Mothers' Union
in the
Diocese of Lichfield

Mothers' UNION
Diocese of Lichfield

Trustees Annual Report

1st January to 31st December 2025

Registered Charity No. 249942

Annual Report 2025

Mothers' Union in the Diocese of Lichfield Trustee Board as of 1st January 2025

Deb Tudor	Diocesan President
Kate Austin	General Trustee
Adie Harris	General Trustee
Megan Pittwood	General Trustee
Vacant	General Trustee
Vacant	General Trustee
Vacant	General Trustee

Diocesan Administrator
Adrian Palphreyman

Diocesan Treasurer
Celia Richardson

Diocesan Chaplain
Revd Jassica Castillo-Burley
(until Summer 2025)

Training Officer
Vacant

MU@Home Representative
Elizabeth Binsley

Registered Office:
Mothers' Union Office
The Parish Church of St Thomas and St Andrew
Doxey, Stafford, ST16 1EQ.
Tel: 01785 227221.
Email: office@mothersunionlichfield.org.uk
Website: www.mothersunionlichfield.org.uk
Facebook group: Lichfield Mothers' Union

Bankers:
National Westminster
Greengate Street
Stafford
ST16 2JA

Independent Examiner:
Mr John Alexander ACMA CGMA

Annual Report 2025

Contents

	Page
President's Report	3
Structure, Governance and Management	6
Objectives	6
General Trustees	
- Kate Austin	7
- Adie Harris	8
- Megan Pittwood	8
Financial Review	10
AFIA Holidays, Discretionary Payments and the Relief Fund	10
Statement of Trustees' Specific Financial Responsibilities	11
Investment Policy	11
Reserves Policy	11
Financial Statements for The Year Ended 31st December 2025	12

Annual Report 2025

Trustees report for the year ended 31st December 2025

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

Diocesan President's Report 2025

Across 2025, my reports show a year of active ministry, organisational transition, and increasing strategic pressure, with strong engagement locally and nationally alongside growing concerns about finance, and future sustainability.

1. Strong activity and outward engagement

Throughout the year, I have consistently attended a wide-range of activities across the diocese:

- Regular branch visits, deanery services, and speaking engagements
- Major events such as the Spring Gathering, Autumn Gathering, Mary Sumner Day, commissioning service, Quiet Days, and AGM
- Ongoing participation in 24 Hours of Prayer, Wave of Prayer, Thy Kingdom Come, and other diocesan prayer initiatives
- Outreach work including prison ministry (Werrington YOI, Stoke Heath, etc.), community engagement, and links with churches, clergy, and even military settings
- Increasing engagement with cluster dioceses and national Mothers' Union

Overall, my local activity remains strong and visible, with good attendance and positive feedback in many areas.

2. Leadership transition and organisational change

A major theme is ongoing change

- Continued involvement of the previous president (Helen) in operational support roles
- Development of clearer systems for MUe, office management, and handover processes
- Increasing emphasis on shared roles, small working groups, and distributed responsibility
- Concerns about limited trustee capacity and reliance on a small number of individuals

We are gradually shifting toward a more collaborative way forward whilst recognising limited numbers of individuals involved.

3. Financial pressure and increasing scrutiny

Finance is one of the most persistent issues:

- AFIA funding clarity and changing cost structures
- Subscription increases and sustainability concerns
- Confusion around central reporting, invoices, and contributions
- Use of general funds to offset shortfalls
- Need for clearer financial communication to branches

In response, steps are being taken:

- Creation of a finance planning group
- Monthly treasurer meetings
- Improved reporting and communication to branches

4. National change and structural uncertainty

The wider Mothers' Union context is increasingly complex:

- Staff changes and restructuring at Mary Sumner House
- Introduction of rebranding and standardised national systems
- Pressure for membership growth targets and fundraising goals
- Development of five-year plans
- Mixed effectiveness of communication from central office
- Uncertainty around province and national coordination

There is a recurring tension between national expectations and diocesan practicality, especially around travel, events, and resources.

