

CATHOLIC MARRIAGE CARE LIMITED

England & Wales · Charity number 218159

Details

Other names	CATHOLIC MARRIAGE CARE LIMITED, MARRIAGE CARE LTD, MARRIAGE CARE
Status	Registered
Legal form	Charitable company
Company number	00417528
Registered	1963-03-22
Register	View on the Charity Commission register

Contact

Address	Huntingdon House 278-290 Huntingdon Street Nottingham Nottinghamshire NG1 3LY
Phone	0115 9934255
Email	info@marriagecare.org.uk
Website	www.marriagecare.org.uk

Activities

Objects: TO HELP PEOPLE IN THE SPHERES OF MARRIAGE, RELATIONSHIPS AND FAMILY LIFE BY PROVIDING RELATIONSHIP COUNSELLING SERVICESMARRIAGE PREPARATION SERVICESRELATIONSHIP EDUCATION SERVICES IN SCHOOLS AND ELSEWHEREANY OTHER SERVICES WHOSE PURPOSE IS TO PROMOTE AND SUPPORT MARRIAGE AND FAMILY LIFE IN ACCORDANCE WITH THE CHURCH'S VISION OF MARRIAGE AS A VOCATION OF LIFE AND LOVE

Activities: Relationship counselling, marriage preparation, relationship education, telephone helpline for crises related to relationships, information to the general public about marriage and marrying.

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives
- **Who:** Children/young People, The General Public/mankind

Geography

- **Area of benefit:** NATIONAL
- Gibraltar
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£646,495	£612,502	£156,133	15
2024-03-31	£512,025	£674,398	£122,140	16
2023-03-31	£638,217	£627,341	£284,513	15
2022-03-31	£525,496	£519,338	£273,637	14
2021-03-31	£507,580	£526,593	£267,479	14

Trustees

Name	Role	Appointed
Adrian Toothe		2022-05-19
Annie Dunster		2018-12-06
Anthony Kramer		2024-05-23
Denise Wilkinson		2020-03-03
Merill Tissa Withanage		2023-01-26
Rev Roger Carr-Jones		2019-10-16
Sarah Tucker		2026-02-26

CATHOLIC MARRIAGE CARE LIMITED

England & Wales - Charity number 218159

Accounts

Charity registration number 218159

Company registration number 00417528 (England and Wales)

CATHOLIC MARRIAGE CARE LIMITED
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

CATHOLIC MARRIAGE CARE LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

President	His Eminence Cardinal V Nichols, Archbishop of Westminster	
National Chaplain	Rev M Lowry	
Trustees	Deacon R Carr-Jones A Dunster R Holmes T Kramer A Toothe D Wilkinson M T Withanage	(Appointed 23 May 2024)
Secretary	M Molden	
Senior management	M Molden S Wainwright F Watson M Hayes	Chief Executive Head of Finance Head of Marriage Preparation & Enrichment Head of Relationship Counselling
Finance and Audit Committee	M T Withanage - Chair T Kramer Deacon R Carr-Jones	
Remuneration Committee	Deacon R Carr-Jones - Chair M T Withanage	
Charity number	218159	
Company number	00417528	
Registered office	Huntingdon House 278 Huntingdon Street Nottingham NG1 3LY	
Independent examiner	Rogers Spencer Newstead House Pelham Road Nottingham NG5 1AP	
Bankers	Royal Bank of Scotland plc Wigan Branch 38 Market Place Wigan WN1 1PJ	
Legal Advisers	Keelys LLP 28 Dam Street Lichfield WS13 6AA	

CATHOLIC MARRIAGE CARE LIMITED

CONTENTS

	Page
A word from our Chair	1
Trustees' report	2 - 15
Independent examiner's report	16
Statement of financial activities	17
Balance sheet	18
Statement of cash flows	19
Notes to the financial statements	20 - 32

CATHOLIC MARRIAGE CARE LIMITED

A WORD FROM OUR CHAIR

FOR THE YEAR ENDED 31 MARCH 2025

I am pleased to introduce the 2024/2025 Annual Report and Financial Statements.

Searching for an image that might best describe the mission of Marriage Care brought to mind that of a jigsaw puzzle, one that comes without a picture on the lid. This absence of a pre-defined image is important and best describes the ways in which as an organisation, we enable couples to discover the jigsaw pieces of their shared life, enabling them to assemble something that is unique. The Marriage Care jigsaw puzzle is one that is organic and reassembled in different formats over the years, as our understanding of the landscape of love and relationships has evolved since 1946. Societal expectations in which the cover picture is fixed and static has given way to one in which the emotional and relational needs of the couple determine the overall image.

As an organisation, we enable couples at the beginning of their relationship to examine each aspect of their relationship picture side first. From this, they are able to assemble the current border of their relationship and assess its variety of colours, shapes and patterns. From this, we help them to discover that the border of their jigsaw of a shared life is not fixed and defined. Instead, it is flexible, organic and the picture image is continually changing. Throughout married life, new pieces are discovered with unexpected shapes and patterns added. Our practitioners help couples to notice any sharp pieces in their relationship that might require adjusting before they fit harmoniously together.

In a similar way, our relationship-counselling service enables couples to identify the missing pieces in their relationship, the ones that have been misplaced or lost, before the rediscovering their curiosity pieces needed to create a new design. To experience a good repair does not mean recrafting the pieces that are missing from the design. Instead, they create new sections that hold those gaps in place. We are not the ones in control of the design of the jigsaw of married love, but we do provide the workshops that allow the couple to find the patience and the household tools to effect a lasting repair. Just as jigsaw puzzles are not uniform and samey, neither are the couples' relationships and nor is the service that we provide.

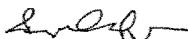
The picture box image of married love, once subordinated to societal needs, has given way to a deeper understanding of the emotional spectrum. Personal fulfilment and mutual respect is reshaping the ways in which couples assemble the jigsaw of married love. One of the better-know jigsaw makers creates unique "whimsy" jigsaw shapes that reflect the theme of the puzzle. As a faith-based organisation, our materials help couples to become more aware of the God-shaped and grace-filled pieces that give uniqueness and depth to their jigsaw of married love.

Therefore, if we were looking for a jigsaw, in which the pieces and the overall image changes, then we would have the ideal analogy for marriage. In the time of courtship leading to marriage, the couples often begins with the idea of an ideal image of how the relationship will grow. However, as the couples begin to assemble the pieces of married life they begin discover that the pattern, outlines and images are very different. When they start to look more closely at the box lid, they discover that there is no picture provided. Rather than being fazed by this discovery this becomes the moment when married relationship begins to take on more complex and interlinked images. The couples discover that in working closely together they begin to assemble their own unique reflection of married love.

Three key pieces in the Marriage Care jigsaw are 'accompanying', 'being present to the couples' and 'active listening'. These provide the essential pieces so that our couples can experience a loving conversation by which they build and periodically repair their jigsaw of a shared life. Our advocacy for recognising the synodal value of marriage and the committed, intimate couple relationship in all its everyday realities is also a mirror reflecting our own realities too.

We have contributed small but essential pieces to Synodal jigsaw within the Catholic Church. A small group of volunteer members, staff, and trustees of the organization undertook a process of reflection on marriage and the couple relationship in a synodal way. This final document, 'Love One Another' was such that, The International Academy for Marital Spirituality based at Leuven published it. One important piece in the jigsaw of life, from which I end with the following phrase.

'In helping couples to learn to love well, and to practise love wisely and sustainably, we help them to learn to listen to the other, not to shy away from difficulties and challenges, and most importantly learn the narrative of each other'.



Deacon R Carr-Jones
Chair of the Board of Trustees

Date: 27th November 2025

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

About Marriage Care

Catholic Marriage Care Limited (MC), a charity registered under the Charities Act 2011, is constituted as a company limited by guarantee and is governed by its Memorandum and Articles of Association

Marriage Care is the largest faith-based provider of marriage preparation, support, and relationship counselling services in the UK working through a network of virtual and physical Centres across England, Wales and Gibraltar and delivered by highly trained practitioners and support volunteers. Founded in 1946 as the Catholic Marriage Advisory Council it now provides marriage preparation, information, education and relationship counselling to thousands of people each year.

Marriage Care is a membership organisation and the Trustees from time to time shall be the only Members. The liability of the members of the charity is limited. In the event of the charity being wound up the members are required to contribute a maximum of £1.

Our purpose (charitable objects)

Our charity's purposes, as set out in the objects contained in the Articles of Association, are to help people in the spheres of marriage, relationships and family life by providing:

- Relationship counselling services;
- Marriage preparation services;
- Relationship education services in schools and elsewhere; and

Any other services whose purpose is to promote and support marriage and family life in accordance with the Church's vision of marriage as a vocation of life and love.

Our vision

Our vision *dares to hope* for a society in which everyone can form and sustain healthy marriages and relationships.

We say this because we believe everyone should have the same opportunity to enjoy a healthy, dependable relationship - making a real difference to children's life chances, to adult wellbeing and to the emotional and economic health of our society.

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Our ethos and values

Like all charities we exist to serve the needs of our beneficiaries and as a Catholic charity we do so through the lens of our faith tradition, believing that all human beings are loved by God and made in the image of God, and called to love, relationship and deeper community.

- We uphold the Catholic vision of marriage as a vocation of life and love, shaped by the whole-life commitment of a man and woman, whose love is open to embrace family life.
- We believe that at the heart of a healthy marriage is a relationship of astonishing power and richness, for the couple, their family, friends, and neighbours.
- We believe that preventing couple separation and maintaining an intact family *where healthy relationships can exist and grow in goodness* is of fundamental importance to the flourishing of family life and society at large.
- We believe that relationship poverty matters as much as financial poverty, either one driving the other and both a violation of our human dignity. We define relationship poverty as a lack of relational capability - what it takes to make and maintain cohesive and harmonious relationships.
- We believe that lack of money should never be a barrier to accessing relationship support.
- We know that being "good" at loving people doesn't come naturally to most-but we believe it is a skill you can learn and practice at any time of life.
- We believe a society in which everyone can flourish - that has the good of all people and of the whole person as its primary goal - will be one that gives priority to the integrity, stability, and health of committed, intimate couple relationships as the basic cell of human society.

These core beliefs underpin everything we do and our commitment to:

- high training and service standards,
- being rooted in and trusted by local communities,
- volunteering that is motivated by giving alone,
- affordability where money is no barrier to access and
- inclusivity with a preferential option for the poor and the marginalised.

Our mission

It is our mission to share relationship skills and knowledge, and support couples and individuals in the best and worst of times in their relationships, *regardless of their ability to pay*.

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Our Centres

Marriage Care has 46 Centres based in the following places:

Barnet & Enfield	Leeds	Southampton
Bath	Lincolnshire	Stockport
Berkshire/N Hants/Surrey	Liverpool/Wirral	Sussex
Birmingham	London	Swindon
Blackheath	Medway & Kent	Taunton
Bournemouth	Middlesbrough	Trafford
Bristol	Milton Keynes & Northampton	Tyneside
Cardiff	Newmarket	Warrington
Carlisle	Norfolk	Wimbledon & Croydon
Chelmsford/Colchester/Ipswich	North Wales	Winchester
Cheltenham	Nottingham	
Coventry	Oxford	
Devon & Cornwall	Portsmouth	
Gloucester	Preston	
Gwent	Sale	
Heads of the Valleys	Salford	
Hereford	Sheffield	
Ilford	South & Mid Cheshire	

Marriage Care also has
associate Centres based in
Gibraltar and Luxembourg*

* Serving the English-
Speaking Catholic Community
in Luxembourg

Public benefit

Being in a loving, good quality relationship with a partner has indisputable benefits for us as human beings. Evidence shows that being in a healthy, dependable couple relationship can have protective properties, helping to shield us from physical and mental ill health. And the impact is not just felt by those in the couple relationship, but it is also a huge factor in the outcomes of children, for those who have them.

All relationships have tricky moments, it is how they are experienced and resolved that matter. There is clear evidence to show that where it is possible to strengthen couples' relationships there are profound benefits for adult and child well-being, as well as improved parenting. Happier couples make for happier parents and healthier children too.

Marriage Care is a charity that offers support in this area by providing relationship and marriage education, relationship counselling, and general information to the public in England, Wales, and Gibraltar, and further afield where requested. Relationship counselling is provided on a low cost basis and a set fee is charged for marriage preparation courses and sessions although all service users can access support regardless of their ability to pay. The services are delivered by highly trained relationship specialists, who freely volunteer their time and expertise. The only restriction on our services at this time is that clients must be over 18 years of age.

The individual benefits to members of the community, the more general social benefits flowing from the existence and maintenance of stable relationships, particularly those involving children, are well attested and documented in academic and other literature. We have noted with some concern the breakdown of family units with the consequent social, emotional, psychological and economic costs, which weigh heavily on UK communities. Within the context of the above comments, therefore, we set out below how the organisation has delivered these public benefits.

We review our aims and objectives annually and, at the same time, have regard to the guidance on public benefit published by the Charity Commission. The review looks at what we have achieved and the outcomes of our work in the previous 12 months. The review looks at the performance of each key activity evaluating the benefits they have brought to those groups of people we were set up to help. The review process allows us to ensure that our aims, objectives and activities remain focused on our stated purposes.

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Volunteers gross value added

Office for National Statistics data suggests an estimated 28 million people in England have volunteered in any way in the last 12 months, and 41% (approximately 19 million people) at least once a month.

Marriage Care's services and the provision of training, supervision and management are provided by a team of dedicated and professionally trained volunteers. The commitment of our volunteers goes well beyond the national average of once a month and accounts for a significant in-kind contribution amounting to an estimated £1,380,729 per annum.

Volunteer role	A. Total number of volunteers	B. Average hours per week per volunteer	C. Weeks worked per year	D. A x B x C = Total volunteer hours	E. Hourly wage rate (£)	F. D x E = Total volunteer value (£)
Marriage Preparation practitioner	157	1.54	42	10,155	£29.97	£304,345
Counselling practitioner	83	6.51	42	22,694	£29.97	£680,139
Support/Co-ordination	202	2.40	42	20,362	£19.46	£396,245
	442			53,211		£1,380,729

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Client ethnicity data

Relationship counselling

470 clients (421 couples, 49 individuals) spanning all dioceses in England and Wales were able to access relationship counselling via Zoom and in-person between **April 2024 – March 2025**. 3,602 sessions were delivered during this period, an average of 11 sessions per client. 308 Initial Appointments were given to assess suitability for relationship counselling including indicators of Domestic Abuse.

0.4%	Asian or Asian British Bangladeshi
5.5%	Asian or Asian British Indian
11.7%	Black or Black British African
4.2%	Black or Black British Caribbean
1.5%	Chinese
1.9%	Other
3.6%	Other Asian or Asian British
1.9%	Other Mixed Background
5.8%	Other White
3.6%	Prefer not to say
4.3%	White
1.2%	White and Black African
2.8%	White and Black Caribbean
0.6%	White Asian
49.0%	White British (80.5% 2011 Census)
2.1%	White Irish

Marriage preparation

1,378 couples were able to access live, facilitated marriage preparation via Zoom or in-person between the period **April 2024 – March 2025**. 881 couples attended our Preparing Together group course and 497 attended individually facilitated FOCCUS© sessions.

0.1%	Asian or Asian British Bangladeshi
11.6%	Asian or Asian British Indian
0.1%	Asian or Asian British Pakistani
9.2%	Black or Black British African
0.9%	Black or Black British Caribbean
0.8%	Chinese
2.2%	Other
2.7%	Other Asian or Asian British
0.5%	Other Black or Black British
1.6%	Other Mixed Background
5.9%	Other White
3.2%	Prefer not to say
7.9%	White
1.0%	White and Black African
0.2%	White and Black Caribbean
0.8%	White Asian
45.0%	White British (80.5% 2011 Census)
6.2%	White Irish

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Achievements and Performance

Review of 2024/25

Relationship counselling

What we set out to do:

- We will offer a minimum of 5,000 sessions of counselling via a hybrid approach of webcam and face-to-face delivery, enabling individuals and couples to access support regardless of their location or ability to pay.
- We will deliver the 2nd year training required for our 2023 intake of trainees on our Certificate in Relationship Counselling (CRC) programme and provide the necessary supervision and support needed for work with clients via webcam and in-person.
- We will deliver the 1st year training required for our 2024 intake of trainees on our CRC programme, in partnership with Accord NI, and put in place the necessary mentor/supervisor arrangements required for deepening skills practice and in preparation for work with clients.
- We will conclude the delivery of a Supervisor and Train the Trainer course enabling us to grow our training and supervision capacity to meet future need.
- We will offer clients on the waiting list the opportunity to access One Plus One's evidence-based digital behaviour change interventions (including Arguing better, Me, You and Baby Too) – to support them while they wait for an available counselling session.

What we did:

- 73 of our active counsellors were able to deliver 308 Initial Appointments (IAs) and offer 4,510 sessions, supporting 470 clients over the course of the year. The number of sessions offered was less than our target due to the introduction of IAs and an increase in appointment cancellations. However, the addition of 34 trainee counsellors, from the 2022 and 2023 CRC intake is rebuilding our capacity and will enable us to offer an additional 2,856 sessions over the coming year. The majority of sessions continue to be delivered via webcam. As hoped, the number of prospective clients registering for the counselling waiting list fell by 76% to 83 by the end of the year.
- All training sessions for the 2023 CRC intake have been completed following the review and endings day on the 25th January. 10 trainees remain and are accessing regular supervision and working with clients both in-person as well as via webcam. To qualify trainees are required to deliver a minimum of 51 sessions/hours in-person out of 160 sessions/hours in total. 60% of which must be with couples. At the end of March trainees had delivered on average, 41 sessions/hours each, 18 of which were in-person.
- Our 3 trainees from England completed the 1st year of training have begun working with their allocated supervisor/mentor and with clients as they focus on building their hours alongside further training. At the end of March trainees had delivered on average, 11 sessions/hours each, all of which were via webcam.
- 7 trainee supervisors were allocated 2 supervisees and 1 out of the 7 has qualified, having evidenced the delivery of 30 hours of supervision. The remaining 6 continue to accumulate the hours needed and are making good progress. 3 trainee trainers have completed their learning portfolio, prepared and delivered a training session, and co-facilitated 3 CPD events alongside a training mentor.
- Access to One Plus One's evidence-based digital behaviour change interventions (including Arguing better, Me, You and Baby Too) has been routinely offered to clients since July 2024, initially for a suggested fee of £25. To date 18 clients have registered their interest but very few have completed the interventions so this initiative will be subject to review before the renewal of the license agreement in June 2025.

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) **FOR THE YEAR ENDED 31 MARCH 2025**

Marriage preparation and enrichment

What we set out to do:

- We will grow our parish referrals and course availability to enable a minimum of 1,400 engaged couples to book a marriage preparation course via a hybrid approach of face-to-face webcam and in-person delivery.
- We will recruit and train 20 new marriage preparation facilitators to ensure we have capacity to meet demand, creating sufficient observational opportunities of both webcam and in-person courses to encourage an even spread of delivery options.
- We will design and develop our own questionnaire-based marriage preparation resource that complements our popular Preparing Together course, reflects the needs of UK engaged couples, and reduces our reliance on costly international alternatives.
- We will add to our marriage enrichment offer for couples through the design and development of a digital Marriage 'MOT' resource that will form part of our 'Beyond the Altar' suite of resources.

What we did:

- 1,408 (1,385 in 2023/24) engaged couples booked a Preparing Together (PT) course or FOCCUS© sessions - offered through a mix of face-to-face webcam and in-person delivery.
- 23 new marriage preparation facilitators were trained following a successful recruitment campaign, 8 for FOCCUS and 15 for PT. Demand for marriage preparation, particularly for online courses, remains high and the addition of these new facilitators will build much needed capacity.
- The design and development of our own questionnaire-based marriage preparation resource is nearing completion, bar the development of the technical IT infrastructure needed to enable automatic recording, comparison, and reporting of the couple responses.
- Growing Together has been developed for married couples who previously attended one of our marriage preparation courses or sessions.

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) **FOR THE YEAR ENDED 31 MARCH 2025**

National support and training

What we set out to do:

- Funding permitting, we will deliver an in-person National Retreat for all Marriage Care volunteers to reflect together on our vision, values and culture as we begin preparations for 2026/27 and Marriage Care's 80th Anniversary.
- We will develop and implement a trustee recruitment campaign with the aim of recruiting two new Trustees by March 2025.
- We will develop our website so that it is fit for purpose and can offer helpful information and support for couples throughout the life course, including the introduction of a new, 'Beyond the Altar', resource page and online shop enabling visitors to purchase relationship enriching resources developed or recommended by Marriage Care.
- We will maintain regular opportunities for volunteers to be informed and stay connected via regular webcam meetings and a monthly video briefing from the Chief Executive and guest contributors from within the volunteer body and externally too.

What we did:

- We delivered a one-day national conference in November 2024, hosted by Christ the King Catholic Voluntary Academy in Arnold, Nottingham. Our theme was "Hope does not disappoint" and over 80 volunteers from across the country gathered to hear our keynote speaker, David Wells, and reconnect with the wider Marriage Care family.
- We were successful in recruiting one new trustee with a background in accountancy and school governance, taking up his appointment in May 2024.
- We launched a dedicated "Marriage Matters" page to include Two In One Flesh resources for couples seeking to nurture and grow their marital spirituality.
- All volunteer members are able to access the National tea-break virtual event and the video updates from the Chief Executive. Regular bulletins are being produced for counsellors, supervisors, and the marriage prep community and Centre Coordinators have the opportunity to connect with peers on a monthly basis too.

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Promote productive partnerships with peer organisations in the relationship support field, the Government and the Catholic Church.

What we set out to do:

- We will continue our work with the Relationships Alliance (Marriage Care, OnePlusOne, Tavistock Relationships and Relate) and the Caritas Social Action Network (CSAN) to ensure that we tackle the social injustice and inequalities of relationship poverty, continuing our advocacy for the importance of universal relationship education and support in tackling major crises such as mental health, cost of living, etc.
- We will continue to meet regularly with our peers in the Alliance of Catholic Marriage Organisations, fostering close working relationships amongst our volunteer members and raising awareness of the support the Alliance can offer to couples and parishes.

What we did:

- We continue to be key partners in advocacy with CSAN. We also continue to work with our Relationships Alliance colleagues in promoting the recommendations contained in the 'Love Matters' report, seeking to influence Government policy.
- The profile of the Alliance of Catholic Marriage Organisations has recently benefited from links made with Bishop Bosco MacDonald, the new lead Bishop with episcopal responsibility for Marriage and Family Life on behalf of the Bishops' Conference.

Financial review

Summary

The charity's statement of financial activities shows an overall net increase in funds of £33,993 for the year (2024 – decrease of (£162,373)). Total funds carried forward at 31 March 2025 were £156,133 compared to £122,140 at the end of the previous year.

Income

Income for the year was £646,495 compared to £512,025 in 2024.

Income from marriage preparation fees were higher this year as we have been able to offer a full twelve months' programme of Preparing Together webcam courses. Unrestricted donations from our clients for counselling were in line with donations made in 2024. The net effect of the two is broadly in line with 2024 service income. Grant income from a number of Trusts and Foundations have helped to boost our income and we are grateful to all those who have contributed to funding our work. During the year ended 31 March 2025, the charity earned additional grant income and donations of £59,543, the application of which is restricted to specific purposes as detailed in note 20 to the accounts. All of this income has been utilised during 2024/25 and so there are no restricted funds carried forward at 31 March 2025.

Expenditure

Expenditure for the year was £612,502 compared to £674,398 in 2024. The savings in 2025 have been managed by continual reference to the budget, to ensure that these costs are maintained.

Funds

The net surplus of £33,993 is equal to the net increase in funds, which now amount to £156,133 (2024 - £122,140).

£25,558 (2024 - £28,729) represents the carrying value of the charity's intangible fixed assets. This balance has been separated from the charity's general unrestricted funds in recognition of the fact that the associated assets are necessary towards the delivery of the charity's objectives and cannot, therefore, be realised to meet day-to-day needs.

