Charity Registration No: 249927

THE MOTHERS' UNION BLACKBURN DIOCESE

TRUSTEES' REPORT AND UNAUDITED ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Mothers' UNION
Christian care for families

THE MOTHERS' UNION BLACKBURN DIOCESE

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The Mothers' Union, Blackburn Diocese, Annual Report of the Trustees
For the year ended 31 December 2025

Legal and administrative information

The trustees submit their report for The Mothers' Union, Blackburn Diocese for the year ended 31 December 2025.

Constitutional Arrangements

The Mothers' Union, Blackburn Diocese adheres to the Constitution of the Mothers' Union and works according to the Diocesan Constitution and Regulations agreed by the trustees on 24 July 2021 and effective from 1 January 2022.

Trustees

The following persons served as trustees during the year 2025.

	Date of appointment	Completion of office
Diocesan President		
Susan Willoughby	01 January 2025	
Deputy President-Blackburn Archdeaconry		
Elaine Geldard	01 January 2025	
Deputy President-Lancaster Archdeaconry		
Kathleen Lane[1]	01 January 2015	
Unit Co-ordinators		
Lesley Jane Cairns	01 January 2022	
Margaret Sims[2]	01 April 2016	
Archdeaconry Trustees		
Wendy Barber	01 January 2025	
Sharon Bates	01 January 2016	
Kath Bill	01 April 2019	
Elizabeth Carey	01 January 2022	
Elizabeth Johnston	01 January 2021	
Lucille Porter	20 June 2023	
Co-opted Trustee		
Louise Williams	01 January 2025	

[1] *Appointed Deputy President 1 January 2022.*
[2] *Appointed Unit Co-ordinator 1 January 2025.*

Bankers
Lloyds Bank plc
Fishergate
Preston
Lancashire
PR1 2JB

Independent Examiner
Anita C Mason BA(Hons) BFP FCA
Mitchell Charlesworth, Chartered Accountants
14th Floor, The Plaza
100 Old Hall Street
Liverpool
L3 9QJ

Legal and Administrative information continued

Diocesan Secretary	**Diocesan Treasurer**
Ruth Smith	Marion Barlow
from 1 January 2025	

Structure, Governance and Management.

The Mothers' Union, Blackburn Diocese is an unincorporated charity whose work consists of following the Aim and Objects of the Mothers' Union. Members are involved in social policy issues and offer practical support to families in Lancashire. Members also raise funds to support Mothers' Union work overseas and locally.

In this Diocese, the President and Deputy Presidents are appointed by the Bishop of Blackburn following consultation with the Diocesan Trustees. Six Archdeaconry Trustees (three from each of the Archdeaconries of Blackburn and Lancaster) are nominated and elected by Deanery Presiding Members. Unit Co-ordinators are appointed by the Diocesan President in consultation with the Diocesan Trustees and approved by them. Deanery Presiding Members are nominated and elected by the Branch Leaders in each deanery in consultation with the membership.

The Trustee Board meets four times a year to agree the broad strategy and areas of activity for the charity.

All trustees are expected to attend a training course which covers their roles and responsibilities during their term of office. They are also given copies of the Central and Diocesan Constitutions and a copy of the Charity Commission Booklet CC3 'The Essential Trustee: what you need to know' together with relevant diocesan information including a copy of the accounts.

The day-to-day work of the charity is delegated to the Diocesan Secretary and Diocesan Treasurer. During 2025 the charity employed two members of staff.

Aim
The advancement of the Christian Religion in the sphere of marriage and family life.

Objects, Performance and Future Plans

1. To uphold Christ's teaching on the nature of marriage and to promote its wider understanding.
2. To encourage parents to bring up their children in the faith and life of the Church.
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 life has met with adversity.

In this Diocese there are three Units, which further the work of the Aim and Objects. They are Action and Outreach, Faith and Policy and Fundraising and Communication. These Units are responsible for several sections to which various projects are allocated. E.g., Social Policy Issues, Worldwide Issues, Indoor Members Prayer Circle and Away From It All holidays. In practise the Units work together to address the Objects.

Work which was undertaken to fulfill these Objects included:

Action and Outreach

- **Away From It All Holiday Scheme (AFIA)**

  During 2025, 13 families, (28 adults and 22 children) benefitted from holidays under the AFIA scheme. The holidays, for families in need of a break, are offered in the Blackburn Diocese Mothers' Union caravan on the Lancashire coast and were much appreciated by everyone concerned. (15 families in 2024)

  Contributions from AFIA funds were also made to the following:
  - a four-day Christian holiday, for 90 young people at Borwick Hall, Lancashire led by the Bishop of Blackburn. The young people enjoyed a wide range of challenging outdoor activities, explored their faith and deepened their knowledge and love for of Jesus whilst building friendships.

  - two coach daytrips, for 148 adults and children from socially deprived communities. The trips were organised by a church in the area and had a very positive impact on the families and children. The trips provided a totally new experience for most of them.