5. Membership, leadership, and sustainability concerns

A consistent concern throughout the year:

- Declining membership and attendance in some initiatives
- Difficulty recruiting trustees, chaplains, and volunteers
- Risk of over-reliance on a small leadership group
- Challenges sustaining traditional events in their current form

This has led to:

- Smaller, focused "interest groups"
- Calls for more flexible participation
- Increased emphasis on engagement rather than structure-heavy approaches

6. Communication, systems, and administration improvements

Significant work has gone into improving organisational systems:

- Website review and planned overhaul
- Better resource sharing (display materials, prison outreach systems)
- Improved financial reporting clarity
- Office reorganisation and documentation updates
- Introduction of clearer communication to branches about finances and processes

7. Positive developments and achievements

Despite pressures, many positive outcomes are evident:

- Successful diocesan events (Gatherings, Mary Sumner Day, commissioning service, Quiet Days)
- Strong branch engagement and increased speaking invitations
- Successful prison outreach and community partnerships
- Growing collaboration through cluster meetings
- International inspiration from leadership conferences and Lambeth Palace event around reconciliation
- Positive relationships with clergy and cathedral staff

Overall conclusion

2025 was a highly active but demanding year marked by:

- Strong ministry and engagement at every level
- Ongoing leadership transition and reliance on key individuals
- Increasing financial and administrative complexity
- Growing pressure from national restructuring and expectations
- Clear efforts to adapt through collaboration, planning groups, and streamlined structures

The diocese remains energetic and committed, but is moving into a phase where sustainability, recruitment, financial clarity, and structural simplification are becoming critical priorities for the future.

Deb Tudor

Structure, Governance and Management

The Mothers' Union, Diocese of Lichfield is an association of Mothers' Union Worldwide and is formed with a constitution approved by Central Mothers' union. The Trustees named inside the front cover are elected every three years. Appointment of Trustees is governed by the diocesan constitution. The Trustees delegate the day to day running of the diocese to the administrator and if necessary, receive assistance from the Trustee Board. All of the charity's trustees are considered to be related parties. In their capacity as trustees and members of Mothers' Union they will receive various expenses. All Trustees receive information packs from the charity, the packs include details of their formal responsibilities as Trustees.

The Trustees actively review the major risks that the charity faces on a regular basis and believe that maintaining reserves at current levels combined with an annual review over key financial systems, will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

The operation of the work of the diocese is entirely dependent on the voluntary efforts provided by the individual officers and members.

Objectives

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

General Trustees

This is my first term as trustee here at Lichfield. I have no experience as a trustee in any other organisation so I have a lot to learn. I have been a Mothers' Union member for nearly 18 years and felt now it is my turn to step up, take on some responsibility and give back to the organisation that has given me so much. As a new trustee the first few months I spent in 'listening mode'.

Last year I attended the Oxford conference and found that so inspiring to network with other members and learn about how other areas work. For example, we learned about the programme of 'Hymns we Love'.
My passion is equality and ensuring that we serve the most vulnerable in our communities.

May has been a busy month: my first gathering as a trustee on the 15th and the commissioning service at the Cathedral on the 18th. At the gathering I shadowed Ann Hodkinson and made notes about how she operates MUe.

During my speech at the gathering, I declared my intention to visit as many branches as I can in Shropshire to learn about the needs of the branches, how they operate and how I can best serve them. My first such visit was on the 20th of May at Welsh Frankton where I was made very welcome and had a great opportunity to hear about all the amazing activities they get up to. I have attended the Mary Sumner service at Lichfield Cathedral, which was a beautiful experience.

I also attended the Provincial MU gathering in Oxford on the 27th September. It was wonderful to see so many MU members in one place! It was attended by staff from Central and we had Kathleen Snow (worldwide president) on Zoom! There will not be a gathering next year, as we are pausing to allow space and energy for the 150 year celebrations. However, in 2027, I heartily encourage as many of you to attend as you can.

As I have mentioned, I would like to visit other branches, especially in Shropshire. I am interested to find out if Shropshire branches feel they need closer contacts, please do let me know.

