Garibaldi.

At our Extraordinary General Meeting in October, we were able to elect 2 new Vice Presidents who took up office immediately and a National Secretary Elect who will take office in May 2026. We had recently appointed a National Study Officer who again took up office immediately. This meant we had a full Committee plus one!!! We held a 2 day National Committee Meeting at Wistaston Hall to meet, induct our new Committee members and to prepare for the New Year 2026.

There were moment of sadness throughout the year we lost members and members lost husbands. The loss of Pope Francis and possibly 2 of our oldest members at 103 and 99 years old, both of these members from the Liverpool Archdiocese. We also lost Angela Batey again from the Liverpool Archdiocese who was a Past National Secretary and Maria Taverna from East Anglia a past member of the Walsingham sub-Committee.

There was also joy our new Pope Leo XIV, 2 of our faithful UCM priests Canon Lawrie Hulme celebrated the Golden Anniversary of his ordination to the Priesthood, and Fr Bill Serplus celebrated the Silver Anniversary of his Ordination to the Priesthood. St Gregory's Foundation in Birmingham celebrated their 100th Anniversary. I have to mention that early the next morning after celebrating his Jubilee Fr Bill set off to walk Hadrians Wall for the Charity Papyrus he raised £5000!!

The Liverpool Archdiocese celebrated two significant Archdiocesan occasions this year which members attended through their parishes: firstly, on the 18th February, the Solemn Mass of Thanksgiving for the proclamation of the 71st Miracle of Lourdes, John Traynor. Their Archdiocesan Secretary had a special interest in attending this mass as her friend's father told her the story of Jack Traynor several years ago, his father had helped to push Jack Traynor about in his wheelchair, she now wishes that her 11 year old self had spoken to Marian's grandfather about Jack Traynor, but!!!!. The second significant occasion was the installation of the tenth Archbishop of Liverpool, John Sherrington on the 27th May.

Retention and Recruitment

A significant challenge to our Organisation is the lack of members volunteering to take office/responsibility at both Foundation Diocese and National level. Members cite various reasons for this Age, Childminding, existing commitments particularly at Parish or Local community levels. Some Dioceses are reporting an increase in members and Foundations re-opening whilst others are noticing a decline in membership due to some Foundations closing. The difference in membership between the last two years shows an increase from 1,819 in 2024 to 2,006 in 2025.

At least 5 Diocese recruited new Foundation members in the year, and 1 Diocese Southwark opened 2 new Foundations with a total of 42 new members. Significantly there seems to be no downturn in the amount of time and energy members continue to contribute in their parishes and communities. Westminster Diocese had 32 new enrolments with 15 of these in one foundation.

Networking and Special events

The Northampton Diocese which last year merged the only remaining two Foundations from the East Anglia Diocese with their own, and the Nottingham Diocese which has only one remaining Foundation will co-host National Council 2026. The three Diocesan Bishops have been very supportive of this.

THE UNION OF CATHOLIC MOTHERS

ANNUAL REPORT YEAR ENDED (CONTINUED): 31ST DECEMBER 2025

This Year a Year of Jubilee whose theme was Pilgrims of Hope saw the usual Annual Pilgrimages which most of our Diocese organise or attend. Pilgrimages were made to Our Lady of Schoenstatt (Salford) members of the Liverpool Archdiocese were invited as was I.

Our Lady of Consolation (Arundel & Brighton) -Liverpool, Shrewsbury, and Salford Diocese held a joint day Pilgrimage to Our Lady's shrine in Ladywell, Westminster diocese joined with the Southwark Diocese for their annual Pilgrimage to Aylesford and their Annual Rally Mass. A group from the Scarborough made a Pilgrimage to Bridlington Priory. Loughborough Foundation made a Pilgrimage to Mount St Bernard Abbey they were accompanied by members from Northampton and the National Treasurer. Portsmouth Diocese joined Arundel & Brighton Diocese annual pilgrimage to East Grinstead Shrine.

