

CHELMSFORD DIOCESAN MOTHERS UNION

FINANCIAL STATEMENTS FOR THE YEAR ENDED December 31, 2018

Trustees

Mrs J Meaden - Chair

Mrs J Bentley
Mrs M Knight
Mrs P M McCarthy
Mrs R Taylor

Registered Charity No. 249736

CHELMSFORD DIOCESAN MOTHERS UNION

Year ended 31 December 2018

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CHELMSFORD DIOCESAN MOTHERS' UNION
Charity No. 249736

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES FOR THE YEAR ENDED 31ST
DECEMBER 2018**

I report on the accounts of the Charity for the year ended 31st December 2018 as set out in the annexed sheets.

Respective responsibilities of trustees and examiner:

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

It is my responsibility to:

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

Basis of independent examiner's statement:

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent examiner's statement:

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

(i) which gives me reasonable cause to believe that, in any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act;
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities Act

have not been met: or

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

Signed:



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

Date 3rd July 2019

CHELMSFORD DIOCESAN MOTHERS' UNION

Report of the Trustees for the year ended 31 December 2018

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

Vision (the essence of our work)

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

Aim & Purpose (what we want to achieve)

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

Mission (how we go about achieving our vision)

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

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

Organisation

Chelmsford Diocesan Mothers' Union is organised within 20 deaneries. In each deanery there are branches, which coincide, in most instances, with church parishes. Branches hold regular meetings, usually monthly, and events are also held at deanery and diocesan level.

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

Elections for all officers are held triennially. The next elections will take place in 2021.

Finance Review

We continue to be grateful to our members for contributing so generously to Mothers' Union projects in raising £5,080 for Overseas and £2,333 for the Relief Fund, a decrease from last year.

Within the Diocese, AFIA received donations of £3,097 and spent £7,585 providing holidays for families who would not otherwise have been able to afford a break away from home. The amount now in the AFIA restricted fund stands at £1,430. Donations totalling £1,000 towards the running costs of our heavily subscribed children's Contact Centres were greatly appreciated by those families who used the facilities despite the difficulties in the changes in legislation with which they have to comply, £2,076 was expended in running the centres. £13,154 remains in the restricted funds for Contact Centres.

The English for Women (formerly prison project) restricted funds stands at £24,772. The English for Women project was adopted by CDMU on 1st January 2018 with the balance of £9527 held in the prison project restricted account being transferred to this project to ensure that it could be used for the benefit that is aligned with the charity's objectives. Further Grants and Donations were obtained throughout the year to fund the ongoing project.

During the year one branch closed due to the difficulty in recruiting new members willing to take on the responsibility required of the officers. In addition two branches merged. One new branch has been opened and further support as to how this can be increased is under consideration. Where branches have closed or where members cannot attend branch meetings, members have been requested to become Diocesan Members which entitles them to the same facilities as all branch members, though this has not been the a great conversion rate and the number of diocesan members overall has also declined. There is a real concern that the overall membership is declining year on year and key action points have now been raised by the Trustees to attempt to turn this around, along with a review of operational expenses.

The Trustees are very appreciative of and grateful for the hard work of the deanery officials, branch officers, members and volunteers without which the Charity could not continue its so valuable work.

CHELMSFORD DIOCESAN MOTHERS UNION
Report of the Trustees for the year ended 31st December 2018 (contd)

Investment Policy

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

Reserves Policy

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

Statement of Trustees Responsibilities

The Trustees are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and regulations.

Charity law in England and Wales requires the trustees to prepare financial statements for each financial year. Under the law the trustees have elected to prepare the financial statements in accordance with United Kingdom Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and apply them constantly;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

Approved by the Trustees on 9th July 2019 and signed as authorised on their behalf by:



