

THE MOTHERS' UNION PROVINCE OF SCOTLAND

Scottish Charity Number SC036459

Trustees' Annual Report and Accounts for the Year Ended 31st December 2025

Bank

Clydesdale Bank, Perth Branch, 158/162 High Street, Perth PH1 5UH

Independent Examiner

David Gow

Structure and Governance

The Mothers' Union Province of Scotland ('the Province') is part of the worldwide Mothers' Union and is governed by its Constitution, which was last modified and adopted by the Provincial Council at its meeting on 7 July 2020. The Constitution incorporates the objects and regulations of The Mothers' Union, 24 Tufton Street, London SW1P 3RB, registered charity number 240531 (referred to as Central MU in this report and accounts).

Current Trustees

Maxine Gow (Diocesan Representative – Glasgow & Galloway)

Deborah Munday (Provincial President and Diocesan President – Moray, Ross & Caithness – Chair of Trustees)

Sarah Gammell (Diocesan President – St Andrews, Dunkeld and Dunblane with Brechin)

Contact Address

c/o Paul Hindle, Honorary Treasurer, 40 Garngaber Avenue, Lenzie, Glasgow G66 4LL

Recruitment and appointment of Trustees

The trustees are the Provincial President (where one is elected) and the Diocesan Presidents of the five active dioceses. Deborah Munday was elected Provincial President starting 1 January 2022. Aberdeen & Orkney and Edinburgh have not elected a Diocesan President therefore those Trustee positions were vacant throughout the year and continue to be vacant.

Management

The Province is managed by the Trustees assisted by the Provincial Officers, who are appointed by the Trustees and approved by the Provincial Council. The Provincial Officers current during the period of this report were Wendy Petrie (Hon. Secretary) and Paul Hindle

(Hon. Treasurer).

The Primus of the Scottish Episcopal Church, currently the Most Revd. Mark Strange, is our Patron. He continues to be very supportive in all that we do and all that the Mothers' Union stands for, although he is not involved in the day-to-day management of the Province.

The Province is represented at the Central MU's Worldwide Council and on its Britain and Ireland Committee by Deborah Munday, Provincial President.

The Province is entitled under the Central MU constitution to elect a Zonal Trustee for Scotland. The Zonal Trustee sits on the Central MU's Worldwide Board, its Worldwide Council and its Britain and Ireland Committee. The role is not involved in the day-to-day management or operation of the Province by virtue of holding that role, but does have a consultative role in Provincial affairs. The present holder of the Zonal Trustee role for Scotland, Revd Ann Wren, was appointed for a three-year term beginning on 1 January 2025. She is also involved in a number of sub-committees of the Worldwide Board.

The Trustees met formally on three occasions during the year in addition to holding two meetings of the Provincial Council. Meetings were held virtually for convenience.

Charitable Objectives

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

Activities and achievements

The activities of Mothers' Union members in the Province have suffered from declining membership and increasing age of members.

Nevertheless, members continued to respond and reach out to their communities and beyond through their various projects:

Small knitted garments for premature babies and gowns for stillborn babies were given to hospitals. Hats for seafarers, fiddle blankets for dementia sufferers and bonding squares for babies in special care were also made.

New baby packs, toothbrushes/toothpaste for Malawi and underwear for Africa are some of the items made or collected for overseas projects.

Items collected and donated for local distribution include Christmas gifts for the housebound, pants and socks for prisoners on remand, Christmas cards to prisoners, Toiletries and towels for prisoners on release, cards for prisoners to send. We also put together emergency toilet bags for local hospitals and women's refuges.

We provide short holidays (AFIA) for families who need to get away for a while and where appropriate, we work in partnership with other organisations to support the respite they can offer. A particular highlight was a revival of a venture in collaboration with Women's Aid and the Field Study Centre (FSC) to provide a holiday on the Isle of Cumbrae for six families in October 2024. As well as providing a complete break for the participants, it was highly educational and enjoyable. It has continued to attract considerable interest beyond the Province and looks set to be replicated elsewhere throughout the Great Britain and Ireland.