The charity's unrestricted general fund, i.e. its free reserves, totalled £130,575 at the year-end date (2024 - £93,411).

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Assessment of going concern

Work continues on fundraising to secure future streams of income to support our service provision for which demand is anticipated to rise. Over this past year we have seen marriage preparation fee income rise by 7% and we anticipate further growth in bookings as we continue to raise awareness in local parishes. Demand for counselling continues with the number of prospective couples registering for the counselling waiting list standing at 356 by the end of the year. Counselling fee and donation income has risen by 264% following the introduction of minimum session fees.

The volunteer members involved in the delivery of services and the provision of training, supervision and management act as a strong bulwark against some of the most challenging financial crises the organisation has faced over its long history. The free gift of their time is ultimately independent of financial fluctuations, giving the charity the time and resilience needed to adjust levels of central support spending as required and continue operating as a going concern.

Management accounts, cashflow and revised budgets are all reviewed monthly by the Board, the expected increase in costs at the current time having been anticipated and agreed by the Board alongside the budget for future years. As a result, the Board of Trustees is unreservedly of the opinion that the charity continues to be a going concern.

Reserves policy and general fund

The Board conducts an annual review of the reserves policy. This includes a review of the reasons for holding reserves which include:

- A fall in donated income or fees.
- Unexpected expenditure.
- Investment in the future of the charity.

The Board considers that holding reserves equivalent to three months' fixed cost expenditure would enable any further restructuring of the charity to take place. For the forthcoming year, this will be based on three months' average expenditure across 2025/26 and 2026/27. At 31 March 2025, the reserves held were equal to the unrestricted general fund balance of £130,575. This is £48,640 higher than the target of £81,935 that was set last year.

For the year ending 31 March 2026, the Board has set a free reserves' target of £109,610. The budget scenario indicates a reserve of £118,500 at 31 March 2026. The Board is continuing to seek further funding from Trusts as well as looking for improvements in the income derived from services. The Board is also continuing to review the cost base for the charity and recognises that it may be necessary to make further cost reductions.

Fundraising policy

The charity aims to achieve best practice in the way in which it communicates with members and other supporters. It takes care with both the tone of its communications and the accuracy of its data to minimise the pressures on supporters. The charity applies best practice to protect service users' and members' data and never sells data, it never swaps data, and ensures that its communication preferences can be changed at any time. The charity has employed the services of a freelance fundraising consultant with particular experience of fundraising for Catholic charities. This has proved to be a successful model for the charity in reducing costs and improving effectiveness. The charity undertakes to react to and investigate any complaints regarding its fundraising activities and to learn from them and improve its service. The charity is registered with the Fundraising Regulator and undertakes to abide by the Fundraising Code of Practice. It has received no complaints about its fundraising activities during 2024/25.

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) **FOR THE YEAR ENDED 31 MARCH 2025**

Our plans for next year (2025/26)

Relationship counselling services

- We will offer a minimum of 4,500 sessions of counselling via a hybrid approach of webcam and face-to-face delivery, enabling individuals and couples to access support regardless of their location or ability to pay.
- We will deliver the 2nd year training required for our 2024 intake of trainees on our Certificate in Relationship Counselling (CRC) programme and provide the necessary supervision and support needed for work with clients via webcam and in-person.
- We will conclude the review of the content, delivery and standards framework for the CRC 2027 programme in readiness for the trainee selection process in the Autumn of 2026. Some of the changes being considered include additional residential training weekends in Year 1 with a view to lessening some of the training demands in Year 2 onwards and reducing, where safe to do so, the time it takes for trainees to begin working with clients.
- We will begin the recruitment campaign for the CRC 2027 intake, promoting a new pathway that encourages prospective applicants to consider training as a facilitator or take on an Marriage Preparation support role well ahead of the CRC27 selection process as a means of demonstrating their commitment to volunteering with Marriage Care and gaining exposure to working with couples within the relationship frameworks we use.

Marriage preparation and enrichment services

- We will grow our parish referrals and course availability to enable a minimum of 1,400 engaged couples to book a marriage preparation course via a hybrid approach of face-to-face webcam and in-person delivery.
- We will recruit and train 30 new marriage preparation facilitators to ensure we have capacity to meet demand, linked to the new pathway for CRC27 recruitment.
- We will design and develop our own questionnaire-based marriage preparation resource that complements our popular Preparing Together course, reflects the needs of UK engaged couples, and reduces our reliance on costly international alternatives.
- We will add to our marriage enrichment offer for couples through the design and development of a digital Marriage 'MOT' resource that will form part of our 'Beyond the Altar' suite of resources. Growing Together will be piloted in September 2025.

National support and training

- We will deliver an in-person one-day conference for all Marriage Care volunteers to reflect together on our vision, values and culture as we begin preparations for 2026/27 and Marriage Care's 80th Anniversary.
- We will refresh our trustee recruitment campaign with the aim of recruiting two new Trustees by March 2026.
- We will develop our website so that it is fit for purpose and can offer helpful information and support for couples throughout the life course, including the introduction of a new, 'Beyond the Altar', resource page and online shop enabling visitors to purchase relationship enriching resources developed or recommended by Marriage Care.
- We will maintain regular opportunities for volunteers to be informed and stay connected via regular webcam meetings and a monthly video briefing from the Chief Executive and guest contributors from within the volunteer body and externally too.

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Promote productive partnerships with peer organisations in the relationship support field, the Government and the Catholic Church.

- We will continue our work with the Relationships Alliance (Marriage Care, OnePlusOne, Tavistock Relationships and Relate) and the Caritas Social Action Network (CSAN) to ensure that we tackle the social injustice and inequalities of relationship poverty; continuing our advocacy for the importance of universal relationship education and support in tackling major crises such as mental health, cost of living, etc.
- We will continue to meet regularly with our peers in the Alliance of Catholic Marriage Organisations, fostering close working relationships amongst our volunteer members and raising awareness of the support the Alliance can offer to couples and parishes.

Risk management and specific policies

The Board and Executive maintain a risk register which is considered at every Board meeting.

One of the key risks identified has always been the risk of reductions in funding particularly from major sources. The charity continues to seek alternative sources of funding including funding from individual donations and grants from trusts. In addition, the charity has reviewed income generating activities such as the delivery of our counselling and marriage preparation services and has put measures in place to improve average donation/fee levels.

Another identified risk is a lack of volunteers to carry out the essential work of Marriage Care. The charity continues to actively seek volunteers for all aspects of its work. Training and Continuing Professional Development is available to all volunteers.

A further identified risk is the loss of key staff. This is reviewed by the Remuneration Committee and notice periods in contracts of employment are considered sufficient to allow the charity to employ suitable replacements.

Structure, governance and management

Legal structure and governance

Governance

The Board of Trustees is responsible for the overall governance of the charity. All Trustees give up their time freely and £nil remuneration was paid to Trustees in the year, (2024: £nil).

The minimum number of Trustees at any time is three and the maximum is twenty and the Trustees shall be the only Members. The Trustees are appointed by a resolution of the Board and shall be appointed to serve for a fixed term of no more than a period of three years, at the end of which they shall retire. At the end of the first term a second term of up to three years may be offered subject to the needs of the Board. In exceptional circumstances, where a third term appointment serves the needs of the Board, an offer of a third appointment of up to three years may be made. No Trustee shall serve for more than nine consecutive years unless the Trustees consider it would be in the best interests of the Charity for a particular Trustee to continue to serve beyond that period and that Trustee is reappointed in accordance with the Articles. Trustees are chosen on the basis of their knowledge and experience and to meet any skills gap identified by a skills audit. The President has the power to nominate someone to serve as his representative and Trustee.

All new Trustees receive direct support from the Chair of the Board and the Chief Executive as well as meeting senior staff to help them understand their role and responsibilities. Trustees are encouraged to attend all internal conferences and events to ensure that they are familiar with the activities of the charity. Trustees are also encouraged to further understand their responsibilities as Trustees and the publications produced by the Charity Commission are discussed regularly at Board Meetings.

Details of the current President and Trustees are set out within the Legal & Administrative Information.

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Deacon R Carr-Jones

A Dunster

R Holmes

T Kramer

(Appointed 23 May 2024)

A Toothe

D Wilkinson

M T Withanage

Trustees

The Board meets at least ten times each year. Trustees receive comprehensive reports on all aspects of the charity's affairs in preparation for these meetings. Trustees meet from time to time more informally with the management team to work on specific areas of development. Senior management may also seek advice from Trustees with specific skill sets although any decisions remain with the officer concerned. The Trustees delegate the exercise of certain powers in connection with the administration and management of the charity to the Finance and Audit Committee, Remuneration Committee and the Chief Executive.

During the year ended 31 March 2025, Trustees attended the following Board meetings:

Name	Date of Trustee App't & Role	04-24	05-24	06-24	08-24	09-24	09-24a	10-24	11-24	01-25	02-25	03-25
Deacon Roger Carr- Jones	16-10-19	✓	✓	X	✓	✓	✓	✓	✓	✓	✓	✓
Mrs, Annie Dunster	06-12-18	✓	✓	X	✓	✓	✓	X	✓	X	✓	✓
Mrs Ruth Holmes	27-10-22	✓	✓	X	✓	✓	✓	✓	✓	✓	X	✓
Mr Anthony Kramer	23-05-24		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Mr Adrian Toothe	19-05-22	✓	✓	✓	✓	✓	✓	✓	✓	X	✓	✓
Mrs Denise Wilkinson	03-03-20	✓	✓	✓	✓	X	✓	✓	✓	✓	X	✓
Mr Merrill Withanage	26-01-23	✓	✓	✓	✓	X	✓	✓	✓	X	✓	✓

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Finance and Audit Committee

The Finance and Audit Committee comprises the Chair of the Board with up to a maximum of five Trustees and a maximum of two independent co-opted members. The Finance and Audit Committee meets between two and four times a year. The Committee considers the annual budget, regular financial reports, the annual report and financial statements, the investment strategy, investment performance and any other financial matters. The Committee makes recommendations to the Trustees at Board Meetings.

Remuneration Committee

The Remuneration Committee comprises between three and five Trustees and is chaired by the Chair of the Board. The Remuneration Committee meets by teleconference and when necessary face-to-face to consider all matters relating to the remuneration of employees. The Committee acts under delegated authority from the Board. Decisions at Committee meetings must be unanimous. If the Committee is unable to reach a unanimous decision the matter is referred to the Board for decision.

Chief Executive

The Chief Executive is responsible for the day-to-day running of the charity and for implementing the policies agreed by the Board. The Chief Executive is supported by a Senior Leadership Team. An administration team also supports the Chief Executive, the Senior Leadership Team and the Centres helping with training, financial and administrative issues and runs a national appointments service on behalf of most Centres.

The names of the Senior Leadership Team and external advisors are set out on the Legal & Administrative Information page of the report.

Centre Management

All Centres are managed independently and led by a volunteer Centre Coordinator who reports to the Chief Executive. Each Centre's team meets regularly to co-ordinate its work; share best practice and reflect on meeting local needs. For counsellors and marriage preparation facilitators, there are regular events to provide continuing professional development. All members of the charity (volunteers) are provided with support and training and have the opportunity to have input on the development of the charity through a variety of forums.

Key management personnel

The Trustees consider that they, together with the Senior Leadership Team, are the key management personnel of Catholic Marriage Care Limited. They are in charge of directing, controlling and managing the organisation on a day-to-day basis.

Trustees give of their time freely and no Trustee received remuneration in the year.

The pay of the Chief Executive, senior personnel and all staff is reviewed annually in accordance with the Remuneration Policy. The Remuneration Committee benchmarks against pay levels in similar organisations and aims to set pay, subject to affordability, at the midpoint of the range paid for similar roles.

The trustees' report was approved by the Board of Trustees.



Deacon R Carr-Jones

Trustee

Date: 27th November 2025

CATHOLIC MARRIAGE CARE LIMITED

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CATHOLIC MARRIAGE CARE LIMITED

I report to the trustees on my examination of the financial statements of Catholic Marriage Care Limited (the charity) for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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 386 of the Companies Act 2006.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.



Lisa Johnston FCA
for and on behalf of Rogers Spencer
Chartered Accountants
Newstead House
Pelham Road
Nottingham
NG5 1AP

Dated: 03/12/2025

CATHOLIC MARRIAGE CARE LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
Income from:							
Donations and legacies	3	167,121	35,500	202,621	88,866	23,145	112,011
Charitable activities	4	415,251	24,043	439,294	385,723	5,975	391,698
Investments	5	4,580	-	4,580	8,316	-	8,316
Total income		<u>586,952</u>	<u>59,543</u>	<u>646,495</u>	<u>482,905</u>	<u>29,120</u>	<u>512,025</u>
Expenditure on:							
Raising funds	6	28,959	-	28,959	33,357	-	33,357
Charitable activities	7	524,000	59,543	583,543	611,921	29,120	641,041
Total expenditure		<u>552,959</u>	<u>59,543</u>	<u>612,502</u>	<u>645,278</u>	<u>29,120</u>	<u>674,398</u>
Net income/(expenditure) and movement in funds		33,993	-	33,993	(162,373)	-	(162,373)
Reconciliation of funds:							
Fund balances at 1 April 2024		<u>122,140</u>	<u>-</u>	<u>122,140</u>	<u>284,513</u>	<u>-</u>	<u>284,513</u>
Fund balances at 31 March 2025		<u>156,133</u>	<u>-</u>	<u>156,133</u>	<u>122,140</u>	<u>-</u>	<u>122,140</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

CATHOLIC MARRIAGE CARE LIMITED

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Intangible assets	13		25,558		28,729
Current assets					
Debtors	14	20,345		20,540	
Cash at bank and in hand		213,265		171,388	
		233,610		191,928	
Creditors: amounts falling due within one year	16	(99,484)		(84,569)	
Net current assets			134,126		107,359
Total assets less current liabilities			159,684		136,088
Creditors: amounts falling due after more than one year	17		(3,551)		(13,948)
Net assets			156,133		122,140
The funds of the charity					
Unrestricted funds			156,133		122,140
			156,133		122,140

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on 27th November 2025



Deacon R Carr-Jones

Trustee

Company registration number 00417528 (England and Wales)

CATHOLIC MARRIAGE CARE LIMITED

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	24		54,773		(170,048)
Investing activities					
Purchase of intangible assets		(7,336)		(9,539)	
Investment income received		4,580		8,316	
Net cash used in investing activities			(2,756)		(1,223)
Financing activities					
Repayment of loans		(10,140)		(9,912)	
Net cash used in financing activities			(10,140)		(9,912)
Net increase/(decrease) in cash and cash equivalents			41,877		(181,183)
Cash and cash equivalents at beginning of year			171,388		352,571
Cash and cash equivalents at end of year			213,265		171,388

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Catholic Marriage Care Limited is a private company limited by guarantee incorporated in England & Wales. The registered office is Huntingdon House, 278 Huntingdon Street, Nottingham, NG1 3LY.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

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

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

The charity continues to grow new sources of income from trusts and foundations working closely with a fundraising consultant with particular experience of fundraising for Catholic charities. This has proved to be a successful model for the charity, and we will continue to build on this over the coming year. Expenditure continues to be monitored closely. Detailed financial projections have been drawn up and these are reviewed monthly to ensure that the financial position of the charity is safeguarded. As a result, the Board of Trustees is unreservedly of the opinion that the business continues to be a going concern.

1.3 Charitable funds

The general fund represents unrestricted funds that have not been set aside for specific purposes. It is available for use in furthering the objectives of the charity and managing the risks to which the charity is exposed.

Restricted funds represent grants, donations and legacies receivable where the donor requires the monies to be applied for specific purposes.

The fixed assets fund comprises the net book value of the charity's fixed assets, the existence of which is fundamental to the charity being able to perform its charitable work and thereby achieve its charitable objectives. The value represented by such assets should not be regarded, therefore, as realisable.

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.4 Income

Income is recognised in the period in which the charity has entitlement to the income, the amount of income can be measured reliably and it is probable that the income will be received. Income is deferred only when the charity has to fulfil certain conditions before becoming entitled to it or where the donor or funder has specified that the income is to be expended in a future accounting period.

Income comprises donations, legacies, investment income, interest receivable and contractual and voluntary income in respect to the charity's principal activities of providing counselling and training and marriage preparation.

Donations are recognised when the charity has confirmation of both the amount and settlement date. In the event of donations pledged but not received, the amount is accrued for where the receipt is considered probable. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title of the asset having being transferred to the charity.

In accordance with the Charities SORP FRS 102 volunteer time is not recognised.

Investment income is recognised once the dividend has been declared and notification has been received of the dividend due.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

1.5 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to make a payment to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is included in the statement of financial activities when incurred.

Expenditure comprises the following:

a. Expenditure on raising funds includes the salaries, direct costs and overheads associated with generating donations and other voluntary income.

b. Expenditure on charitable activities comprises direct expenditure on the provision of the charity's services, principally counselling and training, and marriage preparation services, consistent with the charity's objectives.

Support costs represent indirect charitable expenditure. In order to carry out the primary purposes of the charity it is necessary to provide support in the form of personnel development, financial procedures, provision of office services and equipment and a suitable working environment. Support costs also include expenditure on governance i.e. the costs involving the public accountability of the charity (including audit costs) and costs in respect to its compliance with regulation and good practice. Support costs are principally allocated in the same proportion as the National Support Team staff costs.

1.6 Intangible fixed assets other than goodwill

Intangible assets acquired separately from a business are recognised at cost and are subsequently measured at cost less accumulated amortisation and accumulated impairment losses.

All assets costing in excess of £5,000 and with an expected useful life exceeding one year are capitalised.

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

Amortisation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Software	20% straight line
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1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible and intangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 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. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.11 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount 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.

The items in the financial statements where these judgements and estimates have been made include:

- The estimates of the useful economic lives of intangible fixed assets used to determine the annual amortisation charge;
- The basis on which support costs have been allocated across the various expenditure headings;
- The basis for determining the proportion of income received in advance which should be deferred in relation to performance related contracts; and
- Estimating future income and expenditure flows for the purpose of assessing the charity's going concern.

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Church grants	86,397	-	86,397	36,774	-	36,774
Other grants	28,430	35,500	63,930	28,639	23,145	51,784
Other donations and legacies	52,294	-	52,294	23,453	-	23,453
	<u>167,121</u>	<u>35,500</u>	<u>202,621</u>	<u>88,866</u>	<u>23,145</u>	<u>112,011</u>

4 Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Counselling and training						
Sale of goods	148,563	24,043	172,606	145,338	5,975	151,313
Marriage preparation						
Sale of goods	266,688	-	266,688	240,385	-	240,385
	<u>415,251</u>	<u>24,043</u>	<u>439,294</u>	<u>385,723</u>	<u>5,975</u>	<u>391,698</u>

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	<u>4,580</u>	<u>8,316</u>

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

6 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising and publicity		
Other fundraising costs	15,119	19,403
Staff costs	10,296	10,420
Support costs	3,544	3,534
	<u>28,959</u>	<u>33,357</u>

7 Charitable activities

	Counselling and training 2025 £	Marriage preparation 2025 £	Total 2025 £	Counselling and training 2024 £	Marriage preparation 2024 £	Total 2024 £
Staff costs	171,472	171,547	343,019	191,360	170,814	362,174
Course folders	-	17,338	17,338	-	15,297	15,297
Rent and room hire	40,685	11,333	52,018	35,726	10,010	45,736
Rates	68	-	68	260	-	260
Loan interest	4,566	-	4,566	3,111	-	3,111
Travel and subsistence	9,804	2,278	12,082	35,941	3,280	39,221
Resources	1,894	-	1,894	1,906	-	1,906
Consultancy fee	4,084	-	4,084	1,160	-	1,160
Computer costs	6,353	1,773	8,126	11,134	4,595	15,729
Telephone	4,956	718	5,674	3,680	740	4,420
Legal and professional fees	783	1,447	2,230	1,543	375	1,918
Sundries	5,337	-	5,337	29,555	-	29,555
Bank charges	2,010	220	2,230	2,081	520	2,601
	<u>252,012</u>	<u>206,654</u>	<u>458,666</u>	<u>317,457</u>	<u>205,631</u>	<u>523,088</u>
Share of support costs (see note 8)	61,525	63,352	124,877	60,009	57,944	117,953
	<u>313,537</u>	<u>270,006</u>	<u>583,543</u>	<u>377,466</u>	<u>263,575</u>	<u>641,041</u>
Analysis by fund						
Unrestricted funds	257,271	266,729	524,000	350,388	261,533	611,921
Restricted funds	56,266	3,277	59,543	27,078	2,042	29,120
	<u>313,537</u>	<u>270,006</u>	<u>583,543</u>	<u>377,466</u>	<u>263,575</u>	<u>641,041</u>

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

8 Support costs allocated to activities

	2025 £	2024 £
Staff costs	43,179	43,383
Insurance	4,837	4,284
Legal and professional costs	3,000	6,530
Central overheads	59,999	48,740
Other direct costs	1,980	641
Amortisation	10,506	11,969
Governance costs	4,920	5,940
	<u>128,421</u>	<u>121,487</u>
Analysed between:		
Fundraising	3,544	3,534
Counselling and training	61,525	60,009
Marriage preparation	63,352	57,944
	<u>128,421</u>	<u>121,487</u>

9 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	4,920	5,940
Amortisation of intangible assets	10,506	11,969
	<u>15,426</u>	<u>17,909</u>

10 Trustees

None of the trustees (or any persons connected with them) received any remuneration from the charity during the year.

Trustees were reimbursed £Nil for business-related travelling and subsistence expenses (2024 - £373)

11 Employees

The average monthly number of employees during the year was:

2025 Number	2024 Number
<u>15</u>	<u>16</u>

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

11 Employees (Continued)

Employment costs	2025 £	2024 £
Wages and salaries	352,737	370,792
Social security costs	27,329	27,956
Other pension costs	16,428	17,229
	<u>396,494</u>	<u>415,977</u>

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025 Number	2024 Number
£90,000 - £100,000	<u>1</u>	<u>1</u>

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025 £	2024 £
Aggregate compensation	<u>234,684</u>	<u>227,536</u>

The key management personnel comprise the Trustees and the Senior Leadership Team. Only the Senior Leadership Team are remunerated.

During the year, Marriage Care made pension contributions of 5% of gross pay into an auto-enrolment scheme with Aviva for employees who had elected not to opt out of the scheme.

12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

13 Intangible fixed assets

	Software £
Cost	
At 1 April 2024	247,237
Additions - separately acquired	7,336
At 31 March 2025	<u>254,573</u>
Amortisation and impairment	
At 1 April 2024	218,509
Amortisation charged for the year	10,506
At 31 March 2025	<u>229,015</u>
Carrying amount	
At 31 March 2025	<u>25,558</u>
At 31 March 2024	<u>28,729</u>

14 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Other debtors	2,023	7,056
Prepayments and accrued income	18,322	13,484
	<u>20,345</u>	<u>20,540</u>

15 Loans and overdrafts

	2025 £	2024 £
Bounce Back loan	<u>13,970</u>	<u>24,110</u>
Payable within one year	10,419	10,162
Payable after one year	<u>3,551</u>	<u>13,948</u>

During the year ended 31 March 2021, the charity successfully applied for a £50,000 loan facility with the Royal Bank of Scotland under the Government backed Bounce Back Loan Scheme (BBLS). The loan was drawn down in full on 1 July 2020.

The charity is making monthly loan repayments of £887 with effect from August 2021 and interest accrues daily on the outstanding balance at a fixed rate of 2.5% per annum.

Interest of £487 (2024: £728) has been charged and the loan will be fully repaid by 31 July 2026.