  AFIA support enabled families, individuals and children from socially deprived backgrounds to benefit from time away and experience Christian teaching and fellowship. (Object 5)

  Plans for 2026 -to offer holidays in the caravan each week throughout the season.
  to work towards the uptake of more holidays for families with preschool children.
  to respond to requests for financial help for Christian events, if appropriate and as funds allow.

- **Work in Prisons**

  Support to prisoners and their families has continued in the establishments within the Diocese of Blackburn; existing links with POPS' (Partners of Prisoners Support) who manage all the Family Centres in our local prisons, have been developed.

  HMP Lancaster Farms has benefitted from the support of Lancaster, Morecambe and Tunstall Deanery, especially at major festivals. The Deanery Presiding Member has forged amazing links with and is valued by the manager of the family centre. The Deanery Presiding Member has undergone 'prison vetting' and has now been able to meet directly with prisoners in the context of coffee and chats, which has been set up by POPS' to support the men.

  HMP Preston has received Christmas chocolates for the families and cards for prisoners that attend Chapel, in addition Easter Eggs from Meaningful Chocolate Company were donated, along with Easter Cards. Preston, on occasions, has also appealed for non-prescription glasses, which members have donated.

  HMP Kirkham also received chocolates at Christmas and Easter. Efforts are being made to rekindle the lunches at the nearby church for prisoners leading up to release.

  HMP Wymott received Easter Eggs and had asked if members would knit little bears to comfort children and 'tee-shirts' for visitors to wear over other clothing to maintain modesty, the request was prayerfully achieved. These two projects have continued to flourish.

Members also attended Carol Service at HMP Kirkham and Preston. (Objects 4 & 5)

Plans for 2026 – to continue to respond to need as different situations arise, recognising that we are reactive but would strive to be proactive.

- **'Rise Up' Campaign and Refuge Support**

Members continued to support and promote awareness of domestic abuse whilst generously providing material support for their local women's refuge. For example, over three hundred new books were donated to Fylde Coast Women's Aid along with a bookcase to hold them.

By November 2025, over half of our branches had been awarded Mothers' Union Rise Up Bronze Awards along with the Diocese. One branch received a Gold Award and a second branch, Silver.

Plans for 2026
Branches that have met the criteria for the Bronze Award but have not submitted their evidence to receive the certificate will be encouraged to do so. A number of branches working to achieve the Silver award will be supported in gathering the evidence needed to achieve it. Meeting the criteria offers the opportunity to support work within the church and in the life of the parish.

The Domestic Abuse Community of Interest will continue to work to identify and meet the needs of victims of abuse. Branches will be encouraged to continue the work of raising awareness in their local communities. (Objects 4 & 5)

- **Dementia Awareness**

Two members completed a short dementia awareness course 'Enrichment for the Elderly' offered by the central Mothers' Union. This has enabled sessions to be offered to members in the diocese to become 'Dementia Friends'.

Plans for 2026 – to facilitate and encourage more members to join this initiative.

(Objects 4 and 5)

- **Crafts**

Members are incredibly responsive to requests for craft items, and it cannot be underestimated the joy it gives them to make and the comfort to those that receive these items. Members make teddies, worry-worms, baby clothes, prayer squares, hearts, and the list of challenges grows.

Branches make up bags containing toiletry essentials for people who are admitted to hospitals in an emergency. Earlier this year bags were also made to carry drains in for patients who had undergone mastectomies.

Plans for 2026 - it is hoped that these projects will continue to flourish, and members remain responsive to emerging projects. (Objects 4 and 5)

- **Worldwide Links.**

Our Worldwide Linked Dioceses are Highveld (South Africa), Niger Delta (Nigeria), Nambale (Kenya) and Bhopal (India). The aim is for mutual prayer support and encouragement by sharing information on projects and challenges. The Blackburn Diocese MU News magazine continued to be sent to the five links electronically. Email communication to the links was also used to raise

awareness of activities in this diocese and relevant Facebook pages contributed more information which was then shared with our members.

Information was also shared with members in Blackburn Diocese in MU News and in regular reports to Council.

Plans for 2026 - to maintain and enhance our links in these areas of the world where circumstances allow this to be possible and to encourage branches to continue to pray for Mothers' Union members in these areas. A display of information is planned to be exhibited in Blackburn Cathedral when the 150th Anniversary of Mothers' Union is celebrated. (Object 3)

Faith and Policy

Prayer continues to underpin all the work of the Mothers' Union, as initiated by our Founder, Mary Sumner. Prayer is a vital part of our activities in branch, deanery and diocesan events along with a short Act of Worship.

- All deaneries hold services in many forms, some to celebrate church seasons such as Advent, Christmas, Epiphany, Lent and Easter. Others hold services such as Songs of Praise. All deaneries have held Deanery Festivals, some Eucharistic, others as a Service of the Word. Long Service Awards are always presented. A variety of services have been arranged in deaneries to replace the traditional Indoor Members' Tea Party.