My feedback from the Autumn gathering was that I really enjoyed the interactivity of this session and having spoken to a couple of members, they did too!

I think that it would be useful to gather feedback from our sessions in future and will happily develop a strategy for this.

Kate Austin

I feel like I got off to a false start as one month into the year I ended up in hospital! I did however attend most trustee meetings, signed up for Faith, Communication and Membership communities of interest (although meetings were lacking) and enjoyed a strawberry tea at Tettenhall Wood and afternoon tea at Berkswich. I am praying 2026 will be healthier and more productive.

Adie Harris

It has been an interesting first year as a Trustee - learning about the role, completing training and building the foundations for my chosen Community of Interest. I am grateful to Deb, Adrian and Celia for their support, friendship and for the insights they have given into the deeper "workings" of MU. Having the team available by phone, email and face-to-face have supported the learning curve and journey during 2025. I have also enjoyed attending the Trustees meetings at Doxey and on Zoom.

I have completed MU Safeguarding Training and will be attending further training in the New Year. Alongside this I have completed CoE training for my role on Brewood PCC, drawing on past experience. Being a member of the "Thirty-one-eight" community is helpful and means that any DBS Verifying can be carried out with them.

Meeting members at the Gatherings and AGM, attending an Afternoon Tea with Deb & Adie, meeting with Deb at the Penkridge Deanery Service and attending a Deanery Synod with Helen Palfrey have been enjoyable. The latter enabled me to meet the Prison Chaplains from Brinsford YOI and Stoke Heath. The information they provided enabled me to contact my local Prison Chaplains. This led to me working with Deb and Julia on Christmas cards for prisoners, sharing up to date details; I'm very glad we had plenty of tea & cake when Deb, Julia and I sorted through the Christmas Cards. Delivering to Featherstone & Brinsford went smoothly, the staff were very helpful. Oakwood was rescued by a very helpful passing Security Card who works with the Chaplain.

Speaking at Penkridge Branch with Katherine May in September and then speaking to them in November about "Rise-Up" and my own experience was rewarding and helped to plan future talks. I have "bookings" to speak to Berkswich and Tettenhall next year and am open to more "bookings" - the "Rise-Up" Community of Interest is worthwhile and enables meetings with other Diocesan Members. Attending meetings hosted by Emily Brailsford enabled the sharing of knowledge and experience. It will be interesting to see how this Community moves forward following Emily's departure. Speaking to both Brewood and Bishops Wood PCCs gained support from both Churches and I am building on this. Bishops Wood are looking to give a donation to SWA to help with equipment for 2 flats.

Meeting with Charlotte Almond from Stafford Women's Aid - both when she spoke at my local WI and at the SWA office in Stafford - have been very insightful. Helen Palfrey and I attended the Candlelit Vigil at the start of The 16 Days of Activism and were asked to do the closing Prayers. The Vigil was well attended /supported and I felt privileged to be part of the event.

Following on from my meeting with Charlotte, I have been asked to be part of a joint-initiative with SWA and Staffordshire Federation Women's Institute on Domestic Violence/Rise-Up and the WI's own project. Deb Tudor has said that this can be done. Being a member of both MU & WI may come in useful. Our Steering Committee has its first meeting in February and Charlotte, Suzanne (WI) and myself have been asked to speak at the SFWI Meeting in April at the County Showground. Will keep you up to date.

I am looking forward to getting out and about more in 2026, visiting Branches around the Diocese, attending events and developing my role further.

Megan Pittwood

Financial Review

Finance

2025 was a much more stable financial year only two branches chose to significantly reduce the amount of general funds held in their accounts; to further the objects and aims of the charity. The centrally held mid-risk funds performed well during the year generating dividends of £1,899 but sustained a loss at the end of year revaluation of £2,732. An additional £610 interest was gained by the centrally held CBF deposit accounts and £194 by the NatWest Business Reserve account

The mid-risk investment held by Welsh Frankton generated dividends of £1,727. During the year £10,000 worth of holdings were sold to fund the branches local projects and activities. The end of year revaluation of the remaining funds resulted in a gain of £4,752,

Centrally, £2,850 was spent on AFIA, and grants totalling £1,950 were paid out of the Relief Fund.