West Drayton, though a very small foundation, were outstanding in what they managed to achieve throughout this year. To enhance their spiritual development, a holy hour was organised with the goal of praying for peace. This was held on the first Friday of every month. A Jubilee Year board was set up in the church to inform Parishioners of the events that would occur throughout the year. Jubilee prayer cards and books was distributed to Parishioners. At every meeting, the Study Day Officer brought forward a topic for discussion, i.e. reflecting on the meaning of the "Lord's Prayer". In autumn, after meetings, a mini pilgrimage was carried out around the village green. Members recited the Rosary by candlelight, this all in addition to the usual UCM Foundation activities of supporting and fund raising for local and National charities, while also finding time to enjoy small celebrations such as afternoon tea, Summer Garden Mass, cake at Easter, and mulled wine and minced pie at Christmas.

Fareham UCM sponsor Advent and Lent Breakfasts each year. Their Parish Priest exceptionally offers Mass at 0700 on Thursday during these seasons and a simple breakfast of porridge and toast etc follows. In Advent 2025 over £650 was raised for Mary's Meals

In summary, many events and activities have been carried out by our members to develop the spiritual, social, and economic development to enhance the welfare of the Community.

Communication

The National Committee continue to meet regularly, mostly on Zoom but twice face to face. The National Trustees also meet regularly but these meetings are always on Zoom. However this year the National Media Officer and National Secretary have also met on Zoom and Face to Face to facilitate the on-going development of our website, this as well as the National Secretary and National Treasurer who meet to sort and distribute the Newsletter. Our National Council Meetings in May and October are also Face to Face and at our May residential meeting we were pleased to welcome 15 members who had never been to Council before. Our members are kept informed on local, national, and international developments in the Catholic Church. As members of WUCWO (World Union of Catholic Women) our members receive their monthly Newsletter. A digital copy of the Catholic Network is also available to all our Diocese This has been particularly welcomed by many. This paper is free to access The Catholic Network_mailer@theeditpartnership.com_These are the Publishers of the Catholic Directory. We have continued to encourage our members to lobby and write to politicians on matter of concern especially the Assisted Dying Bill and the Crime and Policing Bill which supports abortion up to birth.

Meanwhile all the members of the UCM continue to pray for vocations to the priesthood and religious life at all our meetings throughout the country. Our General Communion Day for all members is on 8th December the Feast of the Immaculate Conception. Our Daily Mass scheme co-ordinated by one of our National Vice Presidents ensures that Parish Foundations are given dates to attend Mass and Communion so that all days of the year are covered. We pray for the Aims and Objectives of our Organisation. We thank our two retiring Vice Presidents for continuing to support National Committee following National Council especially at our National Pilgrimage to Walsingham until the election of our new Vice Presidents at our October Extraordinary General Meeting.

Reports from National Officers continue to be forwarded to Diocese in advance of meetings to allow time to include group activities and feedback from our members in our National meetings.

Our members continue to work as they always have done in their Parish and local communities with a mix of social and spiritual activities helping to support and address issues raised by e.g Poverty (food banks and homelessness) World events (Asylum Seekers and Refugees) and public affairs that affect Marriage and family life.

THE UNION OF CATHOLIC MOTHERS

ANNUAL REPORT YEAR ENDED (CONTINUED): 31ST DECEMBER 2025

Welfare & National Holidays and Rest Homes Service (NHRHS)

Following National Study in 2024 our National Welfare Officer continues to encourage Diocese to engage with local Youth initiatives particularly the Faith in Action Award. One Foundation in the Westminster Diocese is working hard in their Parish to establish a junior St Vincent de Paul Society. In May and October, they led the Rosary in the local primary school.