- The Diocesan Mothers' Union Prayer Diary, including Midday Prayers, the Wave of Prayer and requests for prayer for diocesan, deanery and special branch events, continues to be published monthly. It is available to Deanery Chaplains, Trustees, and Deanery Presiding Members, who forward it to branch members.

- Items on Faith & Policy are included in the quarterly issues of the Diocesan MU News.

- Cards for all members of the Indoor Members' Prayer Circle were distributed at Easter and Christmas, along with a letter from the Indoor Members' Co-ordinator.

- The Community of Interest Faith Group met five times in 2025; two meetings virtually and three times face-to-face. The twelve members are all involved in planning faith events as well as developing new ideas and initiatives. New members are always welcome.

- A diocesan MU "Sharing Your Faith Story" morning was held at St Stephen on the Cliffs, Blackpool with an attendance of forty members. Erfan Amrolahy, Kate Oehring and Rana Shihadah, shared their journey of faith and answered questions in small groups afterwards. There were prayer activity stations and a tour of this famous church known as "the actor's church".

- A Quiet Day was arranged during 2025 at Whalley Abbey. The day was led by Sister Judith of the Society of Joseph who spoke about "Doors". The day closed with a tour of the grounds of Whalley Abbey led by Susan Willoughby. Thirty-six members attended.

- Mary Sumner Day Services were held in each Archdeaconry. Lancaster Archdeaconry's service was held at St Hilda's Bilsborrow, with Father Donald Carey. This was followed by a Jacob's Join Afternoon Tea. Blackburn Archdeaconry's service was at St George's Church, Chorley led by Father Jordan Bentliff and followed by lunch in the church hall.

- A Drop In Prayer Resource Day was held at St Margaret's, Hapton which included a video of the Song of Mary, prayer bracelets, taste prayer station, fruits of the spirit prayer station and a

meditation based on Holman Hunt's painting "The Light of the World". Approximately twenty-five members were involved.

- "Join Us – Join in" was the theme of the Wave of Prayer Service for our five linked MU Dioceses, during the allotted three days in October. Many branches used this service around the set dates.

- Branches held their own service for the '16 Days of Activism' against gender violence. There were outside gatherings, demonstrations at church services and information was distributed to hand out to members of the public.

- A WhatsApp Prayer Circle open to Community of Faith members was set up and there are currently seventeen members, but everyone is welcome.

Plans for 2026

The Community of Interest Faith Group will continue to meet at least four times in the year, either virtually or face-to-face. The first meeting is scheduled for January 2026.

- A special Lady Day Service will be sent to each branch and will include the lighting of a branch candle. The branch candles would be taken to the deanery festivals when a deanery candle would be lit. The deanery candles would then be taken to the 150th Anniversary Service in Blackburn Cathedral in August when a diocesan candle would be lit.

- A Diocesan Mothers' Union Morning 'Sharing Your Faith Stories' is planned for March, at St Margaret's Church, Ingol. The speakers would include Rev. Teeman Zaki, Rev. Michelle Delves and Rev. Peter Dillon.

- A Quiet Day is planned at Turret House in Clitheroe for May, to be led by Lucille Porter.

- The Mary Sumner Day Service for the whole Diocese will be held at Blackburn Cathedral on 8th August 2026 where there will also be a day of activities and displays to mark the 150th Anniversary of Mothers' Union.

- The annual Wave of Prayer Service will be prepared for the relevant week in October 2026.

- The monthly Mothers' Union Diocesan Prayer Diary will continue to be published. This will include the Wave of Prayer, Midday Prayers and prayer requests for diocesan, deanery and branch events.

- Articles on Faith and Prayer will continue to be produced for the quarterly Diocesan 'MU News'.

- To look at ways of reducing travel distances when planning faith events.

- To continue to consider different methods and types of events to promote faith, worship and prayer and to further develop worship ideas for use in branch meetings.

- To continue to support the '16 Days of Activism' and the 'Rise Up' Campaign.

Fundraising and Communication

- **Mothers' Union Enterprises (Literature)**

The sales of literature continued at a reasonable level with a profit related grant of £1,424, based on 2024 sales, being received in 2025 from Mothers' Union Enterprises. As part of a review of the

Literature Section, a 'Bumper Sale Day' was held and proved to be very successful. In addition, old and obsolete stock was written off. The section was reorganized and improved to fit in with the changing membership and the reduction in the number of representatives across the diocese. The level of stock held is gradually being reduced.

Literature was offered for sale at diocesan events and sale or return boxes are now offered to branches and deaneries. Sales to date during 2026 have been encouraging. (Objects 1 – 5)

- **Communication**

Unfortunately, it was not possible to recruit a Communications Co-ordinator in 2025. However, improved communications remained a priority. Numbers accessing Facebook continued to increase although this still remains a relatively small percentage of the membership. Some improvements to the website were carried out but this remains a work in progress.