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

16 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Bank loans	15	10,419	10,162
Other taxation and social security		7,711	8,123
Trade creditors		37,810	21,308
Other creditors		5,065	4,283
Accruals and deferred income		38,479	40,693
		<u>99,484</u>	<u>84,569</u>

17 Creditors: amounts falling due after more than one year

	Notes	2025 £	2024 £
Bank loans	15	<u>3,551</u>	<u>13,948</u>

18 Deferred income

Deferred income is included in the financial statements as follows:

	2025 £	2024 £
Deferred income at 1 April 2024	35,501	36,275
Released from previous periods	(35,501)	(36,275)
Resources deferred in the year	<u>31,944</u>	<u>35,501</u>
Deferred income at 31 March 2025	<u>31,944</u>	<u>35,501</u>

Deferral relates to income received for courses paid for in advance of the reporting period in which the accounts are prepared.

19 Retirement benefit schemes

	2025 £	2024 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	<u>7,105</u>	<u>8,036</u>

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

20 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
Charlotte Marshall Charitable Trust	-	3,600	(3,600)	-
Sir Harold Hood's Charitable Trust	-	5,000	(5,000)	-
RNRMC Charity	-	12,500	(12,500)	-
Other Charitable Trust grants - detailed below	-	38,443	(38,443)	-
	-	59,543	(59,543)	-
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
Charlotte Marshall Charitable Trust	-	2,213	(2,213)	-
Certificate in Relationship Counselling - Trainee Donations	-	5,975	(5,975)	-
Other Charitable Trust grants - detailed below	-	20,932	(20,932)	-
	-	29,120	(29,120)	-

The **Charlotte Marshall Charitable Trust** funding of £3,600 represents funding towards core costs.

The **Sir Harold Hood's Charitable Trust** funding of £5,000 represents funding towards core costs.

The **RNRMC Charity** funding of £12,500 represents funding towards the Strengthening Families Project.

Other Charitable Trust grants were provided to support the core costs of counselling and counsellor training as follows:

- **Wixamtree Trust** £3,000 (2024: £2,400) for Bedfordshire;
- **The William Leech Charity** £Nil (2024: £3,666) for Tyneside;
- **Sylvia and Colin Shepherd Charitable Trust** £Nil (2024: £500) for Yorkshire;
- **WM A Cadbury Trust** £Nil (2024: £750) for West Midlands;
- **Alfred Haines Charitable Trust** £Nil (2024: £1,000) for West Midlands;
- **1989 Willan Charitable Trust** £Nil (2024: £3,000) for Tyneside;
- **The Fowler, Smith and Jones (FSJ) Trusts** £Nil (2024: £1,000) for Essex;
- **Owen Family Trust** £Nil (2024: £616) for West Midlands;
- **The Mills & Reeve Charitable Trust** £Nil (2024: £500) for Manchester;
- **The Pilkington Charities Fund** £Nil (2024: £3,000) for Merseyside;
- **The Cuckoo Hill Trust** £500 (2024: £Nil);
- **CRC Donations** £5,340 (2024: £Nil);
- **Other individually non-material funding** £29,603 (2024: £4,500).

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

21 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
Fixed assets fund	28,729	7,335	(10,506)	25,558
General funds	93,411	579,617	(542,453)	130,575
	<u>122,140</u>	<u>586,952</u>	<u>(552,959)</u>	<u>156,133</u>
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
Fixed assets fund	31,159	9,539	(11,969)	28,729
General funds	253,354	473,366	(633,309)	93,411
	<u>284,513</u>	<u>482,905</u>	<u>(645,278)</u>	<u>122,140</u>

The fixed assets fund represents the net book value of the charity's intangible fixed assets. A decision was made to separate this fund from the general funds of the charity in recognition of the fact that the assets are essential to the day-to-day work of the charity and as such their value should not be regarded as funds that would be realisable with ease, in order to meet future contingencies.

22 Analysis of net assets between funds

	Unrestricted funds 2025 £
At 31 March 2025:	
Intangible fixed assets	25,558
Current assets/(liabilities)	134,126
Long term liabilities	(3,551)
	<u>156,133</u>

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

22 Analysis of net assets between funds

(Continued)

	Unrestricted funds 2024 £
At 31 March 2024:	
Intangible fixed assets	28,729
Current assets/(liabilities)	107,359
Long term liabilities	(13,948)
	<u>122,140</u>

23 Related party transactions

Transactions with related parties

During the year the charity entered into the following transactions with related parties:

During the year ended 31 March 2025, £3,520 of unrestricted donations were received from the charity's Trustees (2024: £2,090). Some of the charity's Trustees act as volunteers providing services to the beneficiaries of the charity but receive no payments for such services (2024 – no payments).

Details concerning out-of-pocket expenses reimbursed to the charity Trustees are provided within note 10 to the financial statements.

£2,700 (2024: £120) was donated by the Chief Executive during the year ended 31 March 2025.

The only other related party transactions requiring disclosure during the financial year is that Nathania Molden is employed as a member of the Appointments Service team on a casual contract (2024 – none).

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

24	Cash generated from operations	2025 £	2024 £
	Surplus/(deficit) for the year	33,993	(162,373)
	Adjustments for:		
	Investment income recognised in statement of financial activities	(4,580)	(8,316)
	Amortisation and impairment of intangible assets	10,506	11,969
	Movements in working capital:		
	Decrease in debtors	196	10,709
	Increase/(decrease) in creditors	14,658	(22,037)
	Cash generated from/(absorbed by) operations	54,773	(170,048)

25	Analysis of changes in net funds	At 1 April 2024 £	Cash flows £	At 31 March 2025 £
	Cash at bank and in hand	171,388	41,877	213,265
	Loans falling due within one year	(10,162)	(257)	(10,419)
	Loans falling due after more than one year	(13,948)	10,397	(3,551)
		<u>147,278</u>	<u>52,017</u>	<u>199,295</u>

CATHOLIC MARRIAGE CARE LIMITED

England & Wales - Charity number 218159

Accounts

Charity registration number 218159

Company registration number 00417528 (England and Wales)

CATHOLIC MARRIAGE CARE LIMITED
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

CATHOLIC MARRIAGE CARE LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

President	His Eminence Cardinal V Nichols, Archbishop of Westminster	
National Chaplain	Rev M Lowry	
Trustees	Deacon R Carr-Jones A Dunster R Holmes T Kramer A Toothe D Wilkinson M T Withanage	(Appointed 23 May 2024)
Secretary	M Molden	
Senior management	M Molden S Wainwright F Watson M Hayes	Chief Executive Head of Finance Head of Marriage Preparation & Enrichment Head of Relationship Counselling
Finance and Audit Committee	M T Withanage - Chair T Kramer Deacon R Carr-Jones	
Remuneration Committee	Deacon R Carr-Jones - Chair M T Withanage	
Charity number	218159	
Company number	00417528	
Registered office	Huntingdon House 278 Huntingdon Street Nottingham NG1 3LY	
Independent examiner	Rogers Spencer Newstead House Pelham Road Nottingham NG5 1AP	
Bankers	Royal Bank of Scotland plc Wigan Branch 38 Market Place Wigan WN1 1PJ	
Legal Advisors	Keelys LLP 28 Dam Street Lichfield WS13 6AA	

CATHOLIC MARRIAGE CARE LIMITED

CONTENTS

	Page
A word from our Chair	1 - 2
Trustees' report	3 - 16
Independent examiner's report	17
Statement of financial activities	18
Balance sheet	19
Statement of cash flows	20
Notes to the financial statements	21 - 33

CATHOLIC MARRIAGE CARE LIMITED

A WORD FROM OUR CHAIR

FOR THE YEAR ENDED 31 MARCH 2024

Some highlights for 2023/24

Counselling

83 active counsellors were able to offer 4,876 counselling sessions via face to face and webcam. They helped 802 new clients (373 couples and 56 individuals) delivering an average of 9 sessions per client. 90% of the clients who responded to our feedback requests said they were satisfied or very satisfied with the service and 81% said they would recommend us to friends or colleagues.

When asked 'what difference did counselling make?'

"A massive difference. It gave us the tools to communicate effectively, honestly and openly. It helped me personally to be more open and not afraid to show emotion and weakness. Honestly, without [our counsellor], we would still be stuck in the same downward spiral."

"Absolutely brilliant [our counsellor] was a fantastic support to us both from day 1 as we are both troubled people but she didn't give up on us so thank you!"

"A huge difference. My husband does not like to talk or try to analyse a situation after it has happened to try and stop it from happening again. We both found out a lot about ourselves which has opened communication and made us stronger."

"[our counsellor] was an absolutely fantastic counsellor and has, in no exaggeration, saved our marriage. Counselling has brought back our trust and communication in our marriage making us a better couple and parents overall"

Marriage Preparation

157 of our trained/trainee marriage preparation facilitators met 1,295 couples in-person or via webcam. 828 attended one of our 'Preparing Together' courses and 467 couples attended our facilitated FOCCUS© sessions. 94% of couples who responded to our feedback requests said they were satisfied or very satisfied with the service and 87% said they were likely or very likely to seek help should they run into difficulties in their relationship in the future.

"It was really useful to go through some of the 'fundamentals' of marriage and potentially conversations we may not have had due to the nature of busy lives - this allowed us a safe space and opportunity to have some of these discussions in more depth."

"It gave us both an understanding of ways to communicate going forward. Gave me an opportunity to discuss and explore catholic beliefs in relation to our child. Gave us a platform to discuss the positive steps we've made in our relationship"

"As a couple we feel better prepared, excited and content about our upcoming wedding and our ability to work together to overcome problems that may arise in the future. [our facilitators] were very supportive, kind and welcoming and made us feel at ease."

"Stronger confirmation of our love and celebrating the shared goals and ideas we have together. It was a great day to talk about our future goals, wants, hopes and dreams together. Also, allowed us to reflect on the vows and the sacrament of marriage too. It's made us even more excited for the future."

I am pleased to introduce the 2023/2024 Annual Report and Financial Statements.

CATHOLIC MARRIAGE CARE LIMITED

A WORD FROM OUR CHAIR (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Those who founded Catholic Marriage Care (MC) nearly 80 years ago were like garden designers concerned with creating something that would outlive them. The plan for that original garden was bold and simple. It would be designed and planted in soil and conditions that were given rather than imported, which remains true to this day. Throughout our history MC has consistently worked within the changing landscape of society, which has meant, at times, being ready to change the format and design of our structure. Just as a well-designed garden has symmetry and structure, the same can be said of MC. Over the decades our model has been constantly reshaped by experience and instinct, so that we are adaptable to the changing conditions of society and changed circumstances.

It is rightly said that no garden outlives its designer. This insight underpins how MC is not restricted to a particular model and design. Throughout our long history, MC has adapted its design without ever losing sight that the couple relationship remains the centre piece of the garden design. Laying out the scheme of that first MC garden required finding new and innovative ways to meet the needs of the moment. Just as the war transformed the look of domestic gardens to focus on growing food, the design and form of married life and understanding the nature of relationships was being fundamentally reshaped. The once rigid pre-war design of married life, dependent upon structure and form, was shown to be inadequate. That conflict resulted in spouses becoming strangers. It was into that unfavourable environment that MC planted its garden of service.

Now 80 years on, we are responding as an organisation to the changes of the post-pandemic world, loss of traditional income sources and working in a political environment that is less supportive of marriage and family. This has meant, for the board, reappraising the way in which we provide our services, being willing to let go of familiar and favoured designs in order to cultivate new opportunities. This reshaping has involved considerable work to develop and rebuild our stakeholder engagement. This extends from engagement within the Catholic Church, through to identifying new income streams.

Just as a great garden is one that develops and changes over the years, MC has benefited from attracting a new crop of trustees, each of whom are bringing new skills and insights into the design of our work. As an organisation, we are also fortunate in attracting volunteers willing to help guide clients to weed the beds of their relationships and to provide nutrients and guides for couples getting married. It is a great source of pride that a number of our 'gardeners' have been tilling the soil of couple relationships for decades. They are a continual witness to our being focused as an organisation on meeting the needs of the present, celebrating past achievements and in not being afraid of change.

In a similar way, we are particularly proud of the new planting venture that has arisen with Accord, our sister-organisation in Ireland. Here our relationship counselling trainers are transplanting their skills, expertise and experience of MC to nurture new gardens.

The MC Garden of services has evolved over time, changing its design and form, and consistently looking for new solutions when the ground seemed hard and unproductive. As a board, we reflect the broader attitude of our volunteers in being realistic of the challenges ahead, unafraid of getting our hands dirty and in helping our clients and couples to identify and select the right specimens to cultivate their patch of Eden. In addition, a small working group within MC has produced a well-received contribution, both in academic and ecclesial circles, to the synodal conversation within the Catholic Church, entitled 'Love one Another – Pathways towards a Synodal Church in Mission'. MC as a movement and lay association continues to reflect deeply on the vocation of marriage based on our experience of accompanying couples since our inception in 1946.

We do not seek to create a perfect garden. And just as a good, or good enough, garden gives joy, so too does a good, or good enough, healthy marriage - acting as a gift of witness, with all its fragilities and daily exercise of promise keeping. The constants of any successful garden are adequate sunlight, irrigation, plant selection and ongoing maintenance. It is the decision to create the garden and be willing to see its style and form evolve and change according to circumstances that matters most.



Deacon R Carr-Jones
Chair of the Board of Trustees

Date: 2 August 2024

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their annual report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

About Marriage Care

Catholic Marriage Care Limited (MC), a charity registered under the Charities Act 2011, is constituted as a company limited by guarantee and is governed by its Memorandum and Articles of Association

Marriage Care is the largest faith-based provider of marriage preparation, support, and relationship counselling services in the UK working through a network of virtual and physical Centres across England, Wales and Gibraltar and delivered by highly trained practitioners and support volunteers. Founded in 1946 as the Catholic Marriage Advisory Council it now provides marriage preparation, information, education and relationship counselling to thousands of people each year.

Marriage Care is a membership organisation and the Trustees from time to time shall be the only Members. The liability of the members of the charity is limited. In the event of the charity being wound up the members are required to contribute a maximum of £1.

Our purpose (charitable objects)

Our charity's purposes, as set out in the objects contained in the Articles of Association, are to help people in the spheres of marriage, relationships and family life by providing:

- Relationship counselling services;
- Marriage preparation services;
- Relationship education services in schools and elsewhere; and

Any other services whose purpose is to promote and support marriage and family life in accordance with the Church's vision of marriage as a vocation of life and love.

Our vision

Our vision *dares to hope* for a society in which everyone can form and sustain healthy marriages and relationships.

We say this because we believe everyone should have the same opportunity to enjoy a healthy, dependable relationship - making a real difference to children's life chances, to adult wellbeing and to the emotional and economic health of our society.

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

Our ethos and values

Like all charities we exist to serve the needs of our beneficiaries and as a Catholic charity we do so through the lens of our faith tradition, believing that all human beings are loved by God and made in the image of God, and called to love, relationship and deeper community.

- We uphold the Catholic vision of marriage as a vocation of life and love, shaped by the whole-life commitment of a man and woman, whose love is open to embrace family life.
- We believe that at the heart of a healthy marriage is a relationship of astonishing power and richness, for the couple, their family, friends, and neighbours.
- We believe that preventing couple separation and maintaining an intact family *where healthy relationships can exist and grow in goodness* is of fundamental importance to the flourishing of family life and society at large.
- We believe that relationship poverty matters as much as financial poverty, either one driving the other and both a violation of our human dignity. We define relationship poverty as a lack of relational capability - what it takes to make and maintain cohesive and harmonious relationships.
- We believe that lack of money should never be a barrier to accessing relationship support.
- We know that being "good" at loving people doesn't come naturally to most-but we believe it is a skill you can learn and practice at any time of life.
- We believe a society in which everyone can flourish - that has the good of all people and of the whole person as its primary goal - will be one that gives priority to the integrity, stability, and health of committed, intimate couple relationships as the basic cell of human society.

These core beliefs underpin everything we do and our commitment to:

- high training and service standards,
- being rooted in and trusted by local communities,
- volunteering that is motivated by giving alone,
- affordability where money is no barrier to access and
- inclusivity with a preferential option for the poor and the marginalised.

Our mission

It is our mission to share relationship skills and knowledge, and support couples and individuals in the best and worst of times in their relationships, *regardless of their ability to pay*.

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

Our Centres

Marriage Care has 46 Centres based in the following places:

Barnet & Enfield	Leeds	Southampton
Bath	Lincolnshire	Stockport
Berkshire/N Hants/Surrey	Liverpool/Wirral	Sussex
Birmingham	London	Swindon
Blackheath	Medway & Kent	Taunton
Bournemouth	Middlesbrough	Trafford
Bristol	Milton Keynes & Northampton	Tyneside
Cardiff	Newmarket	Warrington
Carlisle	Norfolk	Wimbledon & Croydon
Chelmsford/Colchester/Ipswich	North Wales	Winchester
Cheltenham	Nottingham	
Coventry	Oxford	
Devon & Cornwall	Portsmouth	
Gloucester	Preston	
Gwent	Sale	
Heads of the Valleys	Salford	
Hereford	Sheffield	
Ilford	South & Mid Cheshire	

Marriage Care also has
associate Centres based in
Gibraltar and **Luxembourg***

* Serving the English-Speaking
Catholic Community in
Luxembourg

Public benefit

Being in a loving, good quality relationship with a partner has indisputable benefits for us as human beings. Evidence shows that being in a healthy, dependable couple relationship can have protective properties, helping to shield us from physical and mental ill health. And the impact is not just felt by those in the couple relationship, but it is also a huge factor in the outcomes of children, for those who have them.

All relationships have tricky moments, it is how they are experienced and resolved that matter. There is clear evidence to show that where it is possible to strengthen couples' relationships there are profound benefits for adult and child well-being, as well as improved parenting. Happier couples make for happier parents and healthier children too.

Marriage Care is a charity that offers support in this area by providing relationship and marriage education, relationship counselling, and general information to the public in England, Wales, and Gibraltar, and further afield where requested. Relationship counselling is provided on a low cost basis and a set fee is charged for marriage preparation courses and sessions although all service users can access support regardless of their ability to pay. The services are delivered by highly trained relationship specialists, who freely volunteer their time and expertise. The only restriction on our services at this time is that clients must be over 18 years of age.

The individual benefits to members of the community, the more general social benefits flowing from the existence and maintenance of stable relationships, particularly those involving children, are well attested and documented in academic and other literature. We have noted with some concern the breakdown of family units with the consequent social, emotional, psychological and economic costs, which weigh heavily on UK communities. Within the context of the above comments, therefore, we set out below how the organisation has delivered these public benefits.

We review our aims and objectives annually and, at the same time, have regard to the guidance on public benefit published by the Charity Commission. The review looks at what we have achieved and the outcomes of our work in the previous 12 months. The review looks at the performance of each key activity evaluating the benefits they have brought to those groups of people we were set up to help. The review process allows us to ensure that our aims, objectives and activities remain focused on our stated purposes.

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

Volunteers gross value added

Office for National Statistics data suggests an estimated 28 million people in England have volunteered in any way in the last 12 months, and 41% (approximately 19 million people) at least once a month.

Marriage Care's services and the provision of training, supervision and management are provided by a team of dedicated and professionally trained volunteers. The commitment of our volunteers goes well beyond the national average of once a month and accounts for a significant in-kind contribution amounting to an estimated £1,380,729 per annum.

Volunteer role	A. Total number of volunteers	B. Average hours per week per volunteer	C. Weeks worked per year	D. A x B x C = Total volunteer hours	E. Hourly wage rate (£)	F. D x E = Total volunteer value (£)
Marriage Preparation practitioner	157	1.54	42	10,155	£29.97	£304,345
Counselling practitioner	83	6.51	42	22,694	£29.97	£680,139
Support/Co-ordination	202	2.40	42	20,362	£19.46	£396,245
	442			53,211		£1,380,729

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

Achievements and Performance

Review of 2023/24

Relationship counselling

What we set out to do:

- We will offer a minimum of 5,350 donation-only sessions of counselling via a hybrid approach of webcam and face-to-face delivery, enabling individuals and couples to access support regardless of their location or ability to pay.
- We will deliver the 2nd year training required for our 2022 intake of trainees on our Certificate in Relationship Counselling (CRC) programme and provide the necessary supervision and support needed for work with clients via webcam and in-person.
- We will deliver the 1st year training required for our 2023 intake of trainees on our CRC programme and put in place the necessary supervision arrangements required in preparation for work with clients.
- We will develop plans to deliver a CRC programme in Northern Ireland in partnership with our sister organisation, Accord, and validated by St. Mary's University College, Belfast.
- We will commence delivery of a Supervisor and Train the Trainer course enabling us to grow our training and supervision capacity to meet future need.

What we did:

- 83 of our active counsellors were able to offer 4,876 sessions, supporting 544 clients over the course of the year. This was less than our target due to some counsellors reducing the number of sessions offered and a slower than anticipated start with client work for our 15 trainee counsellors from the 2023 CRC intake. The addition of 19 trainee counsellors, from the 2022 CRC intake and 15 from the 2023 CRC intake is rebuilding our capacity and will enable us to offer an additional 2,856 sessions over the coming year. The majority of sessions continue to be delivered via webcam. As hoped, the number of prospective clients registering for the counselling waiting list fell by 33% to 347 by the end of the year.
- All training sessions have been completed following the review and endings day on the 24th Feb. All 19 trainees are accessing regular supervision and working with clients both in-person as well as via webcam. Trainees are required to deliver a minimum of 51 sessions/hours in-person out of 160 sessions/hours in total. 60% of which must be with couples.
- 15 trainees completed the 1st year of training have begun working with their allocated supervisor/mentor. 9 have begun to work with clients as they focus on building their hours alongside further training.
- Following a successful recruitment campaign, 12 candidates were selected, 8 from Northern Ireland and 4 from England. The 1st residential training weekend commenced on the 19th-21st April at Tobar Mhuire Retreat and Conference Centre in County Down and St. Mary's have begun the validation process.
- Supervisor training began in Sep'23 with 8 trainees undertaking 6 full day training sessions via zoom through to Mar'24. All 8 trainee supervisors have been allocated 2 supervisees. Trainees are required to supervise 2 counsellors and be able to evidence having delivered 30 hours of supervision in order to qualify.
- Train the Trainer training began in Sep'23 with attendance and observation at our National Training Event. 3 trainee trainers are going forward and the remainder of the training will include observations, a learning portfolio, preparation and delivery of a training session, and co-facilitating a maximum of three CPD events alongside a training mentor by Dec'24. The aim will be to showcase an agreed set of competencies in order to complete the course.

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

Marriage preparation and enrichment

What we set out to do:

- We will grow our parish referrals and course availability to enable a minimum of 1,420 engaged couples to book a marriage preparation course via a hybrid approach of face-to-face webcam and in-person delivery.
- We will deliver a Train the Trainer training enabling us to grow our training capacity for FOCCUS-© and Preparing Together Course Facilitators to meet future need and adapt to new modes of training.
- We will deliver facilitator CPD training at our National Training Event (NTE) in September 2023 entitled 'Let's talk about the Sacrament', helping to build practitioner understanding and confidence when speaking with couples about the Catholic Church's teaching on the Sacrament of Marriage.
- We will add to our marriage enrichment offer for couples through the design and development of a Marriage 'MOT' resource that will form the first phase of our 'Beyond the Altar' initiative and be launched during Marriage Week UK 2024.