On behalf of all or members the National Welfare Officer continues to attend WUCWO webinars and other events these are mainly online and included training as a Facilitator for Conversation in the Spirit, taking part in the conversation of the Spirit and she looked at the WUCWO Resource for WUCWO DAY May 13TH and made some suggestions on how they could be used. She also attended a Mass Lobby (Act now Change Forever) and a Charity Commission Safeguarding Awareness Course.

She is currently checking our Safeguarding policy and is also working on a food allergies guidance document as she feels there is a great deal of confusion about all the different terms used. As we are an inclusive organisation it is important that we recognise the needs of individual members.

Since taking over this role our new NHRHS Administrator has received five applications and made appropriate awards in all 5 cases. Reasons for the award are normally, for short breaks but one has been for respite care to allow a member to have a holiday. She has received some really heart-warming thanks from beneficiaries.

Together the NHRS Administrator and National Welfare Officer have developed a new form for applications and a guide to applying. These have been sent to all Diocese, and it is hoped to put them on the UCM website in the near future.

Justice & Peace

As previously reported those Diocese and Foundations that have a dedicated Justice and Peace Officer are kept very well informed at local national and international levels and National Committee keeps Diocese informed at National and International levels. Members are involved in local and Diocesan led Justice and Peace activities and initiatives. Peace Sunday, St Bakita International Day of Prayer, and awareness against Human Trafficking etc. The National Justice and Peace Network hold a regular meeting in July and some of our Diocesan Officer's attend. This year unfortunately National Committee were unable to attend. There are now lots of online presentations and Webinars on the wide ranging issues that face us all, Assisted Dying, Police and Crime Bill, Gaza, Sudan, and other humanitarian crisis and some of our members attend these.

Media

Following the production of a Newsletter in January 2025 and discussions at our National Council in May, the National Committee decided to cancel the UCM News Newspaper. Work continues to improve our Website and the distribution of our Newsletter. We are beginning to generate a schedule for submissions to and production of the Newsletter and it available to read on our Website www.theucm.org. We have submitted an article and pictures for the WUCWO Women's Voice Newsletter which was published although with only 1 picture.

The website is beginning to take shape, and we are indebted to our volunteer helper who continues to work with our National Media Officer and our National Secretary to enable them to be able to input and update the Website. It has been and still is a steep learning curve.

National Study

Our 2 Vice Presidents organised and helped lead our Annual Study Event in February 2025 at Wistaston Hall in Crewe. Following Pope Francis' call to Pilgrimage in this Holy Year, it was decided to take Pilgrimage as our starting point. Inspirational speaker David Wells led on the subject. He had handouts available, but everything was also available to download online. We had 21 delegates, and only 2 Diocese were unable to attend. One of the memorable remarks by David Wells during the study day in February was that "we're all busy, it's not a competition, there's always something that needs doing, but together we can achieve so much.".

David was concentrating on the aspects of hope that we as pilgrims of hope would need. He spoke of the transformative nature of hope, widening our vision, inspiring imagination, and creativity, strengthening our resolve, and helping us to live differently.

Hope is needed both by God's creation, the earth, disfigured by human selfishness, as well as by young people, the elderly, the sick and those suffering in body and spirit. So, the Pope calls us to attempt to eliminate hunger in the world and calls on rich nations cancel the debts of those nations who will never be able to repay their debts but sink lower into poverty. To restore peace all who inhabit the earth must share and care for it.

On Wednesday, the focus shifted to 'Pilgrimage.' We asked what a Pilgrimage is, what it meant to different people. The responses included that it could be spiritual or physical and had an element of hardship, leaving your comfort zone. As one attendee said, 'May the peace of Christ disturb you.' Having unpacked the specific meaning of the 2025 Jubilee logo, we moved on to the actions we might take to answer Pope Francis' call for us to renew our hope. Participants were provided with a pack including suggestions for monthly actions but also came up with ideas.

A pilgrimage is not an accidental journey. You choose to go, are called and respond. Our study is itself a Pilgrimage and I hope the study officers are able to share something from the two days with their Diocesan foundations.