A monthly 'Bulletin' has been produced and circulated to all branches. This is not yet fully used as a vehicle to share ideas and does not reach all members as intended.

The 'Think Tank' was established to plan for the 2026 celebrations. Volunteers have met regularly to report and share ideas. They have provided an effective overview of plans across the diocese.
The promotional PowerPoint was almost completed but has not been circulated partly due to changes in emphasis by central MU and the provision of resources on a newly established resource hub.

The strategic approach to prevent loss of membership by the early identification of branches at risk of closure has been partially effective as those branches were willing to consider alternative models of leadership and management.

Plans for 2026

Opportunities for the recruitment of a Communications Co-ordinator will continue to be explored.

Deaneries and branches will be encouraged to come together across the diocese to share each other's celebratory events and to open up opportunities for attracting new members. The monthly 'Bulletin' will provide a notice board for communicating details of events at all levels. Members will also be encouraged to support events celebrating the centenary of the Diocese.

The 'Think Tank' will continue to meet to inform and update activities across the diocese. Its main focus will be on the planning of an MU Diocesan celebration in Blackburn Cathedral in August. Towards the end of the year, plans will begin to be put in place to mark the centenary of Blackburn Diocese Mothers' Union in 2027.

Our strategy for early intervention to avoid branch closures will continue. This will be extended to encourage branch leaders to take action to prevent avoidable resignations of existing members whilst at the same time actively seeking to recruit new members. Examples of younger women's groups will be communicated either by the 'Bulletin' or Facebook. (Objects 1 – 5)

Training Programme

In 2025 all Trustees completed the live Safeguarding training provided by central Mothers' Union delivered via video conferencing. DBS checks of branch officers and safeguarding updates continued to be carried out by the MU Diocesan Safeguarding officers.

The Sharing Day was held as planned on 9th October with the theme of 'Children and Families'. Keynote speakers included experiences of adoption and fostering. The headteacher of a local C of E primary school described how the school seeks to nurture faith via the curriculum and the sharing of Christian

values and attitudes. Sharing sessions incorporated training opportunities including discussion of approaches to branch leadership and management.

It was not possible to re-introduce Parenting courses. The introduction, into this country, of central Mothers' Union's 'Flourishing Families Programme' is awaited.

Plans for 2026.
Rise-Up Silver Award. A support group will be established to advise and assist branches working to meet the criteria for this award. This will include the 'Bystander' training provided by central Mothers' Union. Ongoing opportunities will be offered to branches seeking to meet the expected standards at any level.

Branch leaders will be encouraged to ensure their safeguarding responsibilities are updated via available training as required.
(Objects 1-5)

Membership

The total membership in the diocese in 2025 was 1,852 with each member paying a subscription of £31.50 of which £24.50 was forwarded to the central office of Mothers' Union. The balance of subscriptions remaining was utilised to meet general administrative expenses.

All Unit activities are supported by diocesan funds and in general, the assets of the charity are held to secure the medium-term future.

Public Benefit

The trustees, in accordance with Section 17(5) of the 2011 Charities Act, have taken due regard of the public benefits and acted accordingly.

Risk Statement

During the year, the trustees have identified and reviewed the risks the charity faces and are confident that all major risks have been assessed and addressed.

Safeguarding

The trustees are aware of their responsibility to provide a safe and caring environment for all Mothers' Union activities and place safeguarding at the heart of their commitment. The Safeguarding Policy Statement is available on the www.mublackburn.org website; hard copies are available from the Diocesan Secretary. There are two Safeguarding Officers; one to focus on policy and strategy and one to manage the applications for the Disclosure and Barring Service Certificates through Thirtyone:eight.

Financial Review

During 2025 branches and deaneries continued to be active, although some members are still reluctant to meet and engage in activities due to an ageing membership and lifestyle changes. Net expenditure was £3,181 and together with a loss in investment value of £3,321, the year finished with an overall net decrease in funds of £6,502. A deficit had been anticipated, and it had been planned to fund the AFIA support from designated reserves. In recognition of the 150th Anniversary a fundraising appeal will be launched in 2026 when each branch and deanery will be asked to raise £150. Funds raised will be shared equally between the central Mothers' Union 150th Anniversary Appeal and the diocese to fund a replacement caravan. Trustees agreed to match fund the donations up to £15,000. The charity is very appreciative of the continued support and contributions from its members which enable the Aim and Objects of the charity to be met. Falling membership and branch closures remain a concern and new ways of educating the branches to accommodate the changes in today's lifestyles in their meetings continue to be considered.