What we did:

- 1,385 (1,533 in 2022/23) engaged couples booked a Preparing Together course or FOCCUS-© sessions - offered through a mix of face-to-face webcam and in-person delivery. The piloting of a targeted telephone campaign proved successful in generating increased parish referrals and was rolled out throughout Jan-Mar'24, focussing on the south of Westminster Diocese and the Archdiocese of Cardiff.
- 5 new trainee trainers, 3 for FOCCUS and 2 for PT, commenced training in Jan'24. The training took a personalised, mentored, 'on-the-job' approach together with relevant formal training as appropriate e.g. the FOCCUS Inc on-line training course completed by 31st December 2024.
- We were unable to deliver the 'Let's talk about the Sacrament' training at the National Training Event due to lack of space in the programme. However, 36 FOCCUS Facilitators, Marriage Preparation Course Facilitators (MPCFs), Marriage Preparation Coordinators and Trainers joined together on Zoom on the 2nd Dec'23 instead to talk about the Sacrament of Marriage and how we accompany engaged couples on their journey. This was developed in 2024 through further forums and catechesis CPD for facilitators and the development of the 'Things To Do Together' (TTDT) post-course resource for all marriage preparation couples. TTDT is currently sent electronically to all couples who have completed Preparing Together Anywhere and offers a framework to support couples to discuss and explore the faith aspects and spirituality of their relationship alongside signposting them to others within the Alliance of Catholic Marriage Organisations.
- Plans are underway for the development of a couple-led webinar supported by a hard copy couple pack of resources to support couples at all stages in their marriage/ relationship, beyond the altar - with a view to annual updates to build a loyal client base. To accommodate all couples, the Marriage Care MOT could potentially have versions for married couples, couples who had married in the church and non-married/cohabiting couples. If it proved to be a success then additional products to support couples at different life stages e.g. 'Marriage Care for new parents', 'Marriage Care for Empty Nesters', 'Celebrating Your Ruby Wedding with Marriage Care', etc, could be implemented.

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

National support and training

What we set out to do:

- We will deliver an in-person National Training Event for all Marriage Care practitioner and support volunteers with a focus on cultural attunement and self-reflection - part of Marriage Care's organisational commitment to deepening our understanding of equity, diversity and inclusion.
- We will conduct a self-assessment review against the principles and recommended practice contained in the Charity Governance Code, identifying and addressing areas for improvement.
- Develop and implement a trustee recruitment campaign with the aim of recruiting two new trustees by March 2024.
- We will develop phase 2 of our digital review. This will include the development of our helpful links and resources pages and a dedicated page for Two In One Flesh resources to ensure our website is fit for purpose and can offer helpful information and support for couples throughout the life course.
- We will maintain regular opportunities for volunteers to be informed and stay connected via regular webcam meetings and a monthly video briefing from the Chief Executive.

What we did:

- Over 130 practitioner, support and coordinating volunteers and staff came together over the weekend of 29th Sep-1st Oct'23 to explore how we could support couples and one another, in all our diversity, as we looked at the subject of Equality, Diversity & Inclusion. In many ways it was the beginning of a journey toward a greater understanding of ourselves in all our diversity and an awareness of the inequalities that still exist all too close to home.
- This governance review took place in preparation for a Board Away Day planned for May 2024. The self-assessment results indicated that the board's decision making, risk management and focus on organisational purpose to be areas of strength but with work to do in the areas of EDI leadership & accountability.
- The recruitment campaign generated in a number of enquiries, with 4 formal applications. One person was shortlisted for interview and took up his appointment in May 2024.
- Our helpful links pages have been reviewed and updated with 962 unique users (1,385 views) accessing those pages on the website.
- Plans for a dedicated "Marriage Matters" page which will include Two In One Flesh resources is underway with a view to completion by September'24
- All volunteer members are able to access the National tea-break virtual event and the video updates from the Chief Executive. Regular bulletins are being produced for counsellors, supervisors, and the marriage prep community and Centre Coordinators have the opportunity to connect with peers on a monthly basis too.

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

Promote productive partnerships with peer organisations in the relationship support field, the Government and the Catholic Church.

What we set out to do:

- We will continue our work with the Relationships Alliance (Marriage Care, OnePlusOne, Tavistock Relationships and Relate) and the Caritas Social Action Network (CSAN) to ensure that we tackle the social injustice and inequalities of relationship poverty; continuing our advocacy for the importance of universal relationship education and support in tackling major crises such as mental health, cost of living, etc.
- We will continue to meet regularly with our peers in the Alliance of Catholic Marriage Organisations, fostering close working relationships amongst our volunteer members and raising the awareness of the support the Alliance can offer to couples and parishes.

What we did:

- We continue to be key partners in advocacy with CSAN focussing this year on their 'Do Justice' campaign - A spiritual and civic renewal for England and Wales. We also continue to work with our Relationships Alliance colleagues in promoting the recommendations contained in the 'Love Matters' report, seeking to influence the drafting of General Election manifestos.
- The Alliance profile has recently benefited from links made with resources developed by the Office for Vocations for Marriage Week UK (7th-14th Feb'24) and clear signposting on the Bishops' Conference website.

Financial review

Summary

The charity's statement of financial activities shows an overall net decrease in funds of (£162,373) for the year (2023 – increase of £10,876). Total funds carried forward at 31 March 2024 were £122,140 compared to £284,513 at the end of the previous year.

Income

Income for the year was £512,025 compared to £638,217 in 2023.

Income from marriage preparation fees were higher this year as we have been able to offer a full twelve months' programme of Preparing Together webcam courses. However, donations from our clients for counselling were lower as we have experienced a decline in the volume of donations made. The net effect of this is an overall increase of 3% in service income. Grant income from a number of Trusts and Foundations have helped to boost our income and we are grateful to all those who have contributed to funding our work. During the year ended 31 March 2024, the charity earned additional grant income and donations of £29,120, the application of which is restricted to specific purposes as detailed in note 14 to the accounts. All of this income has been utilised during 2023/24 and so there are no restricted funds carried forward at 31 March 2024.

Expenditure

Expenditure for the year was £674,398 compared to £627,341 in 2023. The savings in 2023 have receded in 2024 due to the return of costs incurred at local centres for the return of face-to-face services and in travel costs for the National Support Team. The budget continues to be carefully managed to ensure that these costs are minimised.

Funds

The net deficit of (£162,373) is equal to the net decrease in funds, which now amount to £122,140 (2023 - £284,513).

£28,729 (2023 - £31,159) represents the carrying value of the charity's intangible fixed assets. This balance has been separated from the charity's general unrestricted funds in recognition of the fact that the associated assets are necessary towards the delivery of the charity's objectives and cannot, therefore, be realised to meet day-to-day needs.

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

The charity's unrestricted general fund, i.e. its free reserves, totalled £93,411 at the year-end date (2023 - £253,354).

Assessment of going concern

The blended offer of both webcam, digital and in-person services has been built into our budget for 2024/25 and the following two years and so the reserves policy target detailed on page 18 already reflects the forecast position at 31 March 2025. The budget for 2024/25 forecasts a deficit and so it is expected that both cash balances and reserves will fall from those held at the beginning of the year. A Bounce Back Loan of £50,000 was secured from the bank in July 2020 to support our cashflow. The financing cost for this is relatively low, and will be paid in full by August 2026.

Work continues on fundraising to secure future streams of income to support our service provision for which demand is anticipated to rise. Over this past year we have seen marriage preparation bookings rise by 9% and we anticipate further growth as we continue to raise awareness in local parishes. Demand for counselling continues with the number of prospective couples registering for the counselling waiting list standing at 347 by the end of the year. In support of this we have recently trained new volunteers in our Certificate in Relationship Counselling which will increase our counsellor numbers and boost donation levels as well as implement an increase in waiting list registration fees from £15 to £20.

The volunteer members involved in the delivery of services and the provision of training, supervision and management act as a strong bulwark against some of the most challenging financial crises the organisation has faced over its long history. The free gift of their time is ultimately independent of financial fluctuations, giving the charity the time and resilience needed to adjust levels of central support spending as required and continue operating as a going concern.

Management accounts, cashflow and revised budgets are all reviewed monthly by the Board, the expected increase in costs at the current time having been anticipated and agreed by the Board alongside the budget for future years. As a result, the Board of Trustees is unreservedly of the opinion that the charity continues to be a going concern.

Reserves policy and general fund

The Board conducts an annual review of the reserves policy. This includes a review of the reasons for holding reserves which include:

- A fall in donated income or fees.
- Unexpected expenditure.
- Investment in the future of the charity.

The Board considers that holding reserves equivalent to three months' fixed cost expenditure would enable any further restructuring of the charity to take place. For the forthcoming year, this will be based on three months' average expenditure across 2024/25 and 2025/26. At 31 March 2024, the reserves held were equal to the unrestricted general fund balance of £93,411. This is £60,659 lower than the target of £154,070 that was set last year.

For the year ending 31 March 2025, the Board has set a free reserves' target of £133,625. The 'possible' budget scenario indicates a reserve of £138,795 at 31 March 2025. The Board is continuing to seek further funding from Trusts as well as looking for improvements in the income derived from services. The Board is also continuing to review the cost base for the charity and recognises that it may be necessary to make further cost reductions.

Fundraising policy

The charity aims to achieve best practice in the way in which it communicates with members and other supporters. It takes care with both the tone of its communications and the accuracy of its data to minimise the pressures on supporters. The charity applies best practice to protect service users' and members' data and never sells data, it never swaps data, and ensures that its communication preferences can be changed at any time. The charity has employed the services of a freelance fundraising consultant with particular experience of fundraising for Catholic charities. This has proved to be a successful model for the charity in reducing costs and improving effectiveness. The charity undertakes to react to and investigate any complaints regarding its fundraising activities and to learn from them and improve its service. The charity is registered with the Fundraising Regulator and undertakes to abide by the Fundraising Code of Practice. It has received no complaints about its fundraising activities during 2023/24.

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) **FOR THE YEAR ENDED 31 MARCH 2024**

Our plans for next year (2024/25)

Relationship counselling services

- We will offer a minimum of 5,000 sessions of counselling via a hybrid approach of webcam and face-to-face delivery, enabling individuals and couples to access support regardless of their location or ability to pay.
- We will deliver the 2nd year training required for our 2023 intake of trainees on our Certificate in Relationship Counselling (CRC) programme and provide the necessary supervision and support needed for work with clients via webcam and in-person.
- We will deliver the 1st year training required for our 2024 intake of trainees on our CRC programme, in partnership with Accord NI, and put in place the necessary mentor/supervisor arrangements required for deepening skills practice and in preparation for work with clients.
- We will conclude the delivery of a Supervisor and Train the Trainer course enabling us to grow our training and supervision capacity to meet future need.
- We will offer clients on the waiting list the opportunity to access One PlusOne's evidence-based digital behaviour change interventions (including Arguing better, Me, You and Baby Too) – to support them while they wait for an available counselling session.

Marriage preparation and enrichment services

- We will grow our parish referrals and course availability to enable a minimum of 1,400 engaged couples to book a marriage preparation course via a hybrid approach of face-to-face webcam and in-person delivery.
- We will recruit and train 20 new marriage preparation facilitators to ensure we have capacity to meet demand, creating sufficient observational opportunities of both webcam and in-person courses to encourage an even spread of delivery options.
- We will design and develop our own questionnaire-based marriage preparation resource that complements our popular Preparing Together course, reflects the needs of UK engaged couples, and reduces our reliance on costly international alternatives.
- We will add to our marriage enrichment offer for couples through the design and development of a digital Marriage 'MOT' resource that will form part of our 'Beyond the Altar' suite of resources.

National support and training

- Funding permitting, we will deliver an in-person National Retreat for all Marriage Care volunteers to reflect together on our vision, values and culture as we begin preparations for 2026/27 and Marriage Care's 80th Anniversary.
- We will develop and implement a trustee recruitment campaign with the aim of recruiting two new Trustees by March 2025.
- We will develop our website so that it is fit for purpose and can offer helpful information and support for couples throughout the life course, including the introduction of a new, 'Beyond the Altar', resource page and online shop enabling visitors to purchase relationship enriching resources developed or recommended by Marriage Care.
- We will maintain regular opportunities for volunteers to be informed and stay connected via regular webcam meetings and a monthly video briefing from the Chief Executive and guest contributors from within the volunteer body and externally too.

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

Promote productive partnerships with peer organisations in the relationship support field, the Government and the Catholic Church.

- We will continue our work with the Relationships Alliance (Marriage Care, OnePlusOne, Tavistock Relationships and Relate) and the Caritas Social Action Network (CSAN) to ensure that we tackle the social injustice and inequalities of relationship poverty; continuing our advocacy for the importance of universal relationship education and support in tackling major crises such as mental health, cost of living, etc.
- We will continue to meet regularly with our peers in the Alliance of Catholic Marriage Organisations, fostering close working relationships amongst our volunteer members and raising awareness of the support the Alliance can offer to couples and parishes.

Risk management and specific policies

The Board and Executive maintain a risk register which is considered at every Board meeting.

One of the key risks identified has always been the risk of reductions in funding particularly from major sources. The charity continues to seek alternative sources of funding including funding from individual donations and grants from trusts. In addition, the charity has reviewed income generating activities such as the delivery of our counselling and marriage preparation services and has put measures in place to improve average donation/fee levels.

Another identified risk is a lack of volunteers to carry out the essential work of Marriage Care. The charity continues to actively seek volunteers for all aspects of its work. Training and Continuing Professional Development is available to all volunteers.

A further identified risk is the loss of key staff. This is reviewed by the Remuneration Committee and notice periods in contracts of employment are considered sufficient to allow the charity to employ suitable replacements.

Structure, governance and management

Legal structure and governance

Governance

The Board of Trustees is responsible for the overall governance of the charity. All Trustees give up their time freely and £nil remuneration was paid to Trustees in the year, (2023: £nil).

The minimum number of Trustees at any time is three and the maximum is twenty and the Trustees shall be the only Members. The Trustees are appointed by a resolution of the Board and shall be appointed to serve for a fixed term of no more than a period of three years, at the end of which they shall retire. At the end of the first term a second term of up to three years may be offered subject to the needs of the Board. In exceptional circumstances, where a third term appointment serves the needs of the Board, an offer of a third appointment of up to three years may be made. No Trustee shall serve for more than nine consecutive years unless the Trustees consider it would be in the best interests of the Charity for a particular Trustee to continue to serve beyond that period and that Trustee is reappointed in accordance with the Articles. Trustees are chosen on the basis of their knowledge and experience and to meet any skills gap identified by a skills audit. The President has the power to nominate someone to serve as his representative and Trustee.

All new Trustees receive direct support from the Chair of the Board and the Chief Executive as well as meeting senior staff to help them understand their role and responsibilities. Trustees are encouraged to attend all internal conferences and events to ensure that they are familiar with the activities of the charity. Trustees are also encouraged to further understand their responsibilities as Trustees and the publications produced by the Charity Commission are discussed regularly at Board Meetings.

Details of the current President and Trustees are set out within the Legal & Administrative Information.

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Deacon R Carr-Jones

S Don

(Resigned 17 April 2023)

N Dorning

(Resigned 20 July 2023)

A Dunster

S Hayman

(Resigned 25 January 2024)

R Holmes

C King

(Resigned 21 September 2023)

T Kramer

(Appointed 23 May 2024)

C MacFarlane

(Resigned 11 February 2024)

A Toothe

C Watkins

(Resigned 25 August 2023)

D Wilkinson

M T Withanage

Trustees

The Board meets at least ten times each year. Trustees receive comprehensive reports on all aspects of the charity's affairs in preparation for these meetings. Trustees meet from time to time more informally with the management team to work on specific areas of development. Senior management may also seek advice from Trustees with specific skill sets although any decisions remain with the officer concerned. The Trustees delegate the exercise of certain powers in connection with the administration and management of the charity to the Finance and Audit Committee, Remuneration Committee and the Chief Executive.

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

During the year ended 31 March 2024, Trustees attended the following Board meetings:

Name	Date of Trustee Appointment & Role	04-23	05-23	06-23	07-23	09-23	10-23	11-23	01/24	02-24	03-24
Deacon Roger Carr- Jones	16-10-19	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Mr Nigel Dorning	01-04-11	✓	✓	✓	✓						
Mrs Annie Dunster	06-12-18	X	✓	✓	X	✓	✓	✓	X	X	✓
Mrs Susan Hayman	03-03-20	✓	✓	X	✓	✓	✓	✓	✓		
Mrs Ruth Holmes	27-10-22	✓	✓	✓	X	✓	✓	✓	✓	✓	✓
Mr Charles King	19-05-22	✓	X	X	✓	✓					
Ms Catherine MacFarlane	03-03-20	X	✓	✓	✓	✓	X	✓	X	X	
Mr Adrian Toothe	19-05-22	✓	✓	✓	✓	✓	✓	✓	✓	✓	X
Mrs Clare Watkins	25-02-14	✓	X	X	X						
Mrs Denise Wilkinson	03-03-20	X	✓	✓	✓	✓	✓	✓	✓	✓	✓
Mr Merrill Withanage	26-01-23	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

Finance and Audit Committee

The Finance and Audit Committee comprises the Chair of the Board with up to a maximum of five Trustees and a maximum of two independent co-opted members. The Finance and Audit Committee meets between two and four times a year. The Committee considers the annual budget, regular financial reports, the annual report and financial statements, the investment strategy, investment performance and any other financial matters. The Committee makes recommendations to the Trustees at Board Meetings.

Remuneration Committee

The Remuneration Committee comprises between three and five Trustees and is chaired by the Chair of the Board. The Remuneration Committee meets by teleconference and when necessary face-to-face to consider all matters relating to the remuneration of employees. The Committee acts under delegated authority from the Board. Decisions at Committee meetings must be unanimous. If the Committee is unable to reach a unanimous decision the matter is referred to the Board for decision.

Chief Executive

The Chief Executive is responsible for the day-to-day running of the charity and for implementing the policies agreed by the Board. The Chief Executive is supported by a Senior Leadership Team. An administration team also supports the Chief Executive, the Senior Leadership Team and the Centres helping with training, financial and administrative issues and runs a national appointments service on behalf of most Centres.

The names of the Senior Leadership Team and external advisors are set out on pages 49-50.

Centre Management

All Centres are managed independently and led by a volunteer Centre Coordinator who reports to the Chief Executive. Each Centre's team meets regularly to co-ordinate its work; share best practice and reflect on meeting local needs. For counsellors and marriage preparation facilitators, there are regular events to provide continuing professional development. All members of the charity (volunteers) are provided with support and training and have the opportunity to have input on the development of the charity through a variety of forums.

Key management personnel

The Trustees consider that they, together with the Senior Leadership Team, are the key management personnel of Catholic Marriage Care Limited. They are in charge of directing, controlling and managing the organisation on a day-to-day basis.

Trustees give of their time freely and no Trustee received remuneration in the year.

The pay of the Chief Executive, senior personnel and all staff is reviewed annually in accordance with the Remuneration Policy. The Remuneration Committee benchmarks against pay levels in similar organisations and aims to set pay, subject to affordability, at the midpoint of the range paid for similar roles.

The trustees' report was approved by the Board of Trustees.



Deacon R Carr-Jones
Trustee

Date: 2 August 2024

CATHOLIC MARRIAGE CARE LIMITED

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CATHOLIC MARRIAGE CARE LIMITED

I report to the trustees on my examination of the financial statements of Catholic Marriage Care Limited (the charity) for the year ended 31 March 2024.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.



Melvin Bailey FCCA DChA
For and on behalf of Rogers Spencer
Chartered Accountants
Newstead House
Pelham Road
Nottingham
NG5 1AP

Dated: 15 August 2024.....

CATHOLIC MARRIAGE CARE LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes						
Income from:							
Donations and legacies	3	88,866	23,145	112,011	240,900	44,735	285,635
Charitable activities	4	385,723	5,975	391,698	341,500	7,625	349,125
Investments	5	8,316	-	8,316	3,457	-	3,457
Total income		<u>482,905</u>	<u>29,120</u>	<u>512,025</u>	<u>585,857</u>	<u>52,360</u>	<u>638,217</u>
Expenditure on:							
Raising funds	6	33,357	-	33,357	56,731	-	56,731
Charitable activities	7	611,921	29,120	641,041	518,250	52,360	570,610
Total expenditure		<u>645,278</u>	<u>29,120</u>	<u>674,398</u>	<u>574,981</u>	<u>52,360</u>	<u>627,341</u>
Net income/(expenditure) and movement in funds		(162,373)	-	(162,373)	10,876	-	10,876
Reconciliation of funds:							
Fund balances at 1 April 2023		<u>284,513</u>	<u>-</u>	<u>284,513</u>	<u>273,637</u>	<u>-</u>	<u>273,637</u>
Fund balances at 31 March 2024		<u>122,140</u>	<u>-</u>	<u>122,140</u>	<u>284,513</u>	<u>-</u>	<u>284,513</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

CATHOLIC MARRIAGE CARE LIMITED

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Intangible assets	13		28,729		31,159
Current assets					
Debtors	14	20,540		31,249	
Cash at bank and in hand		171,388		352,571	
		191,928		383,820	
Creditors: amounts falling due within one year	16	(84,569)		(106,355)	
Net current assets			107,359		277,465
Total assets less current liabilities			136,088		308,624
Creditors: amounts falling due after more than one year	17		(13,948)		(24,111)
Net assets			122,140		284,513
The funds of the charity					
Unrestricted funds			122,140		284,513
			122,140		284,513

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on 2nd August 2024.



Deacon R Carr-Jones
Trustee

Company registration number 00417528 (England and Wales)

CATHOLIC MARRIAGE CARE LIMITED

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	23		(170,048)		3,470
Investing activities					
Purchase of intangible assets		(9,539)		(15,678)	
Investment income received		8,316		3,457	
Net cash used in investing activities			(1,223)		(12,221)
Financing activities					
Repayment of loans		(9,912)		24,355	
Net cash (used in)/generated from financing activities			(9,912)		24,355
Net (decrease)/increase in cash and cash equivalents			(181,183)		15,604
Cash and cash equivalents at beginning of year			352,571		336,967
Cash and cash equivalents at end of year			171,388		352,571

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

Charity information

Catholic Marriage Care Limited is a private company limited by guarantee incorporated in England & Wales. The registered office is Huntingdon House, 278 Huntingdon Street, Nottingham, NG1 3LY.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

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

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

The charity continues to grow new sources of income from trusts and foundations working closely with a fundraising consultant with particular experience of fundraising for Catholic charities. This has proved to be a successful model for the charity, and we will continue to build on this over the coming year. Expenditure continues to be monitored closely. Detailed financial projections have been drawn up and these are reviewed monthly to ensure that the financial position of the charity is safeguarded. As a result, the Board of Trustees is unreservedly of the opinion that the business continues to be a going concern.

1.3 Charitable funds

The general fund represents unrestricted funds that have not been set aside for specific purposes. It is available for use in furthering the objectives of the charity and managing the risks to which the charity is exposed.

Restricted funds represent grants, donations and legacies receivable where the donor requires the monies to be applied for specific purposes.

The fixed assets fund comprises the net book value of the charity's fixed assets, the existence of which is fundamental to the charity being able to perform its charitable work and thereby achieve its charitable objectives. The value represented by such assets should not be regarded, therefore, as realisable.

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

1.4 Income

Income is recognised in the period in which the charity has entitlement to the income, the amount of income can be measured reliably and it is probable that the income will be received. Income is deferred only when the charity has to fulfil certain conditions before becoming entitled to it or where the donor or funder has specified that the income is to be expended in a future accounting period.

Income comprises donations, legacies, investment income, interest receivable and contractual and voluntary income in respect to the charity's principal activities of providing counselling and training and marriage preparation.

Donations are recognised when the charity has confirmation of both the amount and settlement date. In the event of donations pledged but not received, the amount is accrued for where the receipt is considered probable. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title of the asset having being transferred to the charity.

In accordance with the Charities SORP FRS 102 volunteer time is not recognised.

Investment income is recognised once the dividend has been declared and notification has been received of the dividend due.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

1.5 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to make a payment to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is included in the statement of financial activities when incurred.

Expenditure comprises the following:

- a. Expenditure on raising funds includes the salaries, direct costs and overheads associated with generating donations and other voluntary income.
- b. Expenditure on charitable activities comprises direct expenditure on the provision of the charity's services, principally counselling and training, and marriage preparation services, consistent with the charity's objectives.

Support costs represent indirect charitable expenditure. In order to carry out the primary purposes of the charity it is necessary to provide support in the form of personnel development, financial procedures, provision of office services and equipment and a suitable working environment. Support costs also include expenditure on governance i.e. the costs involving the public accountability of the charity (including audit costs) and costs in respect to its compliance with regulation and good practice. Support costs are principally allocated in the same proportion as the National Support Team staff costs.