At the end of the year there was an operating excess of expenditure over income of £7,463 adding the revaluation figures; including the reduction in the value of the centrally held investment resulted in a consolidated sustained loss of £5,443.

After adding the current and deposit account balances brought forward at the beginning of the year, the cash balance in the unrestricted funds at the 31st December 2025 equalled £35,421 including £2,584 held in the discretionary fund. A further £925 is held in the restricted AFIA fund.

The value of the centrally held investments at the end of the financial year was £65,610. The value of the Welsh Frankton Branch Investment was £25,957. The total assets of the Mothers' Union in the Diocese of Lichfield at the 31st December 2025 equalled £128,383.

Away From It All Holidays, Discretionary Payments and the Relief Fund

To advance the aims and objects of the Lichfield Diocesan Mothers' Union holidays (AFIA) are provided for families in need, discretionary payments and grants are made to individuals and families.

Three caravan holidays were arranged during the year at Hastings, and one self-catering holiday in Blackpool.

Six successful applications were made to the Relief Fund, providing much needed funds for families with unexpected financial emergencies and families experiencing long term difficult financial circumstances. The value of grants made during the year varied from lump sums of £300 to £350 given for specific

purposes and one grant £350 that was spread over three monthly payments to give a much needed boost to income during a period of illness.

Statement of Trustees' Specific Financial Responsibilities

The Trustees are required under the Charities Act 2011 to prepare financial statements for each financial year which give a clear picture of the Charity's financial activities during the year and its financial position at the end of the year. In preparing the financial statements the Trustees should follow best practice and:

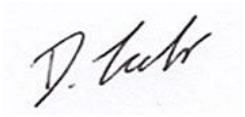
a. Select suitable accounting policies and then apply them consistently.
b. Make judgements and estimates that are reasonable and prudent.
c. State whether applicable accounting and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements.
d. Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation. The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with applicable law and regulations. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Investment Policy

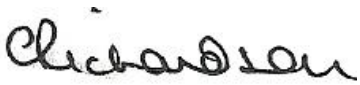
The constitution authorises the Trustees to invest any monies that are not immediately required by the Lichfield Diocesan Mothers' Union in or upon such investments as may be thought fit to be appropriate for the investment of charitable funds. It is the policy of the Lichfield Diocesan Mothers union to invest our surplus central funds in the CBF Church of England Deposit Fund and the CBF Investment Fund income shares. Surplus branch funds are invested in M&G Charifund.

Reserves Policy

The policy of the trustees is to maintain the unrestricted reserves of the charity at a level that is equivalent to 12 months normal expenditure, approximately £70,200. The present level of unrestricted funds is considered adequate for this purpose.



Deb Tudor
Diocesan President



Celia Richardson
Treasurer

REGISTERED CHARITY NUMBER 249942

FINANCIAL STATEMENTS FOR

THE YEAR ENDED 31ST DECEMBER 2025

FOR

LICHFIELD DIOCESE MOTHERS' UNION

Annual Report 2025

LICHFIELD DIOCESAN MOTHERS UNION

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

RECEIPTS AND PAYMENTS ACCOUNT	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
RECEIPTS						
Donations and Legacies	3a	6,238	1,396	4,345	11,979	9,487
Charitable Activities	3b	17,550	0	16,241	33,791	36,470
Other Trading Activities	3c	9,788	0	0	9,788	8,441
Investments	3d	4,430	0	0	4,430	5,140
Other Incoming Resources	3e	2,718	0	0	2,718	1,175
TOTAL RECEIPTS		40,724	1,396	20,586	62,706	60,712
PAYMENTS						
Costs of Generating Funds	4a	393			393	86
Charitable Activities	4b	47,819	1,950	20,007	69,776	84,277
TOTAL PAYMENTS		48,212	1,950	20,007	70,169	84,363
EXCESS OF RECEIPTS OVER PAYMENTS/ PAYMENTS OVER RECEIPTS		(7,488)	(564)	579	(7,473)	(23,651)
Transfers between funds	6	(910)	564	346	0	0
Cash from disposal of assets		10,000			10,000	5,000
Cash at bank and in hand At 1st January 2025		31,235	2,574	0	33,809	52,460
At 31st December 2025		32,837	2,584	925	36,346	33,809

The charity had no recognised gains or losses other than its income and expenditure as stated above during the last two years.
All the charity's income and expenditure relates to its continuing activities.