Reserves Policy

The trustees have reviewed the reserves and recognise the decrease in unrestricted reserves. The review considered the various income and expenditure streams and the need to match income with commitments. The review concluded that to allow efficient and effective management of the charity, unrestricted reserves should be maintained at a minimum level equivalent to twelve months of charitable expenditure plus 25% for any special projects. The trustees review the reserves policy with a view to identifying and supporting new projects and initiatives across the diocese over the next two to three years. The current level of reserves also allows the trustees to contribute to worldwide emergency appeals, as necessary. Unrestricted reserves at 31 December 2025 were £320,891, of which £75,838 is held in 109 deanery, branch and literature accounts under local control. Designated funds at 31 December 2025 were £53,524. The trustees agreed to continue to designate the funds relating to the provision of Away From It All (AFIA) holidays and breaks, and for the future replacement of the caravan. The trustees also agreed to exclude designated funds from the calculation of the reserves.

Trustees Responsibilities in Relation to the Financial Statements

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 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 year.

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and 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, and
- 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 of fraud and other irregularities.

Approved by the Board of Trustees on 15 September 2026 and signed on its behalf by Susan Willoughby.

S. M. Willoughby ..... Trustee and Diocesan President

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF THE MOTHERS' UNION BLACKBURN DIOCESE
YEAR ENDED 31 DECEMBER 2025

I report to the Trustee on my examination of the financial statements of The Mothers' Union Blackburn Diocese (the charity) for the year ended 31 December 2025.

This report is made solely to the charity's trustee, as a body, in accordance with Section 145 of the Charities Act 2011. My examination has been undertaken so that I might state to the charity's trustee those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my examination, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the Trustee of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

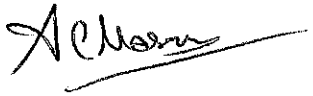
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



Anita C Mason BA(Hons) BFP FCA

Mitchell Charlesworth
Chartered Accountants
Suites C, D, E & F
14th Floor The Plaza
100 Old Hall Street
Liverpool
L3 9QJ
Dated: 22nd September 2026

The Mothers' Union Blackburn Diocese

Statement of Financial Activities
for the Year ended 31 December 2025

	Notes	Unrestricted funds	Designated funds	Restricted and Endowment funds	2025 Total
		£	£	£	£
Income and endowments from:					
Donations,legacies and subscriptions	2	93,770	6,611	1,249	101,630
Other trading activities	3	40,556	-	-	40,556
Investments	4	9,316	2,050	267	11,633
Total Income		143,642	8,661	1,516	153,819
Expenditure on:					
Raising funds	5	21,617	-	-	21,617
Charitable activities	6	119,553	9,103	6,727	135,383
Total Expenditure		141,170	9,103	6,727	157,000
Net gains or (losses) on investments	9	-3,321	-	-	-3,321
Net income/(expenditure)/ net movement in funds		-849	-442	-5,211	-6,502
Reconciliation of funds:					
Total funds brought forward		321,740	53,966	19,996	395,702
Total funds carried forward		**320,891**	**53,524**	**14,785**	**389,200**

The Statement of Financial Activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 14 to 20 form part of these accounts

The Mothers' Union Blackburn Diocese

Statement of Financial Activities
for the Year ended 31 December 2025

	Notes	Unrestricted funds	Designated funds	Restricted and Endowment funds	2024 Total
		£	£	£	£
Income and endowments from:					
Donations,legacies and subscriptions	2	102,495	6,626	3,045	112,166
Other trading activities	3	41,614	-	-	41,614
Investments	4	10,204	2,324	297	12,825
Total Income		154,313	8,950	3,342	166,605
Expenditure on:					
Raising funds	5	16,618	-	-	16,618
Charitable activities	6	133,821	8,813	7,223	149,857
Total Expenditure		150,439	8,813	7,223	166,475
Net gains or (losses) on investments	9	1,859	-	-	1,859
Net income/(expenditure)/ net movement in funds		5,733	137	-3,881	1,989
Reconciliation of funds:					
Total funds brought forward		316,007	53,829	23,877	393,713
Total funds carried forward		**321,740**	**53,966**	**19,996**	**395,702**

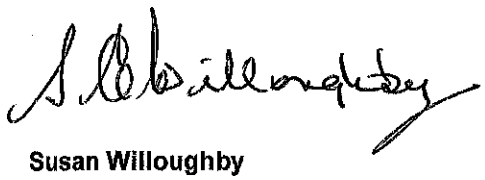
The Statement of Financial Activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The Mothers' Union Blackburn Diocese

Balance Sheet as at 31 December 2025

	Notes	2025 £	2024 £
Fixed Assets:			
Tangible Assets	8	-	4,234
Investments	9	289,579	289,242
Total fixed assets		289,579	293,476
Current Assets:			
Stocks of ties and literature		7,046	10,189
Debtors	10	7,317	3,636
Cash at bank and in hand		88,202	93,227
Total current assets		102,565	107,052
Liabilities:			
Creditors: Amounts falling due within one year.	11	2,944	4,826
Net current assets		99,621	102,226
Total net assets		389,200	395,702
The funds of the charity:			
Restricted income and endowment funds	12	14,785	19,996
Designated funds	12	53,524	53,966
Unrestricted funds		320,891	321,740
Total charity funds		389,200	395,702

Approved by the Board of Trustees on
15 September 2026



Susan Willoughby
Diocesan President

The notes on pages 14 to 20 form part of these accounts

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

1 **Accounting Policies:**

Basis of accounting

The financial statements are prepared under the historical cost convention, with the exception of investments which are included at market value. The financial statements are prepared in accordance with the Charities Act 2011, Accounting and Reporting by Charities: Statement of Recommended Practice for charities applying the Financial Reporting Standard 102 (January 2016) and applicable accounting standards.