1.6 Intangible fixed assets other than goodwill

Intangible assets acquired separately from a business are recognised at cost and are subsequently measured at cost less accumulated amortisation and accumulated impairment losses.

All assets costing in excess of £5,000 and with an expected useful life exceeding one year are capitalised.

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

Amortisation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Software	20% straight line
----------	-------------------

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible and intangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 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. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.11 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount 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.

The items in the financial statements where these judgements and estimates have been made include:

- The estimates of the useful economic lives of intangible fixed assets used to determine the annual amortisation charge;
- The basis on which support costs have been allocated across the various expenditure headings;
- The basis for determining the proportion of income received in advance which should be deferred in relation to performance related contracts; and
- Estimating future income and expenditure flows for the purpose of assessing the charity's going concern.

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

3 Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Church grants	36,774	-	36,774	17,000	22,445	39,445
Other grants	28,639	23,145	51,784	31,490	22,290	53,780
Other donations and legacies	23,453	-	23,453	192,410	-	192,410
	<u>88,866</u>	<u>23,145</u>	<u>112,011</u>	<u>240,900</u>	<u>44,735</u>	<u>285,635</u>

4 Income from charitable activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Counselling and training						
Sale of goods	145,338	5,975	151,313	88,075	7,625	95,700
Marriage preparation						
Sale of goods	240,385	-	240,385	253,425	-	253,425
	<u>385,723</u>	<u>5,975</u>	<u>391,698</u>	<u>341,500</u>	<u>7,625</u>	<u>349,125</u>

5 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	<u>8,316</u>	<u>3,457</u>

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

6 Expenditure on raising funds

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Fundraising and publicity		
Other fundraising costs	19,403	16,278
Staff costs	10,420	24,688
Support costs	3,534	15,765
	<u>33,357</u>	<u>56,731</u>

7 Charitable activities

	Counselling and training 2024 £	Marriage preparation 2024 £	Total 2024 £	Counselling and training 2023 £	Marriage preparation 2023 £	Total 2023 £
Staff costs	191,360	170,814	362,174	140,241	129,321	269,562
Course folders	-	15,297	15,297	-	21,750	21,750
Rent and room hire	35,726	10,010	45,736	31,713	9,144	40,857
Rates	260	-	260	739	-	739
Loan interest	3,111	-	3,111	2,985	-	2,985
Travel and subsistence	35,941	3,280	39,221	22,595	3,390	25,985
Resources	1,906	-	1,906	2,085	363	2,448
Consultancy fee	1,160	-	1,160	3,741	-	3,741
Computer costs	11,134	4,595	15,729	12,072	5,519	17,591
Telephone	3,680	740	4,420	3,717	745	4,462
Legal and professional fees	1,543	375	1,918	245	943	1,188
Repairs and renewals	-	-	-	1,440	-	1,440
Sundries	29,555	-	29,555	14,508	-	14,508
Bank charges	2,081	520	2,601	3,850	962	4,812
	<u>317,457</u>	<u>205,631</u>	<u>523,088</u>	<u>239,931</u>	<u>172,137</u>	<u>412,068</u>
Share of support costs (see note 8)	<u>60,009</u>	<u>57,944</u>	<u>117,953</u>	<u>76,497</u>	<u>82,045</u>	<u>158,542</u>
	<u>377,466</u>	<u>263,575</u>	<u>641,041</u>	<u>316,428</u>	<u>254,182</u>	<u>570,610</u>
Analysis by fund						
Unrestricted funds	350,388	261,533	611,921	269,903	248,347	518,250
Restricted funds	27,078	2,042	29,120	46,525	5,835	52,360
	<u>377,466</u>	<u>263,575</u>	<u>641,041</u>	<u>316,428</u>	<u>254,182</u>	<u>570,610</u>

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

8 Support costs allocated to activities

	2024 £	2023 £
Staff costs	43,383	53,150
Insurance	4,284	4,226
Legal and professional costs	6,530	4,968
Central overheads	48,740	53,793
Other direct costs	641	26,887
Amortisation	11,969	17,603
Governance costs	5,940	13,680
	<u>121,487</u>	<u>174,307</u>
Analysed between:		
Fundraising	3,534	15,765
Counselling and training	60,009	76,497
Marriage preparation	57,944	82,045
	<u>121,487</u>	<u>174,307</u>

9 Net movement in funds

	2024 £	2023 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	5,940	13,680
Amortisation of intangible assets	11,969	17,603
	<u></u>	<u></u>

10 Trustees

None of the trustees (or any persons connected with them) received any remuneration from the charity during the year.

Trustees were reimbursed £373 for personal travelling and subsistence expenses (2023 - £219)

11 Employees

The average monthly number of employees during the year was:

2024 Number	2023 Number
<u>16</u>	<u>15</u>

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

11 Employees

(Continued)

Employment costs	2024 £	2023 £
Wages and salaries	397,569	321,023
Social security costs	10,372	14,991
Other pension costs	8,036	11,386
	<u>415,977</u>	<u>347,400</u>

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2024 Number	2023 Number
£80,001 - £90,000	-	1
£90,000 - £100,000	1	-
	<u>-</u>	<u>-</u>

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2024 £	2023 £
Aggregate compensation	<u>227,536</u>	<u>185,278</u>

The key management personnel comprise the Trustees and the Senior Leadership Team. Only the Senior Leadership Team are remunerated.

During the year, Marriage Care made pension contributions of 5% of gross pay into an auto-enrolment scheme with Aviva for employees who had elected not to opt out of the scheme.

12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

13 Intangible fixed assets

	Software £
Cost	
At 1 April 2023	237,699
Additions - separately acquired	9,539
At 31 March 2024	247,238
Amortisation and impairment	
At 1 April 2023	206,540
Amortisation charged for the year	11,969
At 31 March 2024	218,509
Carrying amount	
At 31 March 2024	28,729
At 31 March 2023	31,159

14 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Other debtors	7,056	-
Prepayments and accrued income	13,484	31,249
	20,540	31,249

15 Loans and overdrafts

	2024 £	2023 £
Bounce Back loan	24,110	34,022
Payable within one year	10,162	9,911
Payable after one year	13,948	24,111

During the year ended 31 March 2021, the charity successfully applied for a £50,000 loan facility with the Royal Bank of Scotland under the Government backed Bounce Back Loan Scheme (BBLs). The loan was drawn down in full on 1 July 2020.

The charity is making monthly loan repayments of £887 with effect from August 2021 and interest accrues daily on the outstanding balance at a fixed rate of 2.5% per annum.

Interest of £728 (2023: £982) has been charged and the loan will be fully repaid by 31 July 2026.

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

16 Creditors: amounts falling due within one year

	Notes	2024 £	2023 £
Bank loans	15	10,162	9,911
Other taxation and social security		8,123	6,810
Trade creditors		21,308	34,490
Other creditors		4,283	3,959
Accruals and deferred income		40,693	51,185
		<u>84,569</u>	<u>106,355</u>

17 Creditors: amounts falling due after more than one year

	Notes	2024 £	2023 £
Bank loans	15	13,948	24,111
		<u>13,948</u>	<u>24,111</u>

18 Retirement benefit schemes

	2024 £	2023 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	8,036	11,386
	<u>8,036</u>	<u>11,386</u>

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

19 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
Charlotte Marshall Charitable Trust	-	2,213	(2,213)	-
Certificate in Relationship Counselling - Trainee				
Donations	-	5,975	(5,975)	-
Other Charitable Trust grants - detailed below	-	20,932	(20,932)	-
	<u>-</u>	<u>29,120</u>	<u>(29,120)</u>	<u>-</u>

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

19 Restricted funds

(Continued)

Previous year:	At 1 April 2022 £	Incoming resources £	Resources expended £	At 31 March 2023 £
29th May 1961 Charitable Trust	-	5,000	(5,000)	-
Fiftyfour Two Foundation Grant fund	-	4,500	(4,500)	-
Westminster Cardinal's Lenten Appeal grant fund 2021-24	-	22,445	(22,445)	-
Charlotte Marshall Charitable Trust	-	1,440	(1,440)	-
Certificate in Relationship Counselling - Trainee Donations	-	7,625	(7,625)	-
Other Charitable Trust grants - detailed below	-	11,350	(11,350)	-
	-	52,360	52,360	-

The **29th May 1961 Charitable Trust** grant provides a contribution to the delivery and support of counselling services in the West Midlands.

The **Fiftyfour Two Foundation grant fund** represents a 3-year grant of £10,000 contributing to the development of online webcam services.

The **Westminster Cardinal's Lenten Appeal grant fund 2021-24** represents a 4-year programme to recruit and train twelve new volunteer relationship counsellors for Westminster to help struggling couples thrive in their relationships once more.

The **Charlotte Marshall Charitable Trust** funding of £2,213 represents funding specific to the purchase of a hi-specification laptop and monitor to be used for counsellor training sessions which will help to address the increasing numbers of counselling clients joining our waiting list.

Certificate in Relationship Counselling - Trainee Donations represent contributions to the costs of providing course facilities and resources.

Other Charitable Trust grants were provided to support counselling and family life services and counsellor training as follows:

- **Wixamtree Trust** £2,400 (2023: £2,400) for Bedfordshire;
- **The William Leech Charity** £3,666 (2023: £2,000) for Tyneside;
- **Mrs L D Rope Third Charitable Settlement** £nil (2023: £1,000) and **The Lord Belstead Charitable Trust** £nil (2023: £2000) for Suffolk;
- **Bryan Lancaster's Trust** £nil (2023: £200) for Cumbria;
- **The Fifty Fund** £nil (2023: £500) for Nottinghamshire;
- **Sylvia and Colin Shepherd Charitable Trust** £500 (2023: £500) for Yorkshire;
- **Oakdale Trust** £nil (2023: £500) for Cardiff;
- **Hopkins/Sayer Charity** £nil (2023: £750) for Birmingham;
- **WM A Cadbury Trust** £750 (2023: £nil) for West Midlands;
- **Alfred Haines Charitable Trust** £1,000 (2023: £nil) for West Midlands;
- **1989 Willan Charitable Trust** £3,000 (2023: £nil) for Tyneside;
- **The Fowler, Smith and Jones (FSJ) Trusts** £1,000 (2023: £1,500) for Essex;
- **Owen Family Trust** £616 (2023: £nil) for West Midlands;
- **The Mills & Reeve Charitable Trust** £500 (2023: £nil) for Manchester;
- **The Pilkington Charities Fund** £3,000 (2023: £nil) for Merseyside;
- **Dowager Countess Eleanor Peel Trust** £4,500 (2023: £nil) for Lancashire.

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

20 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
Fixed assets fund	31,159	9,539	(11,969)	28,729
General funds	253,354	473,366	(633,309)	93,411
	<u>284,513</u>	<u>482,905</u>	<u>(645,278)</u>	<u>122,140</u>
Previous year:	At 1 April 2022 £	Incoming resources £	Resources expended £	At 31 March 2023 £
Fixed assets fund	33,084	15,678	(17,603)	31,159
General funds	240,553	570,179	(557,378)	253,354
	<u>273,637</u>	<u>585,857</u>	<u>574,981</u>	<u>284,513</u>

The fixed assets fund represents the net book value of the charity's intangible fixed assets. A decision was made to separate this fund from the general funds of the charity in recognition of the fact that the assets are essential to the day-to-day work of the charity and as such their value should not be regarded as funds that would be realisable with ease, in order to meet future contingencies.

21 Analysis of net assets between funds

	Unrestricted funds 2024 £
At 31 March 2024:	
Intangible fixed assets	28,729
Current assets/(liabilities)	107,359
Long term liabilities	(13,948)
	<u>122,140</u>

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

21 Analysis of net assets between funds

(Continued)

	Unrestricted funds 2023 £
At 31 March 2023:	
Intangible fixed assets	31,159
Current assets/(liabilities)	277,465
Long term liabilities	(24,111)
	284,513

22 Related party transactions

Transactions with related parties

During the year the charity entered into the following transactions with related parties:

During the year ended 31 March 2024, £2,090 of unrestricted donations were received from the charity's Trustees (2023: £1,431). Some of the charity's Trustees act as volunteers providing services to the beneficiaries of the charity but receive no payments for such services (2023 – no payments).

Details concerning out-of-pocket expenses reimbursed to the charity Trustees are provided within note 8 to the financial statements.

£120 (2023: £nil) was donated by the Chief Executive during the year ended 31 March 2024.

There were no other related party transactions requiring disclosure during the financial year (2023 – none).

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

23	Cash generated from operations	2024	2023
		£	£
	(Deficit)/surplus for the year	(162,373)	10,874
	Adjustments for:		
	Investment income recognised in statement of financial activities	(8,316)	(3,457)
	Amortisation and impairment of intangible assets	11,969	17,603
	Movements in working capital:		
	Decrease in debtors	10,709	6,728
	(Decrease) in creditors	(22,037)	(28,278)
	Cash (absorbed by)/generated from operations	(170,048)	3,470
24	Analysis of changes in net funds	At 1 April 2023	Cash flowsAt 31 March 2024
		£	£
	Cash at bank and in hand	352,571	(181,183) 171,388
	Loans falling due within one year	(9,911)	(251) (10,162)
	Loans falling due after more than one year	(24,111)	10,163 (13,948)
		<u>318,549</u>	<u>(171,271)</u> <u>147,278</u>

CATHOLIC MARRIAGE CARE LIMITED

England & Wales - Charity number 218159

Accounts

Catholic Marriage Care Limited

Annual Report and Financial Statements

31 March 2023

Company Limited by Guarantee
Registration Number
00417528 (England and Wales)

Charity Registration Number
218159

Contents

Reports

Marriage Care at a glance	2
A word from our Chair, Roger Carr-Jones	2

Trustees' report:

About Marriage Care	5
Achievements and performance	9
Our plans for next year (2023/24)	16
Financial review	20
Legal structure and governance	23
Independent auditor's report	29

Financial statements

Statement of financial activities	33
Balance sheet	34
Statement of cash flows	35
Principal accounting policies	37
Notes to the financial statements	41
Reference and administrative details	50

Some highlights for 2022/23

Counselling

82 active counsellors were able to offer 4,358 counselling sessions via face to face and webcam. They helped 597 new clients. 89% of the clients who responded to our feedback requests said they were satisfied with our service.

When asked 'what difference did counselling make?'

It has certainly made us both aware regarding how we communicate with each other, showing respect and setting boundaries.

A massive difference. It gave us the tools to communicate effectively, honestly, and openly. It helped me personally to be more open and not afraid to show emotion and weakness. Honestly, without our counsellor, we would still be stuck in the same downward spiral.

Helped us share our feelings safely, helped us unpick interactions, helped us evaluate our relationship, helped us evaluate our past experiences and how they influence our relationship

It has rejuvenated our relationship and made it stronger; I feel like I'm an equal part of it.

Marriage Preparation

168 out of 244 of our trained/trainee marriage preparation facilitators met 934 couples who attended one of our 'Preparing Together Anywhere' courses and 552 couples who attended our facilitated FOCCUS© Anywhere sessions, all via webcam. 98% of couples who responded to our feedback requests said they were satisfied with our service.

The marriage preparation course created great, fantastic, fabulous, and everlasting love bonding between us.

It was one of the most inspiring sessions I ever attended in my life. We will never forget. Thank you. The most useful topic was about unconditional love and the allegory of the house. It allowed us to visualise the importance of each of us as individuals and being 2 pillars for the main roof. Really useful! It was perfect.

It made us realise how important our faith is to us and our marriage, and got us thing about the life stages in the future and how this can impact on our relationship/marriage

We loved the course it was extremely useful, and it made us think about things in depth. I will use marriage care in the future if we need to talk to anyone about our marriage. Thank you.

It was hugely beneficial, and we think it is something we will come back to at other points in our marriage. Thank you.

I am pleased to introduce the 2022/2023 Annual Report and Financial Statements.

Catholic Marriage Care (MC) is an organisation that is primarily concerned with enabling couples to share their stories. Whether this is in the context of relationship counselling or marriage formation and enrichment, the common element is that of the story. For over 75 years, as an organisation, we have provided couples with tools and insights to develop the narrative of their unique relationship. Over many decades, the work of MC chronicles a story of continual adaption, adjustment and revision of our services to meet the needs of the time. In a similar way the story of the couple is being rewritten, on occasion revised and daily new words added. The narrative of couple relationships, like that of the post-pandemic world, is being written in real-time, not an imagined past.

As an organisation we are interested in enabling others to write their living history, rather than in taking comfort in either an imagined past or an unwritten fairy-tale future. Our work with couples preparing for marriage is not unlike a creative writing course. The couples bring to our sessions their creativity and stories. In turn our volunteers bring a variety of skills and tools to help the couple to clarify their thoughts, recognise their emotions and feelings and to review their shared narrative with clarity. This then enables them to craft clear pathways and address problems in the future. Although MC can provide a broader vocabulary and a handy thesaurus, the couple will write the story.

Reflecting on our work in the counselling rooms brings to mind the gentle television series, 'The Repair Shop', one which follows a very simple, yet revealing format. In each episode an object is brought to the barn with a story attached to it. Although we marvel at the abilities of the restoration experts, it is the stories that are central to the programme, inspiring and influencing the work of the specialists. The story is the primary motivator for the work and without the story, there is no restoration. Once the story is shared, the condition of the object is assessed, the stages of repair identified, and the process begins. Throughout this process, as with the counselling session, the couple story remains the focal point of all that follows.

The long story of MC reflects one of ongoing change and continual critical review brought about by a variety of script writers and storytellers. Their respective disciplines and experience feed the imagination of the organisation, enabling us to 'think outside the box' and look at problems and issues from new angles. We see this reflected in the ways in which we are developing as a hybrid organisation, rewriting the ways in which we deliver marriage preparation and counselling services. This is also reflected in being comfortable in closing one chapter of our organisation in order to write something new.

The story of MC is a living one in which each member of staff or volunteer has added or adapted the script across the years. The story that we are concerned with is the gift to society of stable married love and family life, the volumes of which are crafted by a multitude of stories. Our creative openness to change is reflected by new chapters being added to our story. We see this in the form of new volunteers, especially a more ethnically diverse counsellor community and in recruiting four new trustees over the last year. Each individual brings with them different stories and ways of writing our shared narrative.

A word from our Chair 31 March 2023

This sense of creative dynamism and further chapters being added to our story is reflected by new permanent posts: Head of Relationship Counselling and Head of Marriage Preparation and Enrichment. In their different ways our staff and volunteers enable the stories of the couples we serve to be added to the many volumes that have been created since our foundation. Our ink pot remains full to overflowing, enabling our couples to write as freshly as they did 75 years ago and continuing the never-ending story of married love and openness to new chapters.

A handwritten signature in black ink, appearing to read 'Roger Carr-Jones', with a stylized, flowing script.

Roger Carr-Jones

Chair of the Board of Trustees

The Trustees present their Annual Report and Audited Financial Statements for the year ended 31 March 2023 and confirm they comply with the requirements of the Charities Act 2011, the Companies Act 2006, the charitable company's Memorandum and Articles of Association and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102).

About Marriage Care

Catholic Marriage Care Limited (MC), a charity registered under the Charities Act 2011, is constituted as a company limited by guarantee and is governed by its Memorandum and Articles of Association.

Marriage Care is the largest faith-based provider of marriage preparation, support, and relationship counselling services in the UK working through a network of virtual and physical Centres across England, Wales and Gibraltar and delivered by highly trained practitioners and support volunteers. Founded in 1946 as the Catholic Marriage Advisory Council it now provides marriage preparation, information, education and relationship counselling to thousands of people each year.

Marriage Care is a membership organisation and the Trustees from time to time shall be the only Members. The liability of the members of the charity is limited. In the event of the charity being wound up the members are required to contribute a maximum of £1.

Our purpose (charitable objects)

Our charity's purposes, as set out in the objects contained in the Articles of Association, are to help people in the spheres of marriage, relationships and family life by providing:

- ◆ Relationship counselling services;
- ◆ Marriage preparation services;
- ◆ Relationship education services in schools and elsewhere; and
- ◆ Any other services whose purpose is to promote and support marriage and family life in accordance with the Church's vision of marriage as a vocation of life and love.

Our vision

Our vision *dares to hope* for a society in which everyone can form and sustain healthy marriages and relationships.

We say this because we believe everyone should have the same opportunity to enjoy a healthy, dependable relationship - making a real difference to children's life chances, to adult wellbeing and to the emotional and economic health of our society.

Our ethos and values

Like all charities we exist to serve the needs of our beneficiaries and as a Catholic charity we do so through the lens of our faith tradition, believing that all human beings are loved by God and made in the image of God, and called to love, relationship and deeper community.

- ◆ We uphold the Catholic vision of marriage as a vocation of life and love, shaped by the whole-life commitment of a man and woman, whose love is open to embrace family life.
- ◆ We believe that at the heart of a healthy marriage is a relationship of astonishing power and richness, for the couple, their family, friends, and neighbours.
- ◆ We believe that preventing couple separation and maintaining an intact family where healthy relationships can exist and grow in goodness is of fundamental importance to the flourishing of family life and society at large.
- ◆ We believe that relationship poverty (i.e. a lack of relational capability - what it takes to make and maintain cohesive and harmonious relationships) matters as much as financial poverty, either one driving the other and both a violation of our human dignity.
- ◆ We believe that lack of money should never be a barrier to accessing relationship support.
- ◆ We know that being “good” at loving people does not come naturally to most—but we believe it is a skill you can learn and practice at any time of life.
- ◆ We believe a society in which everyone can flourish – that has the good of all people and of the whole person as its primary goal - will be one that gives priority to the integrity, stability, and health of committed, intimate couple relationships as the basic cell of human society.

These core beliefs underpin everything we do and our commitment to:

- ◆ high training and service standards,
- ◆ being rooted in and trusted by local communities,
- ◆ volunteering that is motivated by giving alone,
- ◆ affordability where money is no barrier to access and
- ◆ inclusivity with a preferential option for the poor and the marginalised.

Our mission

It is our mission to share relationship skills and knowledge, and support couples and individuals in the best and worst of times in their relationships, *regardless of their ability to pay*.

Our Centres

Marriage Care has 49 Centres based in the following places:

Barnet & Enfield	Ilford	South & Mid Cheshire
Bath	Leeds	Southampton & Winchester
Berkshire/N Hants/Surrey	Lincolnshire	Southport
Birmingham	Liverpool/Wirral	Stockport
Blackheath	London	Sussex
Blackpool & The Fylde	Medway & Kent	Swansea
Bournemouth	Middlesbrough	Swindon
Bristol	Milton Keynes & Northampton	Trafford
Cardiff	Newmarket	Trowbridge
Carlisle	Norfolk	Tyneside
Chelmsford/Colchester/Ipswich	North Wales	Warrington
Cheltenham	Nottingham	Wimbledon & Croydon
Coventry	Oxford	Wolverhampton
Devon & Cornwall	Portsmouth	Marriage Care also has associate Centres based in Gibraltar and Luxembourg* * Serving the English-Speaking Catholic Community in Luxembourg
Gloucester	Preston	
Gwent	Sale	
Heads of the Valleys	Salford	
Hereford	Sheffield	

Public benefit

Being in a loving, good quality relationship with a partner has indisputable benefits for us as human beings. Evidence shows that being in a healthy, dependable couple relationship can have protective properties, helping to shield us from physical and mental ill health. And the impact is not just felt by those in the couple relationship, but it is also a huge factor in the outcomes of children, for those who have them.

All relationships have tricky moments, it is how they are experienced and resolved that matters. There is clear evidence to show that where it is possible to strengthen couples' relationships there are profound benefits for adult and child well-being, as well as improved parenting. Happier couples make for happier parents and healthier children too.