We continue to raise the profile of domestic abuse to church members and the wider public and pray for the victims. We take part in the 16 days of Activism against Gender Based Violence by holding services and other events across the Province, almost all online this year. Also, two members received Domestic Abuse awareness training funded by the Province during the year.

Our annual 48-hour residential Retreat at Kinnoull in Perth was held again in 2025. It attracted 21 retreatants. It was led by the Revd. Lara Dose, Rector of Holy Trinity, Dunfermline and provided an opportunity for spiritual reflection and prayer in a tranquil setting. The retreat is open to all from across the Province and beyond. Financial assistance is provided where needed to ensure that finance is not a barrier to attending.

We have continued to support our members. We have sent monthly prayers to members and held times of prayer in various churches and online across the Province.

The Province is represented on several national bodies; the Scottish Government Cross Party Prison group, the World Day of Prayer, the Scottish Interfaith Group on Domestic Abuse, ACTs (Action of Churches Together) Anti Human Trafficking Group and the Interdenominational Forum of Christian Women's organisations. Provincial representatives were guests of several other Christian women's organisations at their annual meetings and other significant events, most of which were held online or cancelled.

We have three facilitators trained in a new Central MU initiative called Metamorphosis. Metamorphosis has proved to be powerful in finding out what members and their communities need and can offer each other. The programme has been trialled in one Scottish diocese with encouraging results. Our plans to extend the programme to other places across Scotland had to be paused, but it is hoped that Metamorphosis will be valuable to the mission of the Scottish Episcopal Church and help to strengthen links between MU and the church in the years ahead and perhaps help to develop new branches at churches where MU does not currently exist.

Our Community Development Workers overseas are supported by our members.

Prayer is integral and underpins all we do.

Trustee's remuneration and expenses

The trustees did not receive any remuneration. They are entitled to travel expenses for journeys undertaken on behalf of the Province at actual cost for public transport or a rate that doesn't attract any tax liability for using their own private cars, currently 30p per mile. In

addition, the Trustees are entitled to reimbursement at actual cost for purchases made on behalf of Province.

Financial Review

We have restructured the accounts during the year to recognise the greater involvement of the Province in the operations of the dioceses. This has involved creating designated funds to recognise funds that have arisen from transactions with dioceses, but do not carry any formal restrictions. On this new basis, unrestricted funds showed a surplus of £1,680.30. At the year end, the Province had unrestricted reserves amounting to £9,581.45. It is the policy of the charity to maintain unrestricted funds at the level which equates to at least four months' unrestricted expenditure. The current level of reserves exceeds the requirements of this policy.

There was a deficit of £233.90 in the total of Restricted/Designated Funds. The three main restricted funds, Retreat, Training and General Meeting Trip, aim to break even. The Retreat Fund showed a deficit of £626.00 due to timing of payments from retreatants. After taking into account all payments received and expenses paid, the 2024 Retreat showed a surplus of £4.

There was no General Meeting Trip in 2025 and it now looks unlikely that there will be one in the foreseeable future. The Trustees may consider releasing these funds for general use in future.

The Provincial Training fund showed a small deficit due to funding Domestic Abuse training for two members.

Finally, the Central MU Donations Fund has a balance of £532 due to a collection taken at the service held for the Worldwide President visit in November 2024. That collection plus Gift Aid still to be claimed, will be sent to a fund set up by the now past Worldwide President at the Central MU.

Statement of Risk

The Province has no paid employees and the Central MU arranges insurance cover on behalf of the Province and the dioceses in Scotland to cover the activities of their volunteers. The risks to the Province of undertaking its activities are kept under regular review by the trustees and officers and, in particular, the risks involved in an individual activity or programme are fully considered prior to embarking on the same.

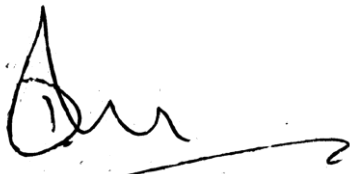
Statement of Trustees' Responsibilities

The Trustees are required to prepare proper financial statements for each financial year showing the charity's receipts and payments, including surplus or deficit for that period.