The charity is a Public Benefit Entity as defined by FRS 102.

The accounts have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The charity has taken advantage of the provisions in the SORP for Charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

Donations, legacies and subscriptions

Donations are accounted for in full in the accounts in the year in which they are received. Income from legacies is accounted for when received in view of the uncertainty up to the point the amounts are received. Subscriptions are accounted for in full in the accounts in the year in which they are received.

Income from other trading activities

Income from other trading activities includes fundraising income and sales income from the Literature Section (MU Enterprises). The income is recognised once the charity has entitlement to it and the charity is certain that the income will be received and its monetary value can be measured with sufficient accuracy.

Income from investments

Income from investments, including interest received, is included when receivable.

Expenditure

Expenditure is included in the statement of financial activities on an accruals basis, inclusive of any VAT which cannot be recovered. Expenditure, where directly attributable, is allocated to raising funds, charitable activities and governance costs. Charitable expenditure includes all expenditure incurred in the provision of charitable services, together with support costs, in pursuance of the charity's objectives.

Pensions

The charity does not have a pension scheme as there are no eligible employees.

Investments

Investments are stated in the balance sheet at their market value. All movements in value are shown in the statement of financial activities.

Gains or losses on investments

All gains and losses are taken to the statement of financial activities as they arise. Gains and losses are calculated as the difference between the market value at the year end and opening market value.

Tangible fixed assets

All assets costing more that £2,000 are capitalised at cost.

Depreciation of Fixed Assets

Provision for depreciation of fixed assets held for use by the charity is made at annual rates calculated to spread the cost of each asset evenly over its expected useful life. The depreciation rate currently in use for the caravan is 12.5% of cost.

Stock

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

1 Accounting Policies (continued)

Debtors

Debtors are calculated at their full recoverable value.

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

Creditors

Creditors are shown at the amounts due at the Balance Sheet date for services received.

Going concern

There are no material uncertainties that would affect the charity's ability to continue as a going concern.

Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisons of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets
Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities
Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised. Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been aquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions.
The charity is not able to recover Value Added Tax. Expenditure is recorded in the accounts inclusive of VAT.

Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumtions about the carrying of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

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

1 Accounting Policies (continued)

Fund Accounting

The Mothers' Union Blackburn Diocese has various types of funds for which it is responsible and which require separate disclosure as follows:

Restricted and endowment funds:
Donations or legacies received which are earmarked by the donor for specific purposes within the overall aims of the organisation. These funds may be endowment income only (where the capital must be retained) or income and capital (where the donation and income deriving therefrom may be utilised).

Unrestricted funds:
Funds which may be spent at the discretion of the trustees in furtherance of the objects of the charity.

Designated funds:
Part of the unrestricted funds which the trustees have earmarked for a specific purpose.

		Unrestricted funds	Designated funds	Restricted and Endowment funds	2025 Total	2024 Total
		£	£	£	£	£
2	**Donations, legacies and subscriptions**					
	Subscriptions	58,338	-	-	58,338	60,384
	Donations - General Fund	2,637	-	-	2,637	2,539
	Donations - Caravan Fund	-	6,611	1,045	7,656	7,584
	Gift Aid Income tax reclaim	4,721	-	-	4,721	4,994
	Income from activities					
	Provincial Service Offertory 2024 Gift Aid	270	-	-	270	1,081
	Dementia Awareness Training Day	45	-	-	45	-
	Faith and Policy Days	658	-	-	658	1,088
	Sharing Day	1,640	-	-	1,640	-
	Branch and deanery income*	14,944	-	204	15,148	21,023
	**87 branch & 12 deanery accounts* Sub-total	83,253	6,611	1,249	91,113	98,693
	Donations to the Mothers' Union worldwide					
	Britain and Ireland Development Work & Projects	938	-	-	938	845
	Overseas Work & Projects	5,122	-	-	5,122	4,893
	Other central appeals	535	-	-	535	672
	Summer Appeal	2,922	-	-	2,922	4,508
	World Relief Work & Projects	1,000	-	-	1,000	2,555
	Sub-total	10,517	-	-	10,517	13,473
	Donations, legacies and subscriptions 2025	93,770	6,611	1,249	101,630	112,166
	2024	102,495	6,626	3,045	112,166	-