Marriage Care is a charity that offers support in this area by providing relationship and marriage education, relationship counselling, and general information to the public in England, Wales, and Gibraltar, and further afield where requested. Relationship counselling is provided on a donation only basis and a set fee is charged for marriage preparation courses and sessions although all service users can access support regardless of their ability to pay. The services are delivered by highly trained relationship specialists, who freely volunteer their time and expertise. The only restriction on our services at this time is that clients must be over 18 years of age.

The individual benefits to members of the community, the more general social benefits flowing from the existence and maintenance of stable relationships, particularly those involving children, are well attested and documented in academic and other literature. We have noted with some concern the breakdown of family units with the consequent social, emotional, psychological and economic costs, which weigh heavily on UK communities. Within the context of the above comments, therefore, we set out below how the organisation has delivered these public benefits.

We review our aims and objectives annually and, at the same time, have regard to the guidance on public benefit published by the Charity Commission. The review looks at what we have achieved and the outcomes of our work in the previous 12 months. The review looks at the performance of each key activity evaluating the benefits they have brought to those groups of people we were set up to help. The review process allows us to ensure that our aims, objectives and activities remain focused on our stated purposes.

Achievements and Performance

Review of 2022/23

Relationship counselling

What we set out to do:

- ◆ Offer a minimum of 7,000 donation-only sessions of counselling via a hybrid approach of webcam and face-to-face delivery, enabling individuals and couples to access support regardless of their location or ability to pay.
- ◆ Seek to recruit a new Head of Relationship Counselling following the retirement of the current incumbent. The most senior clinical role in the organisation and a strategically significant appointment at a time when the counselling service is transitioning into hybrid working and demand continues to exceed supply.
- ◆ Bring forward plans to recruit and select a minimum cohort of 20 people ready to start their initial training for the Certificate in Relationship Counselling (CRC) in March 2023.
- ◆ Explore the possibility of accreditation for the CRC in partnership with our sister organisation, Accord.

What we did:

- ◆ 82 of our active counsellors were able to offer nearly 4,400 sessions, supporting 597 clients over the course of the year. This was less than our target due to an unexpected increase in counsellors taking a leave of absence from clinical work and well as some reducing the number of sessions offered. The addition of 19 trainee counsellors, from the 2022 CRC intake, is rebuilding our capacity and will enable us to offer an additional 1,596 sessions over the coming year. The majority of sessions continue to be delivered via webcam with only a handful of counsellors returning to deliver in-person sessions. Demand for counselling continues to rise with the number of prospective clients registering for the counselling waiting list rising by 16% to 517 by the end of the year.
- ◆ Following a successful recruitment campaign and rigorous interview process we appointed Michelle Hayes as our new Head of Relationship Counselling. Michelle is an experienced, highly qualified relationship counsellor with a background that extends to working with couples, families, individuals, and young people. Michelle has worked with perpetrators and victims of domestic abuse and with practitioners from Children's Services, Health, and Education, supporting them in their work to improve co-parental relationships for the sake of children and young people. She has delivered training on reducing parental conflict for the Department of Work and Pensions as well as training for other relationship support organisations.

Achievements and Performance (continued)

- ◆ 18 people were selected for the 2023 CRC programme and 16 began training in March 2023. The training is being delivered with a blended approach of in-person and webcam delivery and is part of a long-term strategy to train people from scratch who are committed to the mission of Marriage Care and its volunteering model.
- ◆ Having explored the merits of accreditation for our CRC initial counsellor training programme we have decided to opt for validation by St. Mary's University College, Belfast, made possible through our partnership with Accord NI. We anticipate validation taking place in parallel with the delivery of the CRC in Newry, beginning in Spring/Summer 2024.

Achievements and Performance (continued)

Review of 2022/23 (continued)

Marriage preparation and enrichment

What we set out to do:

- ◆ Grow our delivery capacity to enable 1,660 engaged couples to book a marriage preparation course or sessions via a hybrid approach of face-to-face webcam and in-person delivery, enabling couples to access support regardless of their location.
- ◆ Support our marriage preparation trainers to adapt their initial facilitator training courses to a blended approach - using a modular system (where appropriate) and between session digital learning tasks to maximise consistency across all facilitators, reduce resourcing and allow for movement between modes of marriage preparation delivery.
- ◆ Design and deliver facilitator CPD entitled 'Let's talk about the Sacrament', helping to build practitioner understanding and confidence when speaking with couples about the Catholic Church's teaching on the Sacrament of Marriage.
- ◆ Develop our marriage enrichment offer for couples who have experienced our marriage preparation service. This will include REFOCCUS© for couples who have been married over 2 years and well as an initial evaluation of the systems and resources required to launch our 'Beyond the Altar' initiative - an online post-marriage preparation support service.

What we did:

- ◆ 1,471 (1,340 in 2021/22) engaged couples booked a Preparing Together course or FOCCUS© sessions – offered through a mix of face-to-face webcam and in-person delivery.
- ◆ The initial Marriage Preparation Course Facilitator training was adapted, allowing for online pre-course learning, live webcam training, and in-person practice days (with the back-up option of webcam practice sessions). 46 trainees completed the training and will add much needed capacity as we continue to grow the service.
- ◆ Last year we identified the need to build practitioner understanding and confidence when speaking with couples about the Catholic Church's teaching on the Sacrament of Marriage. This has resulted in the creation of a practitioner training session entitled 'Let's talk about the Sacrament', that will be delivered at our National Training Event in September 2023.

Achievements and Performance (continued)

- ♦ Take-up of the REFOCCUS© marriage enrichment service has been limited as is typical of similar marriage 'MOT' offerings in the UK. In November 2022 we commissioned a feasibility study into creating a resource to help couples in that 'middle ground' of marriage – after marriage preparation – to enrich their relationships for many years to come. Couples prepare for marriage ahead of the wedding day, but they are often abandoned at the altar, never receiving any further support until crisis hits and they need professional counselling, often for something that could have been avoided had it been addressed sooner. 'Beyond the Altar' is an initiative that would aim to change all that and forms part of our development plans for 2023/24.

Achievements and Performance (continued)

Review of 2022/23 (continued)

National support and training

What we set out to do:

- ◆ Deliver our first in-person National Training Conference since 2019 for all Marriage Care volunteer members with a focus on restoring relationships through loss, change and transition, and understanding the crucial role of marriage and the couple relationship in building the Common Good.
- ◆ Conduct a governance review against the principles and recommended practice contained in the Charity Governance Code, identifying and addressing areas for improvement.
- ◆ Redevelop our website and digital platforms to ensure they are fit for purpose and can offer helpful information and support for couples throughout the life course.
- ◆ Maintain regular opportunities for volunteers to be informed and stay connected via regular webcam meetings and a monthly video briefing from the Chief Executive.

What we did:

- ◆ On the 9th July 2022 over 114 volunteer members, staff and Trustees joined our Summer Training Conference. The theme was restoring relationships through loss, change and transition, and understanding the crucial role of marriage and the couple relationship in building the Common Good. Guest speakers included Raymond Friel OBE, CEO of the Caritas Social Action Network and the Rt Rev David Oakley, Bishop of Northampton.
- ◆ The Board of Trustees completed a self-assessment questionnaire covering all the principles and recommended practice found in the Charity Governance Code. The results were reviewed by the Board and an action plan developed to address areas for improvement in relation to identification of key risks, stakeholder engagement, and reviewing the performance of the Board and Chief Executive.
- ◆ Plans to redevelop our website were put into motion with an initial phase focussed on upgrading technical infrastructure and a 'Spring clean' of content, particularly in the Members Area where our volunteers find resources and guidance.
- ◆ The Chief Executive delivered short (5-6 mins) video briefings on the last day of every month providing regular news updates, encouragement and opportunities to connect. In addition, senior staff hosted and facilitated regular Zoom meetings for Centre Coordinators, Trainers, Supervisors and trainees – offering opportunities for the sharing of best practice and consultation on new developments or policy changes.

Achievements and Performance (continued)

Review of 2022/23 (continued)

Promote productive partnerships with peer organisations in the relationship support field, the Government and the Catholic Church.

What we set out to do:

- ◆ Continue our work with the Relationships Alliance (Marriage Care, OnePlusOne, Tavistock Relationships and Relate) and the Caritas Social Action Network (CSAN) to ensure that we tackle the social injustice and inequalities of relationship poverty; continuing our advocacy for the importance of universal relationship education and support in tackling major crises such as mental health, loneliness, housing, etc.
- ◆ Support the call for evidence and development of recommendations of the Church of England's Archbishops' Commission on Families and Households.
- ◆ Continue to meet regularly with our peers in the Alliance of Catholic Marriage Organisations, fostering close working relationships amongst our volunteer members and raising awareness of the support the Alliance can offer to couples and parishes.
- ◆ Begin the search for partner organisations with a youth and education specialism that can work with us to develop our readiness and capability to deliver relationships education in Catholic schools.
- ◆ What we did:
 - ◆ Our advocacy work alongside colleagues in the Relationships Alliance continues to highlight the importance of relationship support and gaps in public policy. We were pleased to see Government take forward our recommendations for the design of Family Hubs but challenged the strategy around relationship support, and how Family Hubs can be encouraged to deliver relationship support interventions (not only to reduce parental conflict). As an Alliance, we advocate for a breadth of services being available, covering the spectrum of relationship support.
 - ◆ In June 2022 Marriage Care participated in a roundtable event organised by the Church of England's Archbishops' Commission on Families and Households, contributing evidence on the importance of the couple relationship and the need for relationship support. This included a blog written by our Chief Executive and hosted on the Commission's website exploring why the couple relationship is key to unlocking the Common Good. The Commission's final report, 'Love Matters', was launched in April 2023 and makes a series of recommendations about how families and households can best flourish and calls on institutions – from the Church of England to Government – to put 'family' at the centre of their thinking.

Achievements and Performance (continued)

- ◆ We continue to collaborate with our peers in the Alliance of Catholic Marriage Organisations. We continue to publish a monthly blog that is hosted on all our websites and this year had the opportunity to share a stand at the National Deacons Assembly in September, and be represented at the Annual gathering of Marriage and Family Life Coordinators in October and at the launch of Marriage Week UK in February 2023.
- ◆ Following a Board strategic review the search for a partner that can work with us to develop our readiness and capability to deliver relationships education in Catholic schools has been put on hold. This remains a strategic aspiration but the Board felt we had insufficient resources to pursue this initiative given other priorities at this time. This will be reviewed at the end of our current strategic planning phase, i.e.2027.

Our plans for next year (2023/24)

Relationship counselling services

- ◆ We will offer a minimum of 5,350 donation-only sessions of counselling via a hybrid approach of webcam and face-to-face delivery, enabling individuals and couples to access support regardless of their location or ability to pay.
- ◆ We will deliver the 2nd year training required for our 2022 intake of trainees on our CRC programme and provide the necessary supervision and support needed for work with clients via webcam and in-person.
- ◆ We will deliver the 1st year training required for our 2023 intake of trainees on our CRC programme and put in place the necessary supervision arrangements required in preparation for work with clients.
- ◆ We will develop plans to deliver a CRC programme in Northern Ireland in partnership with our sister organisation, Accord, and validated by St. Mary's University College, Belfast.
- ◆ We will commence delivery of a Supervisor and Train the Trainer course enabling us to grow our training and supervision capacity to meet future need.

Marriage preparation and enrichment services

- ◆ We will grow our parish referrals and course availability to enable a minimum of 1,420 engaged couples to book a marriage preparation course via a hybrid approach of face-to-face webcam and in-person delivery.
- ◆ We will deliver a Train the Trainer training enabling us to grow our training capacity for FOCCUS© and Preparing Together Course Facilitators to meet future need and adapt to new modes of training.
- ◆ We will deliver facilitator CPD training at our National Training Event in September 2023 entitled 'Let's talk about the Sacrament', helping to build practitioner understanding and confidence when speaking with couples about the Catholic Church's teaching on the Sacrament of Marriage.
- ◆ We will add to our marriage enrichment offer for couples through the design and development of a Marriage 'MOT' resource that will form the first phase of our 'Beyond the Altar' initiative and be launched during Marriage Week UK 2024.

Our plans for next year (2023/24) (continued)

National support and training

- ◆ We will deliver an in-person National Training Event for all Marriage Care practitioners and support volunteers with a focus on cultural attunement and self-reflection – part of Marriage Care's organisational commitment to deepening our understanding of equality, diversity and inclusion.
- ◆ We will conduct a self-assessment review against the principles and recommended practice contained in the Charity Governance Code, identifying and addressing areas for improvement.
- ◆ Develop and implement a trustee recruitment campaign with the aim of recruiting two new Trustees by March 2024.
- ◆ We will develop phase 2 of our digital review. This will include the development of our helpful links and resources pages and a dedicated page for Two In One Flesh resources to ensure our website is fit for purpose and can offer helpful information and support for couples throughout the life course.
- ◆ We will maintain regular opportunities for volunteers to be informed and stay connected via regular webcam meetings and a monthly video briefing from the Chief Executive.

Promote productive partnerships with peer organisations in the relationship support field, the Government and the Catholic Church.

- ◆ We will continue our work with the Relationships Alliance (Marriage Care, OnePlusOne, Tavistock Relationships and Relate) and the Caritas Social Action Network (CSAN) to ensure that we tackle the social injustice and inequalities of relationship poverty; continuing our advocacy for the importance of universal relationship education and support in tackling major crises such as mental health, cost of living, etc.
- ◆ We will continue to meet regularly with our peers in the Alliance of Catholic Marriage Organisations, fostering close working relationships amongst our volunteer members and raising awareness of the support the Alliance can offer to couples and parishes.

Risk management and specific policies

The Board and Executive maintain a risk register which is considered at every Board meeting.

One of the key risks identified has always been the risk of reductions in funding particularly from major sources. The charity continues to seek alternative sources of funding including funding from individual donations and grants from trusts. In addition, the charity has reviewed income generating activities such as the delivery of our counselling and marriage preparation services and has put measures in place to improve average donation/fee levels.

Another identified risk is a lack of volunteers to carry out the essential work of Marriage Care. The charity continues to actively seek volunteers for all aspects of its work. Training and Continuing Professional Development is available to all volunteers.

A further identified risk is the loss of key staff. This is reviewed by the Remuneration Committee and notice periods in contracts of employment are considered sufficient to allow the charity to employ suitable replacements.

Reserves policy and general fund

The Board conducts an annual review of the reserves policy. This includes a review of the reasons for holding reserves which include:

- ◆ A fall in donated income or Marriage Preparation fees.
- ◆ Unexpected expenditure.
- ◆ Investment in the future of the charity.

The Board considers that holding reserves equivalent to three months' fixed cost expenditure would enable any further restructuring of the charity to take place. For the forthcoming year, this will be based on three months' average expenditure across 2023/24 and 2024/25. At 31 March 2023, the reserves held were equal to the unrestricted general fund balance of £253,354. This is £94,894 higher than the target of £158,460 that was set last year.

For the year ending 31 March 2024, the Board has set a free reserves' target of £154,070. The 'possible' budget scenario indicates a reserve of £116,291 at 31 March 2024. The Board is continuing to seek further funding from Trusts as well as looking for improvements in the income derived from services. The Board is also continuing to review the cost base for the charity and recognises that it may be necessary to make further cost reductions.

Investment policy

The Memorandum of Association prescribes the investment powers of the Trustees as follows:

"To deposit or invest funds in any manner (but to invest only after obtaining advice from a financial expert and having regard to the suitability of investments and the need for diversification)."

There is further power to delegate (subject to certain conditions) the management of investments to a financial expert and to arrange for investments to be held by a nominee.

Risk management and specific policies (continued)

Currently a portion of the charity's cash balances are invested in a CCLA cash fund (COIF Charities Deposit Fund). Following a reduction in government funding, it was decided to keep these funds available at short notice to support our working capital requirements, though earning a low rate of return.

The CCLA cash fund delivered an income return of £3,457 for the year 2022/23 (2021/22 - £105). The balance held at 31 March 2023 was £213,714 (31 March 2022 - £135,209).

A revised investment policy will be prepared when the charity is able to invest for the medium/long term.

Fundraising policy

The charity aims to achieve best practice in the way in which it communicates with members and other supporters. It takes care with both the tone of its communications and the accuracy of its data to minimise the pressures on supporters. The charity applies best practice to protect service users' and members' data and never sells data, it never swaps data, and ensures that its communication preferences can be changed at any time. The charity has employed the services of a freelance fundraising consultant with particular experience of fundraising for Catholic charities. This has proved to be a successful model for the charity in reducing costs and improving effectiveness. The charity undertakes to react to and investigate any complaints regarding its fundraising activities and to learn from them and improve its service. The charity is registered with the Fundraising Regulator and undertakes to abide by the Fundraising Code of Practice. It has received no complaints about its fundraising activities during 2022/23.

Financial review

Summary

The charity's statement of financial activities shows an overall net increase in funds of £10,876 for the year (2022 – increase of £6,158). Total funds carried forward at 31 March 2023 were £284,513 compared to £273,637 at the end of the previous year.

Income

Income for the year was £638,217 compared to £525,496 in 2022.

Income from marriage preparation fees were higher this year as we have been able to offer a full twelve months' programme of Preparing Together webcam courses. However, donations from our clients for counselling were lower as we have experienced a decline in the volume of donations made. The net effect of this is an overall increase of 3% in service income. Grant income from a number of Trusts and Foundations have helped to boost our income and we are grateful to all those who have contributed to funding our work. During the year ended 31 March 2023, the charity earned additional grant income and donations of £52,360, the application of which is restricted to specific purposes as detailed in note 14 to the accounts. All of this income has been utilised during 2022/23 and so there are no restricted funds carried forward at 31 March 2023.

Expenditure

Expenditure for the year was £627,341 compared to £519,338 in 2022. The savings in 2022 have receded in 2023 due to the return of costs incurred at local centres for the return of face-to-face services and also in travel costs for the National Support Team. The budget continues to be carefully managed to ensure that these costs are minimised.

Funds

The net surplus of £10,876 is equal to the net increase in funds, which now amount to £ 284,513 (2022 - £273,637).

£31,159 (2022 - £33,084) represents the carrying value of the charity's intangible fixed assets. This balance has been separated from the charity's general unrestricted funds in recognition of the fact that the associated assets are necessary towards the delivery of the charity's objectives and cannot, therefore, be realised to meet day-to-day needs.

The charity's unrestricted general fund, i.e. its free reserves, totalled £253,354 at the year-end date (2022 - £240,553).

Financial review (continued)

Assessment of going concern

The blended offer of both webcam, digital and in-person services has been built into our budget for 2023/24 and the following two years and so the reserves policy target detailed on page 18 already reflects the forecast position at 31 March 2024. The budget for 2023/24 forecasts a deficit and so it is expected that both cash balances and reserves will fall from those held at the beginning of the year. A Bounce Back Loan of £50,000 was secured from the bank in July 2020 to support our cashflow and, as the financing cost of this is relatively low, this is being used to support our operational requirements.

Work continues on fundraising to secure future streams of income to support our service provision for which demand is anticipated to rise. Over this past year we have seen marriage preparation bookings rise by 9% and we anticipate further growth as we continue to raise awareness in local parishes. We will be implementing a rise in fees for couples resident in the London Boroughs or overseas and anticipate the subsequent growth in service income will outstrip current budget projections. Demand for counselling continues to rise with the number of prospective couples registering for the counselling waiting list rising by 16% to 517 by the end of the year. In support of this we have recently trained new volunteers in our Certificate in Relationship Counselling which will increase our counsellor numbers and boost donation levels as well as implement an increase in waiting list registration fees from £15 to £20.

The volunteer members involved in the delivery of services and the provision of training, supervision and management act as a strong bulwark against some of the most challenging financial crises the organisation has faced over its long history. The free gift of their time is ultimately independent of financial fluctuations, giving the charity the time and resilience needed to adjust levels of central support spending as required and continue operating as a going concern.

Management accounts, cashflow and revised budgets are all reviewed monthly by the Board, the expected increase in costs at the current time having been anticipated and agreed by the Board alongside the budget for future years. As a result, the Board of Trustees is unreservedly of the opinion that the charity continues to be a going concern.

Financial review (continued)

Volunteers gross value added

Most recent Office for National Statistics data suggests an estimated 28 million people in England have volunteered in any way in the last 12 months, and 41% (approximately 19 million people) at least once a month.

Marriage Care's services and the provision of training, supervision and management are provided by a team of dedicated and professionally trained volunteers. The commitment of our volunteers goes well beyond the national average of once a month and accounts for a significant in-kind contribution amounting to an estimated £1,456,799 per annum.

Volunteer role	A. Total number of volunteers	B. Average hours per week per volunteer	C. Weeks worked per year	D. A x B x C = Total volunteer hours	E. Hourly wage rate (£)	F. D x E = Total volunteer value (£)
Marriage Preparation practitioner	244	1.54	42	15,782	£29.97	£472,987
Counselling practitioner	82	6.51	42	22,420	£29.97	£671,927
Support/Co- ordination	159	2.40	42	16,027	£19.46	£311,885
	485			54,229		£1,456,799

Legal structure and governance

Governance

The Board of Trustees is responsible for the overall governance of the charity. All Trustees give up their time freely and £nil remuneration was paid to Trustees in the year, (2022: £nil).

The minimum number of Trustees at any time is five and the maximum is twenty and the Trustees shall be the only Members. The Trustees are appointed by a resolution of the Board and shall be appointed to serve for a fixed term of no more than a period of three years, at the end of which they shall retire. At the end of the first term a second term of up to three years may be offered subject to the needs of the Board. In exceptional circumstances, where a third term appointment serves the needs of the Board, an offer of a third appointment of up to three years may be made. No Trustee shall serve for more than nine consecutive years unless the Trustees consider it would be in the best interests of the Charity for a particular Trustee to continue to serve beyond that period and that Trustee is reappointed in accordance with the Articles. Nigel Dorning is serving a fourth, three-year term following a Board skills audit and a rigorous trustee recruitment process that identified a continuing need for his financial experience and expertise. Trustees are chosen on the basis of their knowledge and experience and to meet any skills gap identified by a skills audit. The President has the power to nominate someone to serve as his representative and Trustee.

All new Trustees receive direct support from the Chair of the Board and the Chief Executive as well as meeting senior staff to help them understand their role and responsibilities. Trustees are encouraged to attend all internal conferences and events to ensure that they are familiar with the activities of the charity. Trustees are also encouraged to further understand their responsibilities as Trustees and the publications produced by the Charity Commission are discussed regularly at Board Meetings.

Details of the President and Trustees are set out on page 49.

Trustees

The Board meets between eight and nine times each year. Trustees receive comprehensive reports on all aspects of the charity's affairs in preparation for these meetings. Trustees meet from time to time more informally with the management team to work on specific areas of development. Senior management may also seek advice from Trustees with specific skill sets although any decisions remain with the officer concerned. The Trustees delegate the exercise of certain powers in connection with the administration and management of the charity to the Finance and Audit Committee, Remuneration Committee and the Chief Executive.

Legal structure and governance (continued)

Trustees (continued)

During the year ended 31 March 2023, Trustees attended the following Board meetings:

Name	Date of Trustee Appointment & Role	04-22	05-22	06-22	07-22	09-22	11-22	01-23	02-23
Deacon Roger Carr-Jones	16-10-19	✓	✓	✓	✓	✓	✓	✓	✓
Mrs Sheila Don	08-10-15	X	✓	X	✓	✓	✓	✓	✓
Mr Nigel Dorning	01-04-11	✓	✓	✓	✓	✓	X	✓	X
Mrs Annie Dunster	06-12-18	✓	✓	✓	X	✓	X	X	✓
Mrs Susan Hayman	03-03-20	X	✓	✓	X	X	✓	X	X
Mrs Ruth Holmes	27-10-22						X	✓	✓
Mr Charles King	19-05-22			✓	✓	X	✓	✓	✓
Ms Catherine MacFarlane	03-03-20	✓	✓	✓	✓	✓	X	X	X
Mrs Maureen Papé	03-03-20	✓	✓	X	X	X			
Mrs Glenda Spencer	08-10-15	✓	✓	✓	X	X			
Mr Adrian Toothe	19-05-22			✓	✓	✓	✓	✓	✓
Mrs Clare Watkins	25-02-14	✓	X	X	✓	✓	X	X	X
Mrs Denise Wilkinson	03-03-20	✓	✓	✓	✓	✓	✓	✓	✓
Mr Merrill Withanage	26-01-23								X

Legal structure and governance (continued)

Finance and Audit Committee

The Finance and Audit Committee comprises the Chair of the Board with up to a maximum of five Trustees and a maximum of two independent co-opted members. The Finance and Audit Committee meets between two and four times a year. The Committee considers the annual budget, regular financial reports, the annual report and financial statements, the investment strategy, investment performance and any other financial matters. The Committee makes recommendations to the Trustees at Board Meetings.