Annual Report 2025

LICHFIELD DIOCESAN MOTHERS UNION

STATEMENT OF ASSETS AND LIABILITIES AT 31ST DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
ASSETS					
Cash at bank and in hand					
CBF Deposit Account		13,645		13,645	13,715
Deposit Accounts					168
Current Accounts		19,322	925	20,247	17,585
Cash		2,454		2,454	2,341
		35,421	925	36,346	33,809
Investments					
CB30008682		65,609		65,609	68,342
M&G Charifund Units			25,957	25,957	31,205
Stock				470	660
CREDITORS					
Amounts owed to Mothers Union					
Mue				249	
LDBF				487	
LIABILITIES					
Amounts owed by Mothers Union					
Trustees					30
Trade Creditors					14

The notes on pages 15 to 18 form part of the financial statements

Mrs Deb Tudor
Diocesan President

Mrs Celia Richardson
Diocesan Treasurer

LICHFIELD DIOCESAN MOTHERS UNION

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

1. **Accounting Policy**

There has been no change in accounting policies of the charity during the year.

The financial statements of the Mothers' Union in the Diocese of Lichfield have been prepared on a Receipts and Payments Basis in line with the recommendations of the FS 102 SORP

Stock

Stock is shown at historical cost

2. **Fund Acccounting**

The charity maintains a level of resources required to fulfil its objectives. The board of trutees monitors reserves at regular meetings

Unrestricted Funds

The unrestricted Fund represents funds arising from the charities activities in previous years. The funds can be used in accordance with the charitable objects at the discretion of the trustees. On occasions the trustees may specify that amounts of these funds are to be designated to be used for a specific purpose.

Restricted Funds

These are funds that can only be used for particular restricted purposes within the objects of the charity. The restrictions have either been specified by the donor or grantee.

Holidays and Discretionary Payments

In accordance with the objects of the charity and in order to further the purpose of the Lichfield Diocesan Mothers Union to advance Christian Care for Families, provision is made for holidays and discretionary payments to be provided for families in need.

LICHFIELD DIOCESAN MOTHERS UNION

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

3a Voluntary Income/Receipts

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£	£
Donations					
Branch	968			968	2,276
Diocesan General Fund	2,353			2,353	44
AFIA			3,775	3,775	1,401
Relief Fund		1,386		1,386	850
Discretionary Fund		10		10	221
Mary Sumner House Funds			570	570	2,119
Legacies					
Gift Aid/Tax Recovered	2,917			2,917	2,576
	6,238	1,396	4,345	11,979	9,487

3b. Charitable Activities

Diocesan Subscriptions	2025	10,156			10,156	9,537
Mary Sumner House Subscriptions	2025			16,241	16,241	16,882
Branch/Deanery Subscriptions		377			377	690
Fundraising Activities						
Recycling		701			701	126
Branch		2,967			2,967	7,628
Branch Acitivities and Outing		3,349			3,349	1,607
		17,550	0	16,241	33,791	36,470

3c. Other trading Activities

Muenterprises	3,466			3,466	3,650
Mue grant	646			646	795
Teas and Catering	5,676			5,676	3,996
	9,788	0	0	9,788	8,441

3d. Investments

Dividends	3,626			3,626	3,955
Interest	804			804	1,184
Gain at Disposal					
	4,430	0	0	4,430	5,140

3e. Other income

Branch Closure	140			140	349
Diocesan Fund Administration	1,418			1,418	236
Consolidation Ajustments					
Quiet Day					397
Local Projects	1,160			1,160	193
	2,718	0	0	2,718	1,175
Total	40,724	1,396	20,586	62,706	60,712