Diocesan Independent Members

Initially this project has had a slow start. However, the Newsletter (No 1) has given an enormous impetus to finding contact details for ALL members of the UCM albeit via their Foundations or as Independent Members. The feedback that our Public Service Officer has received from Independent Members has all been very positive and we now have an increasing number as the "message" is promulgated. The distribution of the Newsletter to Independent Members is providing an excellent opportunity to ensure that other information is included so that all members are kept well informed.

National Council

National Council was hosted by the Liverpool Archdiocese led by their President Mrs Kathy Buck.

Members from all Diocese 78 in all were joined by Bishop of Brentwood Rt Rev Alan Williams, Archbishop of Liverpool Very Rt Rev Malcolm McMahon OP, Canon Lawrie Hulme (Leeds), Fr Bill Serplus (Middlesbrough), Fr David Potter (Liverpool) Deacon Peter Marshall (Hallam). Guests Mrs Rose Maunder (UCM Wales) Mrs Siobhan Garibaldi (CWL)

Mrs Maunder was particularly pleased to be with us as her travel plans for the previous 2 National Councils had been disrupted by train strikes. Mrs Garibaldi said she felt uplifted attending our meeting even though we are two organisations. Being Catholic women we are all working towards the same goals.

Canon Laurie Hulme, Leeds "thanked us for our organisation and our prayers" He asked us to remember hope, mercy, and pilgrimages. Pilgrimages of Hope, hope for us all and who we journey with.

Father David Potter, Liverpool - May 2025 is significant, a new Pope, a new Archbishop in Liverpool. It gives people a fresh interest in the Catholic Church and fans old faith into a flame as Saint Paul said. For the Assisting Dying Bill there must be no limit to our prayers, hope, and trust.

Father Bill Surplus Middlesborough He was thinking of skills, in his childhood football summer, football winter, no other sport. We all have a sport we are good at. With him it was table tennis. Volunteering you discover the skills you have. He was so pleased to be asked to be UCM spiritual adviser. You know you've got the skills, determination, and holy spirit.

Deacon Peter Marshall This is his third visit. He thanked everyone for their company; he really enjoys meeting and talking to us all.

The Rt. Rev, Alan Williams SM *Bishop* of Brentwood
Bishop Williams spoke of an audience with Pope Francis. A young man in jeans and a cartoon t-shirt asked the Pope to sign it, which he did, it was interaction as human beings. He soke of the parables of the Prodigal Son and the lost sheep. Who wouldn't welcome home a lost child or leave to look for a lost one. UCM is like that, Christianity in action. UCM does wonderful things in parishes, St Ignatius instead of asking what will God do asked what will I do for God? Be surprised and open. It is so important, listen to each other!

The Very Rev Malcolm McMahon
The UCM had been a continuous thread throughout his life, even when he the was never really sure who they were, even though his mother was a member. There is a difference between ministry and priesthood. Women are the majority in ministry. They keep parishes operating. In the time of Jesus Jews went to the synagogue to discuss faith and doctrine, but the Jewish celebration of faith was and is in the home and this couldn't happen without women. When Jesus healed Peter's mother-in-law she got up and then served them at table, Women are the procreators which is why Mary is so important in our faith, she was open to God. We can all be open to Jesus.

THE UNION OF CATHOLIC MOTHERS

ANNUAL REPORT YEAR ENDED (CONTINUED): 31ST DECEMBER 2025

Walsingham

The 78th Pilgrimage to Walsingham was this year led by the Diocese of Westminster and took place on Tuesday 1st July. The theme for the pilgrimage was "With Mary. We are Pilgrims of Hope." It followed similar lines to last year with just a few changes, mostly as a result of feedback from the Rector. Our thanks go to our Walsingham Administrator who stepped down this year after 6 years in the role and to our two Vice Presidents who continued in Office to support the Walsingham Sub Committee. We would also like to thank those Husbands who attended and drove members to the Shrine.