Remuneration Committee

The Remuneration Committee comprises between three and five Trustees and is chaired by the Chair of the Board. The Remuneration Committee meets by teleconference and when necessary face-to-face to consider all matters relating to the remuneration of employees. The Committee acts under delegated authority from the Board. Decisions at Committee meetings must be unanimous. If the Committee is unable to reach a unanimous decision the matter is referred to the Board for decision.

Chief Executive

The Chief Executive is responsible for the day-to-day running of the charity and for implementing the policies agreed by the Board. The Chief Executive is supported by a Senior Leadership Team. An administration team also supports the Chief Executive, the Senior Leadership Team and the Centres helping with training, financial and administrative issues and runs a national appointments service on behalf of most Centres.

The names of the Senior Leadership Team and external advisors are set out on pages 50-50.

Centre Management

All Centres are managed independently and led by a volunteer Centre Coordinator who reports to the Chief Executive. Each Centre's team meets regularly to co-ordinate its work; share best practice and reflect on meeting local needs. For counsellors and marriage preparation facilitators, there are regular events to provide continuing professional development. All members of the charity (volunteers) are provided with support and training and have the opportunity to have input on the development of the charity through a variety of forums.

Key management personnel

The Trustees consider that they, together with the Senior Leadership Team, are the key management personnel of Catholic Marriage Care Limited. They are in charge of directing, controlling and managing the organisation on a day-to-day basis.

Trustees give of their time freely and no Trustee received remuneration in the year.

The pay of the Chief Executive, senior personnel and all staff is reviewed annually in accordance with the Remuneration Policy. The Remuneration Committee benchmarks against pay levels in similar organisations and aims to set pay, subject to affordability, at the midpoint of the range paid for similar roles.

Legal structure and governance (continued)

Member and Employee Communication

Regular email and video communications are distributed to all volunteer members to alert them to major changes or developments, and to share events across the organisation. In addition, the members' area of the website provides a useful mechanism for sharing information with the wider organisation on a range of more technical/internal matters.

Legal structure and governance (continued)

Statement of Trustees' responsibilities

The Trustees (who are also directors of Catholic Marriage Care Limited for the purposes of company law) are responsible for preparing the Trustees' report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the income and expenditure of the charitable company for that period.

In preparing these financial statements, the Trustees are required to:

- ◆ Select suitable accounting policies and then apply them consistently;
- ◆ Observe the methods and principles in Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the United Kingdom and Republic of Ireland (FRS 102);
- ◆ Make judgements and estimates that are reasonable and prudent;
- ◆ State whether applicable United Kingdom 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 charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Each of the Trustees confirms that:

- ◆ so far as the Trustee is aware, there is no relevant audit information of which the charity's auditor is unaware; and
- ◆ the Trustee has taken all the steps that he/she ought to have taken as a Trustee in order to make himself/herself aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

This confirmation is given and should be interpreted in accordance with the provisions of s418 of the Companies Act 2006.

Legal structure and governance (continued)

Statement of Trustees' responsibilities (continued)

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

The charity operates systems of internal control which are designed to provide reasonable assurance against material misstatement or loss. They include:

- ◆ An annual budget approved by the Trustees;
- ◆ Regular consideration by the Trustees of financial results against the budget;
- ◆ Delegation of day-to-day management authority;
- ◆ Identification and management of risks; and
- ◆ Regular review of internal controls.

Signed on behalf of the Trustees:



Deacon Roger Carr-Jones
Chair

Approved by the Trustees on: 20 July 2023

Independent auditor's report to the members of Catholic Marriage Care Limited

Opinion

We have audited the financial statements of Catholic Marriage Care Limited (the 'charitable company') for the year ended 31 March 2023 which comprise the statement of financial activities, the balance sheet, and statement of cash flows, the principal accounting policies and notes to the financial statements. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- ◆ give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its income and expenditure for the year then ended;
- ◆ have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- ◆ have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the Annual Report and Financial Statements, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Other information (continued)

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- ◆ the information given in the Trustees' report (which is also the Directors' report for the purposes of company law) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- ◆ the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- ◆ adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- ◆ the financial statements are not in agreement with the accounting records and returns; or
- ◆ certain disclosures of Trustees' remuneration specified by law are not made; or
- ◆ we have not received all the information and explanations we require for our audit; or
- ◆ the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- ◆ the Senior Statutory Auditor ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations; and
- ◆ we obtained an understanding of the legal and regulatory frameworks that are applicable to the charitable company and determined that the most significant frameworks which are directly relevant to specific assertions in the financial statements are those that relate to the reporting framework (Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011).

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- ◆ making enquiries of management as to their knowledge of actual, suspected and alleged fraud; and
- ◆ considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- ◆ performed analytical procedures to identify any unusual or unexpected relationships;
- ◆ reviewed journal entries to identify unusual transactions and substantiated these where appropriate; and
- ◆ assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias.

Auditor's responsibilities for the audit of the financial statements (continued)

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- ◆ review of the minutes of meetings of those charged with governance; and
- ◆ enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the Trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

A handwritten signature in black ink, appearing to read 'Buzzacott LLP', with a stylized flourish at the end.

Gumayel Miah (Senior Statutory Auditor)
For and on behalf of Buzzacott LLP, Statutory Auditor
130 Wood Street
London
EC2V 6DL

8 September 2023

Statement of financial activities Year to 31 March 2023

	Notes	Un- restricted funds £	Restricted funds £	Total 2023 funds £	Un- restricted Funds £	Restricted funds £	Total 2022 funds £
Income and expenditure							
Income from:							
Donations and legacies	1	240,900	44,735	285,635	89,371	97,350	186,721
Interest receivable	2	3,457	—	3,457	105	—	105
Charitable activities	3						
. Counselling and training		88,075	7,625	95,700	116,314	590	116,904
. Marriage preparation		253,425	—	253,425	221,766	—	221,766
Total income		585,857	52,360	638,217	427,556	97,940	525,496
Expenditure on:							
Raising funds	4	56,731	—	56,731	45,392	—	45,392
Charitable activities	5						
. Counselling and training		269,903	46,525	316,428	202,106	87,467	289,573
. Marriage preparation		248,347	5,835	254,182	173,900	10,473	184,373
Total expenditure		574,981	52,360	627,341	421,398	97,940	519,338
Net income and net movement in funds	7	10,876	—	10,876	6,158	—	6,158
Reconciliation of funds							
Balances brought forward at 1 April 2022		273,637	—	273,637	267,479	—	267,479
Balances carried forward at 31 March 2023		284,513	—	284,513	273,637	—	273,637

All recognised gains and losses are included in the above statement of financial activities.

All of the charity's activities derived from continuing operations during the above two financial periods.

Balance sheet 31 March 2023

	Notes	2023 £	2022 £
Fixed assets			
Intangible fixed assets	9	31,159	33,084
Current assets			
Debtors	10	31,249	37,976
Cash at bank and in hand		352,572	336,967
		383,821	374,943
Current liabilities			
Creditors: amounts falling due within one year	11	(106,356)	(100,368)
Net current assets		277,465	274,575
Total assets less current liabilities		308,624	307,659
Non-current liabilities			
Creditors: amounts falling due after more than one year	12	(24,111)	(34,022)
Total net assets		284,513	273,637
The funds of the charity:			
Unrestricted funds			
. General fund		253,354	240,553
. Fixed assets fund	13	31,159	33,084
Restricted funds	14	—	—
		284,513	273,637

Approved by the Trustees of Catholic Marriage Care Limited (Company Registration No. 00417528 (England and Wales)) and signed on their behalf by:



Deacon Roger Carr-Jones
Chair

Approved on: 20 July 2023

Statement of cash flows Year to 31 March 2023

	Notes	2023 £	2022 £
Cash flows from operating activities:			
Net cash provided by operating activities	A	37,493	28,966
Cash flows from investing activities:			
Investment income and interest received		3,457	104
Purchase of intangible and tangible fixed assets		(15,678)	(11,757)
Net cash (used in) investing activities		(12,221)	(11,653)
Cash flows from financing activities:			
Repayment of loans		(9,667)	(6,311)
Net cash (used in) financing activities		(9,667)	(6,311)
Change in cash and cash equivalents in the year		15,605	11,002
Cash and cash equivalents at 1 April 2022	B	336,967	325,965
Cash and cash equivalents at 31 March 2023	B	352,572	336,967

Notes to the statement of cash flows for the year to 31 March

A Reconciliation of net expenditure to net cash flow from operating activities

	2023 £	2022 £
Net income (as per the statement of financial activities)	10,876	6,158
Adjustments for:		
Amortisation charge	17,603	22,055
Interest receivable	(3,457)	(105)
Decrease (increase) in debtors	6,728	(15,669)
Increase in creditors	5,743	16,527
Net cash provided by operating activities	37,493	28,966

B Analysis of cash and cash equivalents

	2023 £	2022 £
Total cash and cash equivalents: Cash at bank and in hand	352,572	336,967

Statement of cash flows Year to 31 March 2023

C Analysis of changes in net debt

	At 1 April 2022 £	Cash flows £	Other non cash movement £	At 31 March 2023 £
Cash at bank and in hand	336,967	15,605	—	352,752
Loans falling due within one year	(9,667)	9,667	(9,911)	(9,911)
Loans falling due after more than one year	(34,022)	—	9,911	(24,111)
Total debt	(43,689)	9,667	—	(34,022)
Total net debt	293,278	25,272	—	318,550

Principal accounting policies 31 March 2023

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are laid out below.

Basis of preparation

These financial statements have been prepared for the year to 31 March 2023 with comparative information provided in respect to the year to 31 March 2022.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant accounting policies below or the notes to these financial statements.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (Charities SORP FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The charity constitutes a public benefit entity as defined by FRS 102.

The accounts are presented in sterling and are rounded to the nearest pound.

Critical accounting estimates and areas of judgement

Preparation of the financial statements requires the Trustees and management to make significant judgements and estimates.

The items in the financial statements where these judgements and estimates have been made include:

- ◆ The estimates of the useful economic lives of intangible fixed assets used to determine the annual amortisation charge;
- ◆ The basis on which support costs have been allocated across the various expenditure headings;
- ◆ The basis for determining the proportion of income received in advance which should be deferred in relation to performance related contracts; and
- ◆ Estimating future income and expenditure flows for the purpose of assessing the charity's going concern (see below).

Assessment of going concern

The Trustees have assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The Trustees have made this assessment in respect to a period of at least one year from the date of approval of these financial statements.

Assessment of going concern (continued)

The charity continues to grow new sources of income from trusts and foundations and has employed the services of a fundraising consultant with particular experience of fundraising for Catholic charities. This has proved to be a successful model for the charity, and it is hoped to build on this over the coming year. Expenditure continues to be monitored closely. Detailed financial projections have been drawn up and these are reviewed monthly to ensure that the financial position of the charity is safeguarded. As a result, the Board of Trustees is unreservedly of the opinion that the business continues to be a going concern.

Income

Income is recognised in the period in which the charity has entitlement to the income, the amount of income can be measured reliably and it is probable that the income will be received. Income is deferred only when the charity has to fulfil certain conditions before becoming entitled to it or where the donor or funder has specified that the income is to be expended in a future accounting period.

Income comprises donations, legacies, investment income, interest receivable and contractual and voluntary income in respect to the charity's principal activities of providing counselling and training and marriage preparation.

Donations are recognised when the charity has confirmation of both the amount and settlement date. In the event of donations pledged but not received, the amount is accrued for where the receipt is considered probable. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title of the asset having being transferred to the charity.

In accordance with the Charities SORP FRS 102 volunteer time is not recognised.

Investment income is recognised once the dividend has been declared and notification has been received of the dividend due.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to make a payment to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure is included in the statement of financial activities when incurred.

Expenditure comprises the following:

- a. Expenditure on raising funds includes the salaries, direct costs and overheads associated with generating donations and other voluntary income.
- b. Expenditure on charitable activities comprises direct expenditure on the provision of the charity's services, principally counselling and training, and marriage preparation services, consistent with the charity's objectives.

Allocation of support and governance costs

Support costs represent indirect charitable expenditure. In order to carry out the primary purposes of the charity it is necessary to provide support in the form of personnel development, financial procedures, provision of office services and equipment and a suitable working environment. Support costs also include expenditure on governance i.e. the costs involving the public accountability of the charity (including audit costs) and costs in respect to its compliance with regulation and good practice. Support costs are principally allocated in the same proportion as the National Support Team staff costs.

Intangible fixed assets

All assets costing in excess of £5,000 and with an expected useful life exceeding one year are capitalised.

Amortisation is provided at the following annual rate in order to write off each asset over its estimated useful life:

- | | |
|---------------------|------------------------------|
| ♦ Computer software | 20% on a straight line basis |
|---------------------|------------------------------|

Debtors

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid.

Cash at bank and in hand

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition. Deposits for more than three months but less than one year have been disclosed as short term deposits. Cash placed on deposit for more than one year is disclosed as a fixed asset investment.

Creditors and provisions

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt. They have been discounted to the present value of the future cash payment where such discounting is material.

Fund structure

Restricted funds represent grants, donations and legacies receivable where the donor requires the monies to be applied for specific purposes.

Principal accounting policies 31 March 2023

The fixed assets fund comprises the net book value of the charity's fixed assets, the existence of which is fundamental to the charity being able to perform its charitable work and thereby achieve its charitable objectives. The value represented by such assets should not be regarded, therefore, as realisable.

The general fund represents unrestricted funds that have not been set aside for specific purposes. It is available for use in furthering the objectives of the charity and managing the risks to which the charity is exposed.

Leased assets

Rentals applicable to the operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the statement of financial activities on a straight line basis over the lease term.

Pension costs

Contributions to employees' personal pension schemes are debited to the statement of financial activities in the year in which they are payable to the relevant schemes.

Notes to the financial statements 31 March 2023

1 Income from donations and legacies

	Unrestricted funds £	Restricted funds £	2023 Total funds £	Unrestricted funds £	Restricted funds £	2023 Total funds £
Church grants	17,000	22,445	39,445	32,113	76,400	108,513
Other grants	31,490	22,290	53,780	24,950	20,950	45,900
Coronavirus Job Retention Scheme grant	—	—	—	10,833	—	10,833
Other donations	192,410	—	192,410	21,475	—	21,475
	240,900	44,735	285,635	89,371	97,350	186,721

2 Interest receivable

	Unrestricted funds £	Restricted funds £	2023 Total funds £	Unrestricted funds £	Restricted funds £	2022 Total funds £
Deposit interest	3,457	—	3,457	105	—	105

3 Income from charitable activities

	Unrestricted funds £	Restricted funds £	2023 Total funds £	Unrestricted funds £	Restricted funds £	2022 Total funds £
Counselling and training						
Relationship support services for couples experiencing difficulties						
. Client contributions	88,075	7,625	95,700	116,314	590	116,904
	88,075	7,625	95,700	116,314	590	116,904
Marriage preparation						
Relationship support services, universal preventative support						
. Client contributions	253,425	—	253,425	221,766	—	221,766
	253,425	—	253,425	221,766	—	221,766
	341,500	7,625	349,125	338,080	590	338,670

4 Expenditure on raising funds

	Unrestricted funds £	Restricted funds £	2023 Total funds £	Unrestricted funds £	Restricted funds £	2022 Total funds £
Fundraising staff costs (note 8)	24,688	—	24,688	21,719	—	21,719
Fundraising and publicity direct costs	16,278	—	16,278	12,363	—	12,363
Allocated support costs (note 6)	15,765	—	15,765	11,310	—	11,310
	56,731	—	56,731	45,392	—	45,392

Notes to the financial statements 31 March 2023

5 Expenditure on charitable activities

	Unrestricted funds £	Restricted funds £	2023 Total funds £	Unrestricted funds £	Restricted funds £	2022 Total funds £
Counselling and training						
Staff costs (note 8)	119,791	20,450	140,241	102,793	52,694	155,487
Other direct costs	73,615	26,075	99,690	47,338	33,216	80,554
Allocated support costs (note 6)	76,497	—	76,497	51,975	1,557	53,532
	269,903	46,525	316,428	202,106	87,467	289,573
Marriage preparation						
Staff costs (note 8)	128,480	840	129,320	102,688	2,100	104,788
Other direct costs	37,822	4,995	42,817	19,105	7,003	26,108
Allocated support costs (note 6)	82,045	—	82,045	52,107	1,370	53,477
	248,347	5,835	254,182	173,900	10,473	184,373
	518,250	52,360	570,610	376,006	97,940	473,946

6 Support costs

	Total 2023 £	Total 2022 £
Staff costs (note 8)	53,150	48,384
Insurance	4,226	3,957
Legal and professional costs	4,968	3,000
Central overheads	53,793	27,955
Amortisation	17,603	22,055
Meeting costs	—	148
Auditor's remuneration	13,680	11,800
Other direct costs	26,887	1,020
	174,307	118,319

Support costs are allocated in proportion to Staff and Other Direct Costs to the following expenditure categories:

	Total 2023 £	Total 2022 £
Raising funds	15,765	11,310
Charitable activities		
. Counselling and training	76,497	53,532
. Marriage preparation	82,045	53,477
	174,307	118,319

Notes to the financial statements 31 March 2023

7 Net expenditure and net movement in funds

This is stated after charging:

	Total 2023 £	Total 2022 £
Staff costs (note 8)	347,399	330,378
Auditor's remuneration		
. Audit	13,680	11,800
Amortisation charge	17,603	22,055

8 Staff costs, Trustees' remuneration and expenses

Staff costs

	2023 £	2022 £
Staff costs during the year were as follows:		
Wages and salaries	316,041	299,411
Social security costs	17,651	18,083
Other pension costs	13,707	12,884
	347,399	330,378

During the year, Marriage Care made pension contributions of 5% of gross pay into an auto-enrolment scheme with Aviva for employees who had elected not to opt out of the scheme.

	2023 £	2022 £
Staff costs per function were as follows:		
Raising funds	24,688	21,719
Charitable activities		
. Counselling and training	140,241	155,487
. Marriage preparation	129,320	104,788
. Support	53,150	48,384
	347,399	330,378

The average number of employees during the year based on both a headcount and a full time equivalent (FTE) basis was as follows:

	2023 Headcount	2022 Headcount	2023 FTE	2022 FTE
Staff numbers	15	14	9	8

The number of employees whose remuneration (including taxable benefits but excluding employer's pension contributions) was £70,000 or more were as follows:

	2023 Number	2022 Number
Between £70,001 - £80,000	—	1
Between £80,001 - £90,000	1	—

Notes to the financial statements 31 March 2023

8 Staff costs, Trustees' remuneration and expenses (continued)

The change in salary banding noted here reflects a return from 4 days per week to full-time contractual hours with effect from 1 November 2021, as approved by the Trustees, there having been no increase in gross salary. Total amounts payable to key management personnel were £185,278 (2022 - £138,233). The key management personnel comprise the Trustees and the Senior Leadership Team. Only the Senior Leadership Team are remunerated. No Trustee received any remuneration in respect of their services during the year (2022 - £nil). Trustees were reimbursed £219 for personal travelling and subsistence expenses (2022 - £163).

9 Intangible fixed assets

	Computer software £
Cost	
At 1 April 2022	222,021
Additions	15,678
At 31 March 2023	237,699
Amortisation	
At 1 April 2022	188,937
Charge for year	17,603
At 31 March 2023	206,540
Net book values	
At 31 March 2023	31,159
At 31 March 2022	33,084

10 Debtors

	2023 £	2022 £
Prepayments	26,089	31,314
Other debtors	5,160	6,662
	31,249	37,976

11 Creditors: amounts falling due within one year

	2023 £	2022 £
Social security and other taxes	6,810	9,818
Expense creditors	34,490	21,024
Marriage preparation fees in advance	36,275	40,445
Other creditors	3,960	5,882
Accruals	14,910	13,532
Bounce Back loan (note 12)	9,911	9,667
	106,356	100,368

Notes to the financial statements 31 March 2023

12 Creditors: amounts falling due after more than one year

	2023 £	2022 £
Bounce Back loan (see below)	24,111	34,022
	2023 £	2022 £
Amounts payable:		
. Within one year	9,911	9,667
. In one to two years	10,161	9,911
. In two to five years	13,950	24,111
	24,111	34,022
	34,022	43,689

During the year ended 31 March 2021, the charity successfully applied for a £50,000 loan facility with the Royal Bank of Scotland under the Government backed Bounce Back Loan Scheme (BBLs). The loan was drawn down in full on 1 July 2020.

The charity has now begun to make monthly loan repayments of £887 with effect from August 2021 and interest accrues daily on the outstanding balance at a fixed rate of 2.5% per annum. Interest of £ 982 has been charged during 2022/23 and the loan will be fully repaid by 31 July 2026.

13 Fixed assets fund

	2023 £	2022 £
At 1 April 2022	33,084	43,382
Net movement in the year	(1,925)	(10,298)
At 31 March 2023	31,159	33,084

The fixed assets fund represents the net book value of the charity's intangible fixed assets. A decision was made to separate this fund from the general funds of the charity in recognition of the fact that the assets are essential to the day-to-day work of the charity and as such their value should not be regarded as funds that would be realisable with ease, in order to meet future contingencies.

Notes to the financial statements 31 March 2023

14 Restricted funds

	At 1 April 2022 £	Income £	Expenditure £	At 31 March 2023 £
29 th May 1961 Charitable Trust	—	5,000	(5,000)	—
Fiftyfour Two Foundation Grant fund	—	4,500	(4,500)	—
Westminster Cardinal's Lenten Appeal grant fund 2021-24	—	22,445	(22,445)	—
Charlotte Marshall Charitable Trust	—	1,440	(1,440)	—
Certificate in Relationship Counselling Trainee Donations	—	7,625	(7,625)	—
Other Charitable Trust grants – detailed below		11,350	(11,350)	
	—	52,360	(52,360)	—

	At 1 April 2021 £	Income £	Expenditure £	At 31 March 2022 £
Westminster Cardinal's Lenten Appeal grant fund 2019-22	—	27,075	(27,075)	—
29 th May 1961 Charitable Trust	—	5,000	(5,000)	—
Westminster Cardinal's Lenten Appeal REFOCCUS grant fund	—	3,040	(3,040)	—
Fiftyfour Two Foundation Grant fund	—	2,500	(2,500)	—
Westminster Cardinal's Lenten Appeal grant fund 2021-24	—	40,885	(40,885)	—
Charlotte Marshall Charitable Trust	—	2,150	(2,150)	—
Certificate in Relationship Counselling Trainee Donations	—	590	(590)	—
Archdiocese of Cardiff	—	5,400	(5,400)	—
Other Charitable Trust grants – detailed below		11,300	(11,300)	
	—	97,940	(97,940)	—

14 Restricted funds (continued)

- ◆ The **29th May 1961 Charitable Trust** grant provides a contribution to the delivery and support of counselling services in the West Midlands.
- ◆ The **Fiftyfour Two Foundation** grant fund represents the final year of funding for a 3-year grant of £10,000 contributing to the development of online webcam services.

The **Westminster Cardinal's Lenten Appeal grant fund 2021-24** represents the 2nd year of funding for a 4-year programme to recruit and train twelve new volunteer relationship counsellors for Westminster to help struggling couples thrive in their relationships once more.