Mrs J. Meaden

Chairman of Trustees

Date: 9th July 2019

CHELMSFORD DIOCESAN MOTHERS UNION

STATEMENT OF FINANCIAL ACTIVITIES For the year ended 31 December 2018

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds	
					2018 £	2017 £
INCOMING RESOURCES						
Incoming resources from members	2(a)	43,160	41,387	-	84,547	58,861
Other voluntary incoming resources	2(b)	5,042	-	-	5,042	6,586
Income from charitable and ancillary trading	2(c)	9,715	-	-	9,715	9,888
Other ordinary incoming resources	2(d)	1,449	-	-	1,449	2,901
Income from investments	2(e)	146	-	-	146	85
TOTAL INCOMING RESOURCES		<u>59,512</u>	<u>41,387</u>	<u>-</u>	<u>100,899</u>	<u>78,321</u>
RESOURCES USED						
Activities directly related to the work of the charity	3(a)	31,105	31,706	-	62,811	48,876
Fund-raising expenditure	3(b)	2,436	-	-	2,436	1,339
Costs of ancillary trading	3(c)	9,777	-	-	9,777	10,412
Management and administration	3(d)	18,638	-	-	18,638	22,212
Grants	3(e)	-	-	-	-	-
TOTAL RESOURCES USED		<u>61,956</u>	<u>31,706</u>	<u>-</u>	<u>93,662</u>	<u>82,839</u>
NET INCOME (OUTGOINGS)		(2,445)	9,681	-	7,237	(4,518)
RESOURCES FUNDS TRANSFER		616	-616	-	-	-
NET MOVEMENT IN FUNDS		<u>(1,829)</u>	<u>9,065</u>	<u>-</u>	<u>7,237</u>	<u>(4,518)</u>
BALANCES BROUGHT FORWARD AT 1ST JANUARY 2018		84,960	27,805	-	112,765	117,283
BALANCES CARRIED FORWARD AT 31 DECEMBER 2018		<u>83,132</u>	<u>36,870</u>	<u>-</u>	<u>120,002</u>	<u>112,765</u>

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

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

CHELMSFORD DIOCESAN MOTHERS UNION

BALANCE SHEET AT 31 DECEMBER 2018

	Note	2018 £	2017 £
CURRENT ASSETS			
Debtors	7	38,672	37,010
Stock		1,865	2,156
Cash at bank and in hand		82,580	75,571
		<u>123,117</u>	<u>114,737</u>
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
	8	<u>3,115</u>	<u>1,972</u>
NET CURRENT ASSETS		<u>120,002</u>	<u>112,765</u>
NET ASSETS		<u>120,002</u>	<u>112,765</u>
FUNDS			
	9		
Unrestricted		83,132	84,960
Restricted	10	36,870	27,805
Endowment		-	-
		<u>120,002</u>	<u>112,765</u>

Approved by the Trustees on 9/7/19 and signed on its behalf by:




Judith Meaden
Diocesan President

Patricia McCarthy
Diocesan Treasurer

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

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2018

1 Accounting policies

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

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

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

Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from the endowment may be used either as restricted or unrestricted depending upon the purpose for which the endowment was established.

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the endowment or bequest, and (b) donations or grants received for a specific object or invited by the Trustees for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The Trustees do not usually invest separately for each fund.

Unrestricted funds represent the funds of the charity that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the charity.

Incoming Resources

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

Resources used

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

Fixed assets

The charity has no fixed assets.

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS (continued) For the year ended 31 December 2018

2 INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds	
				2018 £	2017 £
2(a) <i>Incoming resources from members</i>					
Planned giving:					
Subscriptions	32,015	-	-	32,015	32,892
Income tax recoverable on subscriptions (Estimated)	1,803	-	-	1,803	5,047
Magazine subscriptions	21	-	-	21	4,937
Sundry donations	9,321	-	-	9,321	12,252
AFIA	-	3,097	-	3,097	2192
Contact Centres	-	1,000	-	1,000	1272
English for Women (Inclusive of Grants & Fund Matching)	-	37,290	-	37,290	269
	<u>43,160</u>	<u>41,387</u>	<u>-</u>	<u>84,547</u>	<u>58,861</u>
2(b) <i>Other voluntary incoming resources</i>					
Grants & legacies	-	-	-	-	-
Other donations to Mothers Union	4,525	-	-	4,525	6,251
Fund-raising events	517	-	-	517	335
	<u>5,042</u>	<u>-</u>	<u>-</u>	<u>5,042</u>	<u>6,586</u>
2(c) <i>Income from charitable and ancillary trading</i>					
Sale of literature, badges and stationery	9,715	-	-	9,715	9,888
	<u>9,715</u>	<u>-</u>	<u>-</u>	<u>9,715</u>	<u>9,888</u>
2(d) <i>Other ordinary incoming resources</i>					
Pleshey retreat	1,189	-	-	1,189	1,440
Sundry income	260	-	-	260	1,461
	<u>1,449</u>	<u>-</u>	<u>-</u>	<u>1,449</u>	<u>2,901</u>
2(e) <i>Income from investments</i>					
Bank interest	146	-	-	146	85
	<u>146</u>	<u>-</u>	<u>-</u>	<u>146</u>	<u>85</u>
TOTAL INCOMING RESOURCES	<u>59,512</u>	<u>41,387</u>	<u>-</u>	<u>100,899</u>	<u>78,321</u>