The last few years has bought with it a series of challenges, most notably the Covid pandemic and its lingering impact. Many people had been understandably hesitant to travel, and the increasing cost of coach travel has added further difficulty. Additionally, the recent restructuring of Walsingham has introduced more changes for us to navigate this year. Faced with a decline in participant numbers, it became necessary to make some important decisions to secure the future of our pilgrimage. The most significant of these decisions was to discontinue our visits to the Abbey Grounds. While this change was disappointing to some, others welcomed it, appreciating the extra time it afforded for participants to be at the Shrine and enjoy time for one another. As always, the weather played a key role in our pilgrimage experience. This year, there was some concern that the heat might become overwhelming. Thankfully, our prayers were answered when a gentle breeze arrived on Tuesday. bringing much needed relief and making our time together more enjoyable. Feedback from those who attended the pilgrimage has been overwhelmingly positive. Some of the comments shared include appreciation for Westminster's leadership of the pilgrimage and admiration of the yellow roses.

The Monday evening procession was described as "lovely," and it was particularly heartening to see members who had travelled by coach and by car during the day gathering in the Bureau Garden to pray the rosary together. Many remarked on how praying and singing during the morning procession to the shrine deepened the sense of prayerfulness for everyone involved.

On Tuesday, the UCM Ecclesiastical Advisor Bishop Alan Williams, Bishop of Brentwood, led pilgrims in Mass at 12 noon, with Bishop Paul McAleenan, Auxiliary Bishop of Westminster, Fr Robert Billing, Rector of the Shrine, and a number of Priests concelebrating. Bishop Paul McAleenan received special thanks for both his address and his presence among us.

Despite some initial anxiety the Sacrament for the Sick proved to be a spiritual highlight, and we thank the stewards who supported the sub-Committee throughout. The extension of the afternoon procession was also seen as an improvement, though it was noted that with further adjustments we hope it flows even better in the future.

Autumn Meeting

Thanks again to the Birmingham Diocese for hosting us all. This was an extraordinary General Meeting as we were electing new Officers to our National Committee. Two Vice Presidents who were to take up Office immediately and a National Secretary Elect who would take office in May 2026.

The Candidates for the positions of National Secretary and Vice Presidents were introduced. CVs for all these candidates had already been circulated, and the candidates briefly addressed the meeting.

Following voting our newly appointed Study Officer was introduced and also briefly addressed the meeting.

There was no mass as Birmingham Diocese's spiritual adviser Father Paul is on sick leave. A prayer service was led by Angela Foster and included a decade of the rosary for our families. The National Committee through the National Treasurer informed the members of the rise in membership fees for 2026 to £18.

Financial Review

The Charity is reliant on the support of its Members through their subscriptions, donations, and fundraising. For the Year Ended 31st December 2025 there was a deficit of £7,491 (2024: deficit £5,274). Total income was higher in 2025, with increased Pilgrimage income but total expenditure was also higher at £85,201 (2024: £74,677).

Reserves

In view of the national nature of the Charity's activities, the Trustees aim to maintain free reserves in unrestricted funds at a level that equates to 2 years' unrestricted expenditure. The balance held as unrestricted funds as at 31st December 2025 was £122,374 of which £112,477 is regarded as free reserves after allowing for £9,897 tied up in tangible fixed assets. This represents approximately 16 months' unrestricted annual expenditure, which is below the target level of reserves.

THE UNION OF CATHOLIC MOTHERS

ANNUAL REPORT YEAR ENDED (CONTINUED): 31ST DECEMBER 2025

Plans for the future

As an organisation we are committed to increasing our membership. We will explore ways of working to fulfil our objective to ensure Catholic education for future generations as part of our mission to teach and defend Christian values in family life.