		Unrestricted funds	Designated funds	Restricted and Endowment funds	2025 Total	2024 Total
		£	£	£	£	£
3	**Other trading activities**					
	Branch fundraising income	24,057	-	-	24,057	24,800
	Deanery fundraising income	2,975	-	-	2,975	3,129
	Sale of ties	20	-	-	20	30
	Literature sales	13,504	-	-	13,504	13,655
		40,556	-	-	40,556	41,614
	2024	41,614	-	-	41,614	-
4	**Investments**					
	Bank interest	233	-	-	233	417
	Investment interest	6,774	2,050	267	9,091	10,153
	Dividends	2,309	-	-	2,309	2,255
		9,316	2,050	267	11,633	12,825
	2024	10,204	2,324	297	12,825	-

			Unrestricted funds	Designated funds	Restricted and Endowment funds	2025 Total	2024 Total
			£	£	£	£	£
5	**Raising funds**						
	Branch fundraising costs		3,637	-	-	3,637	1,369
	Deanery fundraising costs		639	-	-	639	679
	Literature Section		17,341	-	-	17,341	14,570
			21,617	-	-	21,617	16,618
		2024	16,618	-	-	16,618	-
6	**Charitable activities**						
	Subscriptions		45,374	-	-	45,374	46,920
	Action and Outreach Unit		557	-	-	557	559
	Caravan and AFIA holidays		-	9,103	5,280	14,383	14,008
	Faith and Policy Unit		1,419	-	-	1,419	2,077
	Finance and Central Unit		23,074	-	-	23,074	19,909
	Fundraising and Communication		459	-	-	459	-
	Provincial Service Offertory 2024 Gift Aid		270	-	-	270	1,081
	Branch and deanery expenditure*		34,791	-	1,447	36,238	47,071
	**87 branch & 12 deanery accounts*	Sub-total	105,944	9,103	6,727	121,774	131,625
	Governance costs	Note 7	2,989	-	-	2,989	4,913
	Donations to the Mothers' Union worldwide		10,620	-	-	10,620	13,319
	Charitable activities	Total	119,553	9,103	6,727	135,383	149,857
		2024	133,821	8,813	7,223	149,857	-

7 Governance costs

	Unrestricted funds	Designated funds	Restricted and Endowment funds	2025 Total	2024 Total
	£	£	£	£	£
Independent examination	1,770	-	-	1,770	1,644
Annual Accounts - printing & postage	141	-	-	141	243
GDPR - confidential shredding	71	-	-	71	36
Safeguarding - DBS costs	398	-	-	398	1,658
Trustee meeting costs:					
Rent	268	-	-	268	330
Trustee travel	341	-	-	341	432
Whalley Abbey meeting	-	-	-	-	570
	2,989	-	-	2,989	4,913
2024	4,913	-	-	4,913	-

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity. In 2024 the cost of the meeting at Whalley Abbey was offset by income of £452.

8 Tangible Fixed Assets

	Caravan	Total
	£	£
Cost		
as at 1 January 2025	33,891	33,891
Disposals during the year	-	-
Additions during the year	-	-
as at 31 December 2025	33,891	33,891
Depreciation		
as at 1 January 2025	29,657	29,657
Eliminated on disposal	-	-
Charge for the year	4,234	4,234
as at 31 December 2025	33,891	33,891
Net Book Value:		
as at 31 December 2025	-	-
as at 31 December 2024	4,234	4,234

9 Investments

	2025	2024
	£	£
Church Investment Fund - 3,593 Shares		
Market value 1 January 2025	83,079	81,220
Unrealised Gain/(Loss)	-3,321	1,859
Market Value 31 December 2025	79,758	83,079
Deposit with Church Deposit Fund	209,821	206,163
Total UK Investments	289,579	289,242

10 Debtors

	2025	2024
	£	£
Literature	1,032	1,192
Investment Income Accrual	1,634	1,816
Investment Income Accrual Caravan	551	628
Caravan Site Fees - prepayment	3,850	-
Cathedral Hire 2026 - prepayment	250	-
	7,317	3,636

11 Creditors: Amounts falling due within one year

	2025	2024
	£	£
Mothers' Union world wide funds	50	153
Literature	608	2,063
HMRC - PAYE	443	776
Independent Examination fee - accrual	1,770	1,764
Insurance - accrual	61	58
Insurance - accrual - Caravan	12	12
	2,944	4,826

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

12 Accumulated Funds

Total funds are unrestricted apart from £14,785 made up as follows:

	Balance at 1 January 2025	Income	Expenditure	Transfers between funds	Balance at 31 December 2025
	£	£	£	£	£
Restricted funds					
Branch and deanery banner funds	324	-	107	-	217
Branch fundraising/donation	1,670	-	1,117	-	553
Branch legacies - donation and interest utilised	1,243	-	20	-	1,223
Branch overseas fund	-	204	204	-	-
Caravan replacement	10,301	267	4,234	-	6,334
Caravan holidays	-	1,045	1,045	-	-
Diocesan banner fund	458	-	-	-	458
Endowment funds					
Branches - permanent endowment funds	6,000	-	-	-	6,000
Total	19,996	1,516	6,727	-	14,785