LICHFIELD DIOCESAN MOTHERS UNION

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

4. **EXPENDITURE ON**	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
4a **Raising Funds**					
Fund Raising Events	393			393	86
	393	0	0	393	86
4b **Charitable Activities**					
Mothers Union Diocese of Lichfield Activities					
MSH Subscriptions			16,390	16,390	16,882
Relief Fund		1,950		1,950	2,400
GB & Ireland Fund					660
Mary Summer House Fund			767	767	4,355
Overseas					1,759
AFIA			2,850	2,850	3,047
Quiet Days	0			0	1,773
Local Projects	6,241			6,241	10,355
Branches Activities and Outings	3,897			3,897	3,597
Discretionary Fund	0			0	500
	10,138	1,950	20,007	32,095	45,328
Expenses					
Board of Trustees	614			614	3,012
Speakers	1,528			1,528	965
Insurance	480			480	450
Committee Expenses	945			945	773
	3,567	0	0	3,567	5,200
Costs of Trading					
Muenterprises	3,754			3,754	4,117
Teas and Catering	3,056			3,056	4,305
AGM Buffet	425			425	850
	7,235	0	0	7,235	9,272
Management and Administration					
Independent examiner	475			475	475
Wages and Expenses	15,519			15,519	14,648
Telephone and Web	945			945	906
Printing and Stationary	18			18	75
Postage	79			79	201
Equipment	576			576	680
Hire of Office	3,200			3,200	3,200
Hire of Rooms/Halls	3,994			3,994	3,580
	24,806	0	0	24,806	23,766
Other					
General Administration	1,955			1,955	602
Consolidation Sundries	10			10	49
Bank Charges	108			108	62
	2,073	0	0	2,073	713
	47,819	1,950	20,007	69,776	84,277
Total	48,212	1,950	20,007	70,169	84,363

LICHFIELD DIOCESAN MOTHERS UNION

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

5 Assets

5a Investment

At 1st January 2025	99,547
Additions	
Disposals	
Revaluations	(10,000)
LDMU	(2,732)
WELSH FRANKTON	4,752
Value at 31st December 2025	**£ 91,567**

5b Stock

2025	2024
£	£
470	660

6. Summary of Fund Movements

Restricted Funds	At 1st Jan 2025	Transfers	Incoming Resources	Outgoing Resources	At 31st Dec 2025
AFIA	0		3,775	(2,850)	925
Mary Sumner House Subscriptions	0	149	16,241	(16,390)	0
Mary Sumner House Funds	0	197	570	(767)	0
Welsh Frankton Legacy	31,205	(10,000)	4,752		25,957
	31,205	(9,654)	25,338	(20,007)	26,882

Unrestricted Funds	At 1st Jan 2025	Transfers	Incoming Resources	Outgoing Resources	At 31st Dec 2025
Designated Funds					
Discretionary Funds	2,574		10		2,584
Relief Fund	0	564	1,386	(1,950)	0
					0
	2,574	564	1,396	(1,950)	2,584
General Funds	100,237	8,798	40,826	(50,944)	98,917
	£ 134,016				**£ 128,383**

REGISTERED CHARITY NUMBER 249942

FINANCIAL STATEMENTS FOR

THE YEAR ENDED 31ST DECEMBER 2025

FOR

LICHFIELD DIOCESE MOTHERS UNION

LICHFIELD DIOCESAN MOTHERS UNION

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

RECEIPTS AND PAYMENTS ACCOUNT	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
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Other Trading Activities	3c	9,788	0	0	9,788	8,441
Investments	3d	4,430	0	0	4,430	5,140
Other Incoming Resources	3e	2,718	0	0	2,718	1,175
TOTAL RECEIPTS		40,724	1,396	20,586	62,706	60,712
PAYMENTS						
Costs of Generating Funds	4a	393			393	86
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EXCESS OF RECEIPTS OVER PAYMENTS/ PAYMENTS OVER RECIEPTS		(7,488)	(564)	579	(7,473)	(23,651)
Transfers between funds	6	(910)	564	346	0	0
Cash from disposal of assets		10,000			10,000	5,000
Cash at bank and in hand At 1st January 2025		31,235	2,574	0	33,809	52,460
At 31st December 2025		32,837	2,584	925	36,346	33,809

The charity had no recognised gains or loses other that its income and expenditure as stated above during the last two years.
All the charity's income and expenditure relates to its continuing activities.