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2018

3 RESOURCES USED

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds	
					2018 £	2017 £
3(a)	<i>Activities directly relating to the work of the charity</i>					
	Subscriptions to Mothers Union	21,168	-	-	21,168	21,047
	Member donations to Mothers Union projects	9,180	-	-	9,180	12,602
	Magazine subscriptions	21	-	-	21	5,054
	Additional contribution to Mothers Union	-	-	-	-	-
	Costs of running own projects	-	31,706	-	31,706	9,997
	Speakers expenses	450	-	-	450	50
	Hire of halls	-	-	-	-	-
	Costs of area days, training etc	286	-	-	286	126
		<u>31,105</u>	<u>31,706</u>	<u>-</u>	<u>62,811</u>	<u>48,876</u>
3(b)	<i>Fund-raising</i>					
	Cost of fund-raising events	2,436	-	-	2,436	1,339
		<u>2,436</u>	<u>-</u>	<u>-</u>	<u>2,436</u>	<u>1,339</u>
3(c)	<i>Costs of ancillary trading</i>					
	Purchase of literature, badges and stationery	9,777	-	-	9,777	10,412
		<u>9,777</u>	<u>-</u>	<u>-</u>	<u>9,777</u>	<u>10,412</u>
3(d)	<i>Management and administration</i>					
	Administration:					
	Officials expenses	2,174	-	-	2,174	3,625
	Council expenses	1,048	-	-	1,048	1,587
	Secretary's fees	5,400	-	-	5,400	5,560
	Printing, postage & stationery	2,118	-	-	2,118	1,615
	Conference fees	480	-	-	480	465
	General branch expenses	1,763	-	-	1,763	1,975
	Other expenses	110	-	-	110	152
	Independent Examiners fee	750	-	-	750	750
	Insurance	841	-	-	841	806
	Pleshey retreat costs	1,331	-	-	1,331	1,657
	Sundry donations to Mothers Union appeals	2,623	-	-	2,623	4,020
		<u>18,638</u>	<u>-</u>	<u>-</u>	<u>18,638</u>	<u>22,212</u>
3(e)	<i>Grants</i>	-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	TOTAL RESOURCES USED	<u>61,956</u>	<u>31,706</u>	<u>-</u>	<u>93,662</u>	<u>82,839</u>

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2018

4 TAXATION

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

5 ADMINISTRATIVE COSTS

	2018 £	2017 £
Secretary's Fees	5,400	5,560

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

6 RELATED PARTY TRANSACTIONS

None of the Trustees were paid any remuneration during the year (2017 Nil). Small amounts of travelling expenses were paid to Trustees for attending Trustees and Council meetings.

7 DEBTORS

	2018 £	2017 £
Bank and Cash Balances Held by Branches	33,873	34,211
Prepayments	-	799
Other Debtors (Estimated) *	4,799	2,000
	<u>38,672</u>	<u>37,010</u>

* The amount repayable from Gift Aid has yet to be determined

8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2018 £	2017 £
Subscriptions received in advance	2,104	702
Other Creditors	1,011	1,270
	<u>3,115</u>	<u>1,972</u>

9 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £
Current Assets	45,710	36,870	-
Liabilities	3,115	-	-
	<u>42,595</u>	<u>36,870</u>	<u>-</u>

CHELMSFORD DIOCESAN MOTHERS UNION

NOTES TO THE FINANCIAL STATEMENTS (continued) For the year ended 31 December 2018

10 ANALYSIS OF RESTRICTED FUNDS

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

	AFIA Fund £	Contact Centres £	English for Women (formerly Prison Project) £	Total £
Balance as at 1 January 2018	4,048	14,230	9,527	27,805
Funds Transferred from General Account	1,870	-	-	1,870
Fundraising income as allocated by branches (inclusive of Grants and Fund Matching)	3,097	1,000	37,290	41,387
	<u>9,015</u>	<u>15,230</u>	<u>46,817</u>	<u>71,062</u>
Transfer to general fund				
Costs incurred	<u>(7,585)</u>	<u>(2,076)</u>	<u>(22,045)</u>	<u>(31,706)</u>
Balance as at 31 December 2018	<u>1,430</u>	<u>13,154</u>	<u>24,772</u>	<u>39,356</u>
Interest Earned on Restricted Fund Savings Account				84
Provision for Gift Aid and Accrued Costs				<u>(2,570)</u>
				<u>36,870</u>