Risk Assessment

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to its operations and finances. By monitoring the level of reserves, ensuring control over financial systems and examining the operational risks faced, the Trustees believes that effective systems have been established to mitigate those risks.

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements 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 charity trustees to prepare financial statements for each year which 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 the financial statements, the trustees are required to: -

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- 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 material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its activities.

The trustees are responsible for keeping proper accounting records that 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, the applicable Charities (Accounts and Reports) Regulation, and the provisions of the charity's Constitution (the governing document). They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees on 18th May 2026 and signed on their behalf by:-

C A. Lydon

Mrs. C. Lydon
Trustee & National Secretary

THE UNION OF CATHOLIC MOTHERS

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE UNION OF CATHOLIC MOTHERS

I report on the accounts of The Union of Catholic Mothers for the Year Ended 31st December 2025, which are set out on pages 9 to 16.

Respective responsibilities of Trustee 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(2) of the Charities Act 2011 (the 2011 Act) and that an Independent Examination is needed.

It is my responsibility to: -

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 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 Commissioners. 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 material matters have come to my attention which gives me cause to believe that:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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 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.

R.A. Prior, FCCA, FCIE, DChA,
Chartered Certified Accountant
Fellow of the Association of Charity Independent Examiners

W. H. Prior,
Chartered Certified Accountants
Railway Court,
Doncaster. DN4 5FB

18th May 2026

THE UNION OF CATHOLIC MOTHERS

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2025

	Note	Unrestricted Funds	Restricted Funds	Total 2025	2024
		£	£	£	£
Income					
Donations and legacies	2	6,472	2,922	**9,394**	8,012
Charitable activities	3	61,764	-	**61,764**	53,880
Other trading activities	4	4,449	109	**4,558**	4,708
Investment Income – Bank Interest		1,855	139	**1,994**	2,803
TOTAL INCOME		74,540	3,170	**77,710**	69,403
Expenditure					
Expenditure on raising funds - fundraising	5	-	-	-	-
Expenditure on Charitable activities					
National Conference & Annual Meeting		19,713	-	**19,713**	17,239
Officers & Representatives Travel		15,481	-	**15,481**	8,182
Study Conference & Speakers		3,489	-	**3,489**	3,381
Pilgrimages		22,776	-	**22,776**	6,975
Other Charitable Activities		22,442	1,300	**23,742**	28,900
TOTAL EXPENDITURE		83,901	1,300	**85,201**	74,677
NET MOVEMENT IN FUNDS		**(9,361)**	**1,870**	**(7,491)**	(5,274)
Balances brought forward at 1st January 2025		131,735	18,651	150,386	155,660
Balances carried forward at 31st December 2025		122,374	20,521	142,895	150,386

The notes on pages 11 to 16 form part of these financial statements

THE UNION OF CATHOLIC MOTHERS

BALANCE SHEET AS AT 31ST DECEMBER 2025

	Note		2025 £		2024 £
Fixed assets					
Tangible assets	8		9,897		10,339
Current assets					
Stock		3,700		3,700	
Debtors and Prepayments	9	9,960		8,560	
Cash at bank and in hand	10	123,883		130,025	
		137,543		142,285	
Liabilities: amounts falling due within one year	11	(4,545)		(2,238)	
Net current assets			132,998		140,047
Net assets	14		142,895		150,386
Represented by:					
Restricted Funds	12		20,521		18,651
Unrestricted Funds	13		122,374		131,735
			142,895		150,386

The financial statements on pages 9 to 16 were approved by the trustees on 17th May 2026 and signed on their behalf by:

E Priest

Mrs E. Priest
Trustee (National President)

S. Bickerstaffe

Mrs S. Bickerstaffe
Trustee (National Treasurer)

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

1 Accounting policies

Basis of preparation

The financial statements have been in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) "*Accounting and Reporting by Charities*" (FRS102) and the Charities Act 2011.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant accounting policy note.