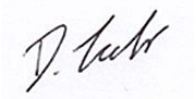
LICHFIELD DIOCESAN MOTHERS UNION

STATEMENT OF ASSETS AND LIABILITIES AT 31ST DECEMBER 2025

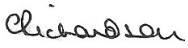
	Note	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
ASSETS					
Cash at bank and in hand					
CBF Deposit Account		13,645		13,645	13,715
Deposit Accounts					168
Current Accounts		19,322	925	20,247	17,585
Cash		2,454		2,454	2,341
		35,421	925	36,346	33,809
Investemnts					
CB30008682		65,609		65,609	68,342
M&G Charifund Units			25,957	25,957	31,205
Stock				470	660
CREDITORS					
Amounts owed to Mothers Union					
Mue				249	
LDBF				487	
LIABILITIES					
Amounts owed by Mothers Union					
Trustees					30
Trade Creditors					14

The notes on pages 3 to 6 form part of the financial statements

Mrs Deb Tudor
Diocesan President



Mrs Celia Richardson
Diocesan Treasurer



LICHFIELD DIOCESAN MOTHERS UNION

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

1. **Accounting Policy**

There has been no change in accounting policies of the charity during the year.

The financial statements of the Mothers' Union in the Diocese of Lichfiled Hve been prepared on a Receipts and Payments Basis in line with the recommendations of the FS 102 SORP

Stock

Stock is shown at historical cost

2. **Fund Acccounting**

The charity maintains a level of resources required to fulfil its objectives. The board of trustees monitors reserves at regular meetings

Unrestricted Funds

The unrestricted Fund represents funds arising from the charities activities in previous years. The funds can be used in accordance with the charitable objects at the discretion of the trustees. On occasions the trutees may specify that amounts of these funds are to be designated to be used for a specific purpose.

Restricted Funds

These are funds that can only be used for particular restricted purposes within the objects of the charity. The restrictions have either been specified by the donor or grantee.

Holidays and Discretionary Payments

In accordance with the objects of the charity and in order to further the purpose of the Lichfield Diocesan Mothers Union to advance Christian Care for Families, provision is made for holidays and discretionary payments to be provided for families in need.

LICHFIELD DIOCESAN MOTHERS UNION

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

3a **Voluntary Income/Receipts**

		Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
		£	£	£	£	£
Donations						
	Branch	968			968	2,276
	Diocesan General Fund	2,353			2,353	44
	AFIA			3,775	3,775	1,401
	Relief Fund		1,386		1,386	850
	Discretionary Fund		10		10	221
	Mary Sumner House Funds			570	570	2,119
	Legacies					
	Gift Aid/Tax Recovered	2,917			2,917	2,576
		6,238	1,396	4,345	11,979	9,487

3b. **Charitable Activities**

Diocesan Subscriptions	2025	10,156			10,156	9,537
Mary Sumner House Subscriptions	2025			16,241	16,241	16,882
Branch/Deanery Subscriptions		377			377	690
Fundraising Activities						
Recycling		701			701	126
Branch		2967			2,967	7,628
Branch Acitivities and Outings		3,349			3,349	1,607
		17,550	0	16,241	33,791	36,470

3c. **Other trading Activities**

Muenterprises	3466			3,466	3,650
Mue grant	646			646	795
Teas and Catering	5676			5,676	3,996
	9788	0	0	9,788	8,441

3d. **Investments**

Dividends	3,626			3,626	3,955
Interest	804			804	1,184
Gain at Disposal					
	4,430	0	0	4,430	5,140