The Trustees are responsible for ensuring that proper accounting records are kept which disclose with reasonable accuracy at any time the financial position of the charity and which enables them to ensure that the financial statements comply with the Charities and Trustee

Investments (Scotland Act 2005) and the Charities Accounts (Scotland) Regulations 2006. 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.

Approved by the Trustees and signed on their behalf.



Deborah Munday, Trustee

Date 10th September 2026

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES/MEMBERS OF MOTHERS' UNION, PROVINCE OF SCOTLAND

REGISTERED CHARITY NO. SC036459

I have examined, without carrying out an audit, the accounts for the year ended 31 December 2025 set out on pages 7 to 11.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of Independent Examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 seeks 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 I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In the course of 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 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations
- have not been met, or

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



Mr David Gow
Chartered Accountant (retired)
12 Alder Road
Milton of Campsie
Glasgow
G66 8HH

Date: 4th September 2026

THE MOTHERS' UNION - PROVINCE OF SCOTLAND
SCOTTISH CHARITY NO. SC036459

STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025

		Unrestricted Funds	Restricted /Designated Funds	Total 2025	Total 2024
	Note	£	£	£	£
RECEIPTS					
Provincial	1	491.57		491.57	3,563.48
Retreat	2		5,180.00	5,180.00	4,774.00
Training					
Prov. President's Expenses	3	750.00		750.00	937.50
Insurance	4				
General Meeting Trip					
Central MU Donations	5				532.00
AFIA Income					
Subscription Income	6		3,015.00	3,015.00	3,346.00
Diocesan Sourced Funds	7		2,905.02	2,905.02	784.00
Total Receipts		1,241.57	11,100.02	12,341.59	13,936.98
PAYMENTS					
Provincial					(2,371.18)
Prov. President's Expenses	3	(89.00)		(89.00)	
Retreat	2		(4,788.00)	(4,788.00)	(5,400.00)
Training					(101.90)
Insurance	4	(480.21)		(480.21)	(449.50)
General Meeting Trip					
Central MU Donations	5				
AFIA costs					
Subscription expenditure	6		(2,966.00)	(2,966.00)	(3,268.00)
Diocesan Support Payments	7				(900.00)
Total Payments		(569.21)	(7,754.00)	(8,323.21)	(12,490.58)
Surplus (Deficit)		672.36	3,346.02	4,018.38	1,446.40

THE MOTHERS' UNION - PROVINCE OF SCOTLAND
SCOTTISH CHARITY NO. SC036459

STATEMENT OF BALANCES AS AT 31ST DECEMBER 2025

FUNDS RECONCILIATION

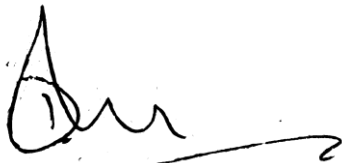
	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Cash at bank and on hand on 31 December 2024	9,581.45	19,226.42	28,807.87	27,361.47
Surplus / (Deficit) for year	672.36	3,346.02	4,018.38	1,446.40
Cash at bank and on hand on 31 December 2025	10,253.81	22,572.44	32,826.25	28,807.87

BANK AND CASH BALANCES

Current Account			32817.70	28799.32
Cash on hand			8.55	8.55
	Total Funds		32,826.25	28,807.87

The notes on the following three pages form an integral part of these accounts.