Income

All income is treated as unrestricted income, unless the donor has placed restrictions on the manner in which the donation or grant may be spent, in which case it is treated as restricted income. The restricted funds are detailed in Note 12. Designated Funds represent amounts set aside for specific areas of expenditure by the Trustees and are detailed in Note 13. Legacies are recognised following the granting of probate when the administrator/executor of the Estate has communicated the entitlement in writing.

Expenditure

All expenditure is accounted for on an accruals basis. Direct Charitable expenditure including support costs and governance costs (costs involving public accountability and compliance with regulation and good practice). Expenditure is recognised as soon as there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

Third Party Collections and Funds

Collections, and other funds raised, for the benefit of third party charities do not represent income or expenditure for The Union of Catholic Mothers. Consequently they are not included in the Statement of Financial Activities as income or expenditure. Any balance held by the charity as at the Balance Sheet date for a third party charity is shown as a liability and reflected in Creditors (Note 11).

Branches

The charity operates nationally through a branch structure based largely around the dioceses of the Catholic Church in England. These financial statements reflect the transactions, and assets and liabilities, of the National and Diocesan Committees. Individual Foundations are distinct from the charity itself and do not operate under the charitable registration of The Union of Catholic Mothers. The transactions, assets and liabilities of Foundations are therefore not reflected in these financial statements.

Fixed Assets

All fixed assets with an original cost of in excess of £250 are capitalised. Depreciation of fixed assets is provided on the straight-line method at the following rates in order to write off each asset over its estimated useful life:

Regalia, Badges & Banners	:	2% on cost
Diocese Equipment	:	25% on cost
Office Equipment	:	12.5% on cost
Computer Equipment	:	33.33% on cost

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

2 Donations

	Unrestricted Funds £	Restricted Funds £	2025 TOTAL £	2024 TOTAL £
Donations & Grants	1,751	2,922	4,673	3,057
Collections	2,796	-	2,796	2,665
Diocesan Levies	1,823	-	1,823	1,616
Special Projects	102	-	102	674
	6,472	2,922	9,394	8,012

3 Income from Charitable Activities

	Unrestricted Funds £	Restricted Funds £	2025 TOTAL £	2024 TOTAL £
Members' Subscriptions	34,799	-	34,799	32,067
Other charitable activities	2,611	-	2,611	2,940
Pilgrimages	24,354	-	24,354	18,873
	61,764	-	61,764	53,880

4 Income from Other trading activities

	Unrestricted Funds £	Restricted Funds £	2025 TOTAL £	2024 TOTAL £
Sale of Regalia, Diaries, etc.	2,787	-	2,787	3,287
Fund-raising	1,662	109	1,771	1,421
	4,449	109	4,558	4,708

5 Expenditure on raising funds - Fundraising

	Unrestricted Funds £	Restricted Funds £	2025 TOTAL £	2024 TOTAL £
Fund-raising costs	-	-	-	-
	-	-	-	-

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

6 Governance costs (Support cost included in Direct Charitable Expenditure)

	Unrestricted Funds £	Restricted Funds £	2025 TOTAL £	2024 TOTAL £
Trustees' expenses	1,571	-	1,571	75
Independent Examiner's Fees	2,238	-	2,238	2,136
Other Accountancy fees (Branches)	-	-	-	80
	3,809	-	3,809	2,291

7 Related Party Transactions & Trustees' Expenses

The trustees, in common with all members of The Union of Catholic Mothers, all give their time freely without any form of remuneration or benefit in kind. There are no employees of the charity. Expenses reimbursed to trustees totalled £1,571 (£75). There were no other identified Related Party Transactions.