	Balance at 1 January 2024	Income	Expenditure	Transfers between funds	Balance at 31 December 2024
	£	£	£	£	£
Restricted funds					
Branch and deanery banner funds	961	-	637	-	324
Branch fundraising/donation	1,056	826	212	-	1,670
Branch legacies - donation and interest utilised	1,161	1,000	918	-	1,243
Branch overseas fund	-	261	261	-	-
Caravan replacement	14,241	297	4,237	-	10,301
Caravan holidays	-	958	958	-	-
Diocesan banner fund	458	-	-	-	458
Endowment funds					
Branches - permanent endowment funds	6,000	-	-	-	6,000
Total	23,877	3,342	7,223	-	19,996

Restricted funds can be only used for particular purposes within the objects of the charity.
Restrictions arise when specified by the donor.
The purposes of the restricted funds are:
AFIA legacy - for any holidays which cannot be accommodated in the caravan and for the general purposes of the Away From It All holiday scheme.
Caravan replacement - funds raised in 2017 to replace the caravan which was purchased in 2018.
Banner funds - purchase and maintenance of banners.
Legacies - income deriving from, or capital and income, to be used for charitable activities.
Overseas funds - donations given for charitable work of the Mothers' Union worldwide.
Branch permanent endowment funds are for the benefit of the individual branch which holds the fund.

Designated funds
2025
On 11 September 2025 the Trustees agreed to continue to designate the funds relating to the provision of Away From It All (AFIA) holidays and breaks for families in need, and for the future replacement of the caravan. The fund balance at 31 December 2025 was £53,524.

2024
On 12 September 2024 the Trustees agreed to continue to designate the funds relating to the provision of Away From It All (AFIA) holidays and breaks for families in need, and for the future replacement of the caravan. The fund balance at 31 December 2024 was £53,966.

	Balance at 1 January 2025	Income	Expenditure	Transfers between funds	Balance at 31 December 2025
	£	£	£	£	£
Away From It All Holidays and Caravan replacement	53,966	8,661	9,103	-	53,524

	Balance at 1 January 2024	Income	Expenditure	Transfers between funds	Balance at 31 December 2024
	£	£	£	£	£
Away From It All Holidays and Caravan replacement	53,829	8,950	8,813	-	53,966

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

13 Transactions with Trustees

The trustees have not been remunerated during the year.
Expenses were reimbursed to 7 trustees amounting to £2,105.
(2024: 7 trustees, amounting to £2,215)

	2025	2024
	£	£
Charitable activities	315	354
Travel	1,286	1,841
Printing, stationery & postage and telephone	190	-
Conference fees	248	-
Refreshments/Gifts	66	20
	2,105	2,215

14 Trustee Indemnity Insurance

	2025	2024
	£	£
Trustee Indemnity Insurance	201	188

15 Staff costs and emoluments

Total staff costs for 2 employees were £8,864. (2024: £8,554)
No National Insurance or pension contributions were payable.
There were no employees with emoluments above £60,000. (2024: nil)
There were two part-time staff employed, with a full-time equivalent of less than 0.5 (2024: < 0.5)

Key management staff costs were:	2025	2024
	£	£
Diocesan Secretary	4,432	4,277
Diocesan Treasurer	4,432	4,277
	8,864	8,554

16 Independent Examination

	2025	2024
	£	£
Fee	1,770	1,764

17 Analysis of net assets between funds

	Tangible fixed assets	Investments	Other net assets	Total 31 December 2025
	£	£	£	£
Restricted income and endowment funds	-	6,265	8,520	14,785
Designated funds	-	45,030	8,494	53,524
Unrestricted funds	-	238,284	82,607	320,891
	-	289,579	99,621	389,200

	Tangible fixed assets	Investments	Other net assets	Total 31 December 2024
	£	£	£	£
Restricted income and endowment funds	4,234	5,993	9,769	19,996
Designated funds	-	46,907	7,059	53,966
Unrestricted funds	-	236,342	85,398	321,740
	4,234	289,242	102,226	395,702

18 Related party transactions

There were no transactions with related parties during the year other than those disclosed in Note 13.

19 Financial instruments

	2025	2024
	£	£
Carrying amount of financial assets		
Debt instruments measured at amortised cost	91,419	96,863
Equity instruments measured at fair value	289,579	289,242
	380,998	386,105
Carrying amount of financial liabilities		
Measured at amortised cost	2,501	4,051

Financial assets measured at amortised cost comprise debtors, cash and cash equivalents.

Financial liabilities measured at amortised cost comprise creditors and accruals.