Approved by the Trustees and signed on their behalf



Deborah Munday, Trustee

Date 10th September 2026

NOTES TO THE ACCOUNTS

	2025 £
1 Provincial Receipts	
Bank interest	311.57
Donation	30.00
Donations from Edin, G&G and StADDwB dioceses funds for Domestic Abuse book	150.00
Total	491.57
2 Retreat	
Retreat Payments Received	5,415.00
Retreat Refund	(235.00)
Retreat Accommodation Invoice Paid	(4,788.00)
Net Change	(392.00)
3 Provincial President Expenses	
Received from Central MU	750.00
Expenses paid out	(89.00)
Net Change	661.00
4 Insurance	
Insurance Premium reimbursed to Central MU	(480.21)
Insurance reimbursements received from dioceses	-
Net Change	(480.21)
5 Central MU Donations	
Collection for WWP leadership development fund	-
6 Subscriptions	
Direct Debit Subscriptions collected for Province	3,015.00
Subscriptions paid to Central MU	(2,156.00)
Subscriptions transferred to Scottish Dioceses' funds	(810.00)
Net Change	49.00
7 Diocesan Sourced Funds	
DD Subscriptions to Edinburgh MU fund	18.00
DD Subscriptions to G&G MU fund	369.00
DD Subscriptions to MRC MU fund	99.00
DD Subscriptions to StADDwB MU fund	324.00
Balance from Aberdeen & Orkney bank account closure	2,095.02
Net Change	2,905.02

NOTE:- BASIS OF ACCOUNTING

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

NOTES:- RESTRICTED/DESIGNATED FUNDS

	<u>Balance at</u> <u>31 December</u> <u>2024</u> <u>£</u>	<u>Income</u> <u>£</u>	<u>Expenditure</u> <u>£</u>	<u>Balance at</u> <u>31 December</u> <u>2025</u> <u>£</u>
<u>Restricted Fund</u>				
Retreat	1,233.15	5,180.00	(4,788.00)	1,625.15
Training	411.76	-	-	411.76
General Meeting Trip	752.69	-	-	752.69
Central MU Donations Fund	532.00	-	-	532.00
Sub Total	2,929.60	5,180.00	(4,788.00)	3,321.60
<u>Designated Fund</u>				
Aberdeen & Orkney Diocese	219.97	2,095.02	-	2,314.99
Edinburgh Diocese	281.00	18.00	-	299.00
Glasgow & Galloway Diocese	1,175.00	360.00	-	1,535.00
Moray Ross & Caithness Diocese	394.50	99.00	-	493.50
St Andrews, Dunkeld & Dunblane with Brechin Diocese	14,148.35	315.00	-	14,463.35
AFIA	-	-	-	-
Subscriptions	78.00	3,015.00	(2,948.00)	145.00
Sub Total	16,296.82	5,902.02	(2,948.00)	19,250.84
Total Restricted/Designated	19,226.42	11,082.02	(7,736.00)	22,572.44

A Restricted Fund is money that has been given for a particular purpose.

A Designated Fund is money the Trustees will generally use to support a particular purpose, but there is flexibility for them to use it for other purposes. The Aberdeen & Orkney Designated Fund arose as a result of the closure of the Mothers' Union Diocese of Aberdeen & Orkney as a registered charity. During the year, the Aberdeen & Orkney Diocese closed its non-charity bank account and remitted the balance to the Province. The Trustees use this money to support the ongoing work of this Diocese. Similarly, the St Andrews, Dunkeld & Dunblane with Brechin fund arose from the residual funds on closure of the Diocese of St Andrews, Dunkeld and Dunblane with Brechin as a registered charity and the funds will generally be used to support the work of this Diocese. The other diocesan funds largely arose from the Province handling Direct Debit membership subscriptions where the Province still holds the diocesan share of the subscription.

The receipts in the Retreat Fund are paid by members and others to cover the costs of accommodation and expenses for the Provincial Retreat and the expenditure is those costs. The fund aims to break even.

The Training Fund meets the cost of training members and travel expenses to Provincial Meetings. There were no training expenses nor travel expenses for Provincial Meetings during the year.

The Province has facilitated the attendance by members at the Mothers' Union General Meeting. This fund arose because of small surpluses being made over many years. The surplus in the Fund has been retained to facilitate attendance at the Mothers' Union General Meeting in future years. However, there is little prospect of any trips being organised in future so the trustees may consider closing the fund and using the money for other work.

The Central MU Donations Fund is holding the collection taken at the service held for the visit of our then Worldwide President to the Province in November 2024. This will be forwarded to a designated fund at the Central MU along with Gift Aid in due course.