8 Fixed assets

Cost	Regalia, Badges & Banners £	Dioceses Equipment £	Office Equipment £	Total £
1st January 2025	12,127	2,912	10,858	25,897
Additions	-	-	-	-
31st December 2025	12,127	2,912	10,858	25,897
Depreciation				
1st January 2025	2,187	2,912	10,459	15,558
Charge for the Year	243	-	199	442
31st December 2025	2,430	2,912	10,658	16,000
Net book values				
31st December 2025	**9,697**	-	**200**	**9,897**
31st December 2024	9,940	-	399	10,339

All fixed assets are held by the charity for use in meeting its charitable objectives.

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

9 Debtors

	2025 £	2024 £
Amounts falling due within one year		
Prepayments	9,960	8,560
	9,960	8,560

10 Cash at bank and in hand

	2025 £	2024 £
Cash at Bank	123,598	130,020
Cash in Hand	285	5
	123,883	130,025

11 Liabilities: amounts falling due within one year

	2025 £	2024 £
Funds held for 3rd Parties not yet remitted	2,307	-
Accruals	2,238	2,238
	4,545	2,238

12 Restricted Funds

	Balance 1.1.25 £	Income £	Expenditure £	Transfers £	Balance 31.12.25 £
National Holidays & Rest Home	13,267	3,170	(1,300)	-	15,137
Conference Reserve	5,384	-	-	-	5,384
	18,651	3,170	(1,300)	-	20,521

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

12 Restricted Funds (Continued)

The balances on Restricted Funds represent amounts received for specified purposes, which have not been expended at the Balance Sheet date.

(a) National Holidays & Rest Home

This fund exists as a result of donations received to provide respite, convalescent holidays for those in need, and represents the balance of donations that have not yet been expended.

(c) Conference Reserve

This fund reflects the balance of income received in order to meet the costs of the National President's attendance at International Conferences.

(d) Other

Other restricted held represent the balance of funds received specifically for projects in individual dioceses, or at National level. Other restricted funds do not include amounts raised for, but not yet remitted to, other charities. Such funds are not an asset of the charity and are shown in Creditors (note 11).

13 Unrestricted Funds

	Balance 1.1.25 £	Income £	Expenditure £	Transfers £	Balance 31.12.25 £
Designated Fund					
Fixed Asset Fund	10,339	-	(442)	-	9,897
Diocesan Committees	29,110	18,661	(17,913)	-	29,858
Walsingham Sub-Committee	2,355	16,126	(17,216)	-	1,265
Conference Reserve	1,000	-	-	-	1,000
General Fund	88,931	39,753	(48,330)	-	80,354
	131,735	74,540	(83,901)	-	122,374

Designated Funds are amounts which have been put aside at the discretion of the Trustees for specific projects.

(a) Fixed Asset Fund:

This fund comprises the amount of the net book value of fixed assets as at the Balance Sheet date, excluding any fixed assets that are part of a Restricted Fund. The unrestricted reserves represented by fixed assets are not readily available to meet ongoing expenditure and the existence of this fund recognises this concept.

(b) Diocesan Committees:

This fund represents the amounts held by Diocesan Committees, designated for use in each diocese.

(c) Conference Reserve:

This fund reflects the amount designated by the Trustees towards meeting the future costs of the National President's attendance at International Conferences.

(d) General Fund:

This represents unrestricted income carried forward to expend in future years.

THE UNION OF CATHOLIC MOTHERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

14 Analysis of Net Assets between Funds

	Tangible Fixed Assets £	Net Current Assets £	2025 TOTAL £	2024 TOTAL £
Restricted Funds				
National Holidays & Rest Home	-	15,137	15,137	13,267
Conference Reserve	-	5,384	5,384	5,384
Unrestricted Funds				
Fixed Asset Fund	9,897	-	9,897	10,339
Diocesan Committees	-	29,858	29,858	29,110
Walsingham Sub-Committee	-	1,265	1,265	2,355
Conference Reserve	-	1,000	1,000	1,000
General Fund	-	80,354	80,354	88,931
	9,897	132,998	142,895	150,386

15 Capital Commitments

There were no Capital Commitments as at 31st December 2025 (2024: Nil).