3e. **Other income**

Branch Closure	140			140	349
Diocesan Fund Administration	1,418			1,418	236
Consolidation Ajustments					
Quite Day					397
Local Projects	1,160			1,160	193
	2,718	0	0	2,718	1,175
Total	40,724	1,396	20,586	62,706	60,712

LICHFIELD DIOCESAN MOTHERS UNION

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

4.	**EXPENDITURE ON**	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
4a	**Raising Funds**					
	Fund Raising Events	393			393	86
		393	0	0	393	86
4b	**Charitable Activities**					
	Mothers Union Diocese of Lichfield Activities					
	MSH Subscriptions			16,390	16,390	16,882
	Relief Fund		1,950		1,950	2,400
	GB & Ireland Fund					660
	Mary Summer House Fund			767	767	4,355
	Overseas					1,759
	AFIA			2,850	2,850	3,047
	Quiet Days	0			0	1,773
	Local Projects	6,241			6,241	10,355
	Branches Activities and Outings	3,897			3,897	3,597
	Discretionary Fund	0			0	500
		10,138	1,950	20,007	32,095	45,328
	Expenses					
	Board of Trustees	614			614	3,012
	Speakers	1,528			1,528	965
	Insurance	480			480	450
	Committee Expenses	945			945	773
		3,567	0	0	3,567	5,200
	Costs of Trading					
	Muenterprises	3,754			3,754	4,117
	Teas and Catering	3,056			3,056	4,305
	AGM Buffet	425			425	850
		7,235	0	0	7,235	9,272
	Management and Administration					
	Independent examiner	475			475	475
	Wages and Expenses	15,519			15,519	14,648
	Telephone and Web	945			945	906
	Printing and Stationary	18			18	75
	Postage	79			79	201
	Equipment	576			576	680
	Hire of Office	3,200			3,200	3,200
	Hire of Rooms/Halls	3,994			3,994	3,580
		24,806	0	0	24,806	23,766
	Other					
	General Administration	1,955			1,955	602
	Conolidation Sundries	10			10	49
	Bank Charges	108			108	62
		2,073	0	0	2,073	713
		47,819	1,950	20,007	69,776	84,277
	Total	48,212	1,950	20,007	70,169	84,363

LICHFIELD DIOCESAN MOTHERS UNION

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

5 Assets

5a Investment

At 1st January 2025	99,547
Addtions	
Disposals	
Revaluations	(10,000)
LDMU	(2,732)
WELSH FRANTON	4,752
Valus at 31st December 2025	**£ 91,567**

5b Stock

	2025	2024
	£	£
	470	660

6. Summary of Fund Movements

Restricted Funds	At 1st Jan 2025	Transfers	Incoming Resources	Outgoing Resources	At 31st Dec 2025
AFIA	0		3,775	(2,850)	925
Mary Summer House Subscriptions	0	149	16,241	(16,390)	0
Mary Summer House Funds	0	197	570	(767)	0
Welsh Frankton Legacy	31,205	(10,000)	4,752		25,957
	31,205	(9,654)	25,338	(20,007)	26,882

Unrestricted Funds	At 1st Jan 2025	Transfers	Incoming Resources	Outgoing Resources	At 31st Dec 2025
Designated Funds					
Discretionary Funds	2,574		10		2,584
Relief Fund	0	564	1,386	(1,950)	0
					0
	2,574	564	1,396	(1,950)	2,584
General Funds	100,237	8,798	40,826	(50,944)	98,917
	£ 134,016				**£ 128,383**

Independent Examiner's Report to the trustees of the Mothers Union Diocese of Lichfield Charity Number 249942

I report on the accounts of the Trust for the year ended 31 December 2025, which are set out on pages 1 to 6.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of examiner's statement

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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

1) which gives me reasonable cause to believe that, in any material respect, the requirements
   - to keep accounting records in accordance with section 130 of the Charities Act; and
   - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities Act

   have not been met.
2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: *J Alexander*

Name: John Alexander

Qualification: ACMA CGMA

Address: 12 Cosby Drive, East Leake, Loughborough, LE12 6AD

Date: 30 June 2026