The **Charlotte Marshall Charitable Trust funding** of £1,440 represents funding specific to the purchase of a hi-specification laptop and monitor to be used for counsellor training sessions which will help to address the increasing numbers of counselling clients joining our waiting list.

Certificate in Relationship Counselling Trainee Donations represent contributions to the costs of providing course facilities and resources.

Other Charitable Trust grants were provided to support counselling and family life services and counsellor training as follows:

- ◆ **F S J Trust** £1,500 for Essex;
- ◆ **Wixamtree Trust** £2,400 for Bedfordshire;
- ◆ **The William Leech Charity** £2,000 for Tyneside;
- ◆ **Mrs L D Rope Third Charitable Settlement** £1,000 and **The Lord Belstead Charitable Trust** £2000 for Suffolk;
- ◆ **Bryan Lancaster's Trust** £200 for Cumbria;
- ◆ **The Fifty Fund** £500 for Nottinghamshire;
- ◆ **Sylvia and Colin Shepherd Charitable Trust** £500 for Yorkshire;
- ◆ **Oakdale Trust** £500 for Cardiff;
- ◆ **Hopkins/Sayer Charity** £750 for Birmingham;

15 Analysis of net assets between funds

	Unrestricted funds			Total
	Restricted funds	General fund	Fixed assets fund	2023
	£	£	£	£
Fund balances at 31 March 2023				
were represented by:				
Intangible fixed assets	—	—	31,159	31,159
Current assets	—	383,821	—	383,821
Creditors: amounts falling due within one year	—	(106,356)	—	(106,356)
Creditors: amounts falling due after more than one year	—	(24,111)	—	(24,111)
Total net assets		253,354	31,159	284,513
	Unrestricted funds			Total
	Restricted funds	General fund	Fixed assets fund	2022
	£	£	£	£
Fund balances at 31 March 2022				
were represented by:				
Intangible fixed assets	—	—	33,084	33,084
Current assets	—	374,943	—	374,943
Creditors: amounts falling due within one year	—	(100,368)	—	(100,368)
Creditors: amounts falling due after more than one year	—	(34,022)	—	(34,022)
Total net assets		240,553	33,084	273,637

16 Taxation

Catholic Marriage Care Limited is a registered charity and, therefore, is not liable to income tax or corporation tax on income or gains derived from its charitable activities, as they fall within the various exemptions available to registered charities.

17 Members' liability

In the event of the charity being wound up during the period of membership, or within the year following, company members are required to contribute an amount not exceeding £1.

18 Related party transactions

During the year ended 31 March 2023, £1,431 of unrestricted donations were received from the charity's Trustees (2022: £1,181). Some of the charity's Trustees act as volunteers providing services to the beneficiaries of the charity but receive no payments for such services (2022 – no payments).

Details concerning out-of-pocket expenses reimbursed to the charity Trustees are provided within note 8 to the financial statements.

One employee during the year ended 31 March 2023, is the daughter of the CEO. This employee was recruited using a fair and open recruitment process and is employed on standard Marriage Care terms and conditions.

Notes to the financial statements 31 March 2023

There were no other related party transactions requiring disclosure during the financial year (2022 – none).

Reference and administrative information 31 March 2023

President	His Eminence Cardinal Vincent Nichols, Archbishop of Westminster
National Chaplain	Rev Mehall Lowry
Trustees	Rev Roger Carr-Jones – Chair & President's Nominee Sheila Don Nigel Dorning Annie Dunster Susan Hayman Ruth Holmes (appointed 27 October 2022) Charles King (appointed 19 May 2022) Catherine MacFarlane Maureen Papé (resigned 27 October 2022) Glenda Spencer (resigned 27 October 2022) Adrian Toothe (appointed 19 May 2022) Dr Clare Watkins Denise Wilkinson Merill Withanage (appointed 26 January 2023)
Company secretary	Mark Molden
Finance and Audit Committee	Sheila Don – Chair Nigel Dorning Rev Roger Carr-Jones
Remuneration Committee	Rev Roger Carr-Jones – Chair Sheila Don Catherine MacFarlane
Chief Executive	Mark Molden
Senior Leadership Team	Helen Jeffries (Head of Finance - resigned 26 January 2023) Jenny Porter (Head of Relationship Counselling – resigned 30 August 2022) Shelley Wainwright (Head of Finance – appointed 9 January 2023) Frances Watson (Head of Marriage Preparation and Enrichment)
Registered Office	Huntingdon House 278 Huntingdon Street Nottingham NG1 3LY

Reference and administrative information 31 March 2023

Telephone +44115 993 4255
e-mail info@marriagecare.org.uk
Website www.marriagecare.org.uk



[@Marriage_Care](https://twitter.com/Marriage_Care)



[Marriage Care](https://www.facebook.com/Marriage_Care)



[company/marriage-care](https://www.linkedin.com/company/marriage-care)

Company registration number 00417528 (England and Wales)

Charity registration number 218159

Auditor Buzzacott LLP
130 Wood Street
London
EC2V 6DL

Principal Bankers Royal Bank of Scotland plc
Wigan Branch
38 Market Place
Wigan
WN1 1PJ

Legal Advisers Keelys LLP
28 Dam Street
Lichfield
WS13 6AA

CATHOLIC MARRIAGE CARE LIMITED

England & Wales - Charity number 218159

Accounts

Catholic Marriage Care Limited

Annual Report and Financial Statements

31 March 2022

Company Limited by Guarantee
Registration Number
00417528 (England and Wales)

Charity Registration Number
218159

Contents

Reports

Marriage Care at a glance	2
A word from our Chair, Roger Carr-Jones	3

Trustees' report:

About Marriage Care	5
Achievements and performance	8
Our plans for next year (2022/23)	12
Financial review	16
Legal structure and governance	19
Independent auditor's report	24

Financial statements

Statement of financial activities	28
Balance sheet	29
Statement of cash flows	30
Principal accounting policies	32
Notes to the financial statements	36
Reference and administrative details	44

Some highlights for 2021/22

Counselling

75 of our 95 active counsellors were able to offer 5,978 counselling sessions via webcam. They helped 670 new people. 90% of the clients who responded to our feedback requests said they were satisfied with our service.

"[Counselling] made a huge difference for me and the way I view relationships overall. It also helped me reconcile with my ex-partner and learn [to] let my guard down. Which is something I thought I would never do."

"I was on the brink of divorce and [counselling] helped save our marriage with the work we have put in. It helped us to understand each other better and taught us how to communicate which was a big issue. Thank you!"

"Counselling has completely saved our relationship from being destroyed down the road. We are now able to communicate better and understand each other in a more in-depth way. It's saved us. I can't thank [our counsellor] enough!!"

Marriage Preparation

118 out of 282 of our trained/trainee marriage preparation facilitators met 532 couples who attended one of our 'Preparing Together Anywhere' courses and 808 couples who attended our facilitated FOCCUS© Anywhere sessions, all via webcam. 94% of couples who responded to our feedback requests said they were satisfied with our service.

"[Our facilitator] was fantastic. We loved his approach and all the conversations we had were very interesting and positive. The session was very useful to reflect and learn from our relationship and future marriage."

"It helped iron out problems we knew we had and problems we didn't know we had. Made us realise we do work well as a team and if we take on board the advice we received we can have a successful marriage."

"We have a much deeper understanding of ourselves, what we bring into the relationship, how to communicate and also the values that we bring from our families. I would definitely recommend this course to anyone getting married."

I am pleased to introduce the 2021/2022 Annual Report and Financial Statements.

Psalm 92 has been chosen by Pope Francis as his theme for the Second World Day for Grandparents and the Elderly using the phrase 'in old age they will still bear fruit'. After 75 years of service, we are still bearing fruit. The fruits of our work are seen in the ways in which we promote dialogue among couples, enable restoration for couples who struggle and celebrate the family as the bedrock of society. Our 490 volunteers are a mix of all ages, where long serving volunteers become 'grandparents' of the organisation, whose giftedness and value enrich us all.

Psalm 92 was traditionally linked to the Sabbath, the day when the Lord rested and viewed all that he had done during creation and declared it 'very good'. When looking back over the last 12 months at the ways in which our staff team, volunteer members and trustees have responded to the changing landscape, we too can declare it 'very good'. This is not to downplay the financial and organisational challenges caused by the pandemic; it is to recognise that together we are finding new ways to deliver and develop our services.

Psalm 92 is a psalm of thanksgiving, and its words are very fitting for an organisation that is celebrating 75 years of service. We can look back with gratitude and pride for what we have achieved over that time and, in particular, our effective and bold response to the changing circumstances of the last two years. We can also look forward with renewed confidence for the future, knowing that we are adaptable and resilient. We have been innovative in supporting the couples we serve in marriage preparation and enrichment and ensured the continued accompaniment of clients through our counselling service. In looking back, we notice that, whilst our model has changed over time, it is the commitment, enthusiasm and dedication of our volunteers that remains a constant.

Psalm 92 has a wonderful phrase, which provides a very apt description of our organisation, one that is ever fruitful and built upon a legacy of shared values, common purpose and accompaniment: 'even in old age they will still produce fruit; they will remain vital and green'. This sense of vitality was very much to the fore in the two virtual conferences we hosted in 2021. Our Spring gathering was entitled 'Hope Springs', where colleagues shared the experiences of change and adaptation in the pandemic. We heard words of hope and resilience, shared how new ways of working brought new insights and even spoke of the 'sacrament of waiting'. The latter term captured well the growing sense that the long Winter was passing, and we were ready to cultivate new life.

Psalm 92 goes on to say 'I sing for joy at what your hands have done'. Those words fit well with how we felt as an organisation at our Autumn virtual conference, 'Light in the Darkness'. After a time of change, our focus moved to growth. We recognised and celebrated what new ways of working can achieve, of our growing confidence in using new technologies and our increased sense of connectedness. This is reflected by the innovations within our National Support Team, modifying roles and developing our relationship with local diocese and other organisations. We have secured external funding, which enabled us to attract 20 new trainee counsellors, drawn by our ethos and values, service to the community and commitment to serve those on the margins. The communities we serve are ethnically diverse and it was a great delight that our new intake reflects this too.

A word from our Chair 31 March 2022

In reality we are 75 years old in name only: our vitality and pioneering of new ways to meet the changing needs of couples and families remains vibrant and growing. Behind every statistic in this report lie real-life stories. This is why we exist. It is heartening to hear from couples preparing for marriage that they leave feeling that their love for one another has been affirmed and supported and of the touching comments of those who come seeking healing and restoration in the counselling space. My final words, therefore, rightly belong to those who use our services:

“[Marriage Preparation] helped us to focus on [our] relationship, to reflect on what type of family we want to create, what to leave behind, and what to take with us...”

“Me and my wife had not been getting on at all for about 3 years... [since] the birth of our son. We lost our direction as a couple... and lost respect for each other. We stopped being a team. We did not listen to each other. [Our counsellor] absolutely saved our marriage. If you could see us now [compared] to when we started, our lives have totally changed. We are...back together...and have fallen in love again.”

A handwritten signature in black ink, appearing to read 'Roger Carr-Jones', with a stylized, flowing script.

Roger Carr-Jones
Chair of the Board of Trustees

The Trustees present their Annual Report and Audited Financial Statements for the year ended 31 March 2022 and confirm they comply with the requirements of the Charities Act 2011, the Companies Act 2006, the charitable company's Memorandum and Articles of Association and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102).

About Marriage Care

Catholic Marriage Care Limited (Marriage Care), a charity registered under the Charities Act 2011, is constituted as a company limited by guarantee and is governed by its Memorandum and Articles of Association.

Marriage Care is the largest faith-based provider of marriage preparation and relationship counselling services in the UK working through 49 Centres across England, Wales and Gibraltar and delivered by almost 500 highly trained practitioner and support volunteers. Founded in 1946 as the Catholic Marriage Advisory Council (CMAC) it now provides marriage preparation, information, education and relationship counselling to thousands of people each year.

Marriage Care is a membership organisation and membership is open to any individual interested in promoting the objects of the charity and who is approved by the Trustees. The liability of the members of the charity is limited. In the event of the charity being wound up the members are required to contribute a maximum of £1.

Our vision

Our vision dares to hope for "...a society in which all adults can build and sustain strong, fulfilling, healthy couple relationships".

Our mission

It is our mission to share relationship skills and knowledge, and support couples and individuals in the best and worst of times in their relationships, *regardless of their ability to pay*.

Our ethos and values

The Catholic understanding of the person as loved by God, and as called to love, relationship and deeper community lies at the heart of why Marriage Care exists. For Catholics, as for many others, the call to marriage has a special place in this understanding. Our Christian ethos means:

- ◆ We acknowledge, with others, the value and uniqueness of every human being. Love, respect, forgiveness and the need to work for peace and justice underpin our work.
- ◆ Inspired by our Catholic heritage, we embrace and uphold the Christian vision of marriage as an example of a vocation of life and love. In Christian marriage this vocation is shaped by the whole-life commitment of a man and woman, whose love is open to embrace family life.
- ◆ We believe that at the heart of a healthy marriage is a relationship of astonishing power and richness, for the couple, their children, their wider circle of friends and relations and society.

About Marriage Care (continued)

Our ethos and values (continued)

- ◆ We believe that preventing couple separation and maintaining an intact family where healthy relationships can exist and grow in goodness is of fundamental importance to the flourishing of family life and society at large.
- ◆ We believe that supporting adult couple relationships is a matter of social justice and has the potential to make a real difference to children's life chances, to adult wellbeing and to the emotional and economic health of our society. As such it is a positive response of care to relationship poverty.

Our formal objects

Our charity's purposes, as set out in the objects contained in the Memorandum and Articles of Association, are to help people in the spheres of marriage, relationships and family life by providing:

- ◆ Relationship counselling services;
- ◆ Marriage preparation services;
- ◆ Relationship education services in schools and elsewhere; and
- ◆ Any other services whose purpose is to promote and support marriage and family life in accordance with the Church's vision of marriage as a vocation of life and love.

Our Centres

Marriage Care has 49 Centres based in the following places:

Barnet & Enfield	Leeds	Salford
Bath	Lincolnshire	South & Mid Cheshire
Birmingham	Liverpool	Southampton
Blackheath	London	Southport
Blackpool	Medway Towns	Stockport
Bournemouth & Poole	Middlesbrough	Trafford
Brighton	Milton Keynes & Northampton	Trowbridge
Bristol	Newmarket & Cambridge	Tyneside
Cardiff	Norfolk	Warrington
Carlisle	North-East Hants & Surrey	Wiltshire & Swindon
Coventry	North Staffs	Wimbledon & Croydon
Crawley	North Wales (formerly Wrexham)	
Devon & Cornwall	Nottingham	
Eastbourne	Oxford	
Gloucestershire & Cheltenham	Peterborough	
Gwent	Portsmouth	
Heads of the Valleys	Preston	
Hereford	Reading	
Ilford & Southend	Sale	

Marriage Care also has associate Centres based in **Gibraltar** and **Luxembourg***

* Serving the English-Speaking Catholic Community in Luxembourg

About Marriage Care (continued)

Public benefit

It is generally accepted that individual, mature human flourishing requires the presence of successful and enduring close personal and social relationships. Marriage Care is a charity that offers support in this area by providing relationship and marriage education, relationship counselling, and general information to the public on the issues related to marrying in England and Wales, and further afield where requested. Relationship counselling is provided on a donation per session basis and a set fee is charged for marriage preparation courses and sessions although all service users can access support regardless of their ability to pay. The services are delivered by highly trained relationship specialists, who freely volunteer their time and expertise. The only restriction on our services is that clients must be over 18 years of age.

The individual benefits to members of the community, the more general social benefits flowing from the existence and maintenance of stable relationships, particularly those involving children, are well attested and documented in academic and other literature. We have noted with some concern the breakdown of family units with the consequent social, emotional, psychological and economic costs, which weigh heavily on UK communities. Amongst other indicators of public benefit, there is the clear public policy shown by Government commitment to stable personal family units, particularly where children are involved. Such public policy has clear cross-party support. Within the context of the above comments, therefore, we set out below how the organisation has delivered these public benefits.

We review our aims and objectives annually and, at the same time, have regard to the guidance on public benefit published by the Charity Commission. The review looks at what we have achieved and the outcomes of our work in the previous 12 months. The review looks at the performance of each key activity evaluating the benefits they have brought to those groups of people we were set up to help. The review process allows us to ensure that our aims, objectives and activities remain focused on our stated purposes.

Achievements and Performance

Review of 2021/22

Relationship counselling

What we set out to do:

- ◆ Offer a minimum of 7,000 donation-only sessions of counselling via a hybrid approach of webcam and in-person delivery, enabling individuals and couples to access support regardless of their location or ability to pay.
- ◆ Develop and launch an online registration process, enabling prospective counselling clients to register on the waiting list via the Marriage Care website at any time as well as by telephone during opening hours.
- ◆ Introduce a cap of 24 counselling sessions as part of our efforts to reduce waiting times in the context of ever-growing demand.
- ◆ Deliver Supervisor Training via Zoom for Marriage Care counsellors with a minimum of two year's post qualifying experience.
- ◆ Recruit and select a minimum of 20 people ready to start training in our new Certificate in Relationship Counselling course.

What we did:

- ◆ The continued risks and uncertainties surrounding the pandemic delayed our plans to re-introduce in-person services with many of our volunteer counsellors understandably reluctant to meet clients in this way. However, we continued to deliver webcam counselling and 75 of our 95 active counsellors were able to offer nearly 6,000 sessions, supporting 527 clients over the course of the year.
- ◆ Online registration went live in January 2021, enabling prospective counselling clients to register on the waiting list via the Marriage Care website at any time. The number of prospective clients registering for the counselling waiting list rose by 30% to 950 by the end of the year.
- ◆ Following consultation with supervisors we introduced a cap of 18 sessions and a monitoring process to identify any development needs around contracting and endings so these can be addressed through appropriate training.
- ◆ Eleven candidates successfully completed the Supervisor training course and are now actively working with supervisees via webcam. This is part of a rolling strategy to offer development opportunities to our counsellors and bolster our clinical supervision capacity.
- ◆ 20 people were selected for the new Certificate in Relationship Counselling programme and began training in March 2022. The training is being delivered with a blended approach of in-person and webcam delivery and is part of a long-term strategy to train people from scratch who are committed to the mission of Marriage Care and its volunteering model.

Achievements and Performance (continued)

Review of 2021/22 (continued)

Marriage preparation and enrichment

What we set out to do:

- ◆ Appoint to the newly created role of Head of Marriage Preparation and Enrichment to improve retention, recruitment, and resourcing of marriage preparation volunteers, respond effectively to growth in couple bookings and deepen our engagement with and support for dioceses and parishes.
- ◆ Develop, pilot, and launch a large group Preparing Together Anywhere course (24 couples) in response to an anticipated surge in demand for marriage preparation as wedding restrictions are lifted.
- ◆ Grow our delivery capacity to enable 1,347 engaged couples to book a marriage preparation course or sessions via a hybrid approach of webcam and face-to-face delivery.
- ◆ Launch REFOCCUS© (Relationship Enrichment Facilitating Open Couple Communication Understanding and Study) - a new marriage enrichment service provided initially over 2 one-hour sessions, just the couple and a skilled, trained facilitator via Zoom.

What we did:

- ◆ On the 1st June 2021 Fran Watson was appointed to the role of Head of Marriage Preparation and Enrichment, joining the Senior Leadership Team. Fran brings a wealth of experience as a trainer and practitioner and has made a significant difference to the support we offer our volunteers and the development of the service.
- ◆ The large group Preparing Together Anywhere course was piloted in July/August 2021. The evaluations were overwhelmingly positive, and we began a full roll-out in September following a few tweaks to the structure of the sessions. This has enabled us to keep-up with demand as engaged couples began to finalise their deferred wedding plans.
- ◆ As has already been mentioned, the continued risks and uncertainties surrounding the pandemic delayed our plans to re-introduce in-person services with many of our volunteer marriage preparation facilitators understandably reluctant to meet couples in this way, especially in a group course setting. However, we continued to facilitate marriage preparation via webcam, enabling 1,406 engaged couples to book a Preparing Together Anywhere course or FOCCUS© Anywhere sessions.
- ◆ The pilot for the REFOCCUS© marriage enrichment service has been extended and is now available to both Marriage Care volunteer members and the Alliance of Catholic Marriage Organisations members on a donation only basis. Take-up has been limited, as is typical of similar marriage 'MOT' offerings in the UK, but we have plans to extend the offer via our 'Beyond the Altar' initiative in 2022/23.

Achievements and Performance (continued)

Review of 2021/22 (continued)

National support and training

What we set out to do:

- ◆ Deliver a second and extended National Virtual Conference for all Marriage Care volunteer members with a focus on the effectiveness and potential of digital approaches to training and delivery coupled with a celebration of our 75th Anniversary year.
- ◆ Automate the volunteer recruitment process, reducing the cost of administration and enabling enquirers to apply directly via the website, including uploading of required ID paperwork.
- ◆ Adapt our CRM system to support both webcam and in-person bookings and appointments.
- ◆ Develop and implement a trustee recruitment campaign with the aim of recruiting two new trustees by March 2022.

What we did:

- ◆ On the 27th November over 100 volunteer members, staff and trustees joined our 2nd National Virtual Conference via webcam. The theme was 'Light in the Darkness' as we reflected together on the continuing impact of the pandemic on the organisation and our clients and committed ourselves to the pathway of digital transformation that had enabled us to support so many throughout the various lockdowns and restrictions.
- ◆ Following development and extensive testing our online volunteer application process went live in September 2021. The new system enables the user to apply for any volunteering role within Marriage Care and be guided seamlessly through the application requirements of each role. It also provides us with a monitoring system that enables us to track the progress of each application through to selection decisions, reducing admin time and enabling us to be more responsive.
- ◆ Despite the delay to our plans to re-introduce in-person services, we proceeded to make the necessary changes to our CRM, booking and appointments system in readiness for this. The development and testing concluded in December 2021 in good time for the first in-person group marriage preparation course which took place in March 2022.
- ◆ February 2022 saw the launch of our trustee recruitment campaign on our website and social media channels as well as direct promotion to all of our key stakeholders. Two candidates were shortlisted and interviewed by a panel of trustees including the Chair and the Chief Executive and both were appointed increasing the Board to 12 trustees as planned.

Achievements and Performance (continued)

Review of 2021/22 (continued)

Promote productive partnerships with peer organisations in the relationship support field, the Government and the Catholic Church.

What we set out to do:

- ◆ Continue our work with the Relationships Alliance (Marriage Care, OnePlusOne, Tavistock Relationships and Relate) and the Caritas Social Action Network (CSAN) to ensure that we tackle the social injustice and inequalities of relationship poverty.
- ◆ Support the establishment of the Catholic Bishops' sub-committee for Marriage and Family Life with the Alliance of Catholic Marriage Organisations, chaired by Bishop David Oakley with Marriage Care as secretariat.
- ◆ Begin the process of merger with Two In One Flesh (TIOF) providing a vehicle through which TIOF resources could continue to be promoted, sold, distributed in the future.

What we did:

- ◆ Our advocacy work alongside colleagues in the Relationships Alliance continues to make an impact on cross-departmental government policy. Relationship support for couples is a necessary part of early intervention with families before couple conflict and other difficulties become entrenched, and we were pleased to see Government take on board our recommendations in the specification for Family Hubs. Family Hubs' regular contact with parents means they are ideally situated to identify issues within a relationship at an early stage, and the links Hubs have built up with other agencies mean they can facilitate access to wider services where necessary.
- ◆ The inaugural meeting of the Alliance of Catholic Marriage Organisations sub-committee of the Catholic Bishops' Committee for Marriage and Family Life took place on 13th May 2021 and has continued to meet regularly ever since. The formation of this sub-committee affirms the work of the Alliance and offers the Bishops a vehicle for consultation with the main lay movements involved in supporting couples across England and Wales.
- ◆ The process of merger with Two In One Flesh (TIOF) made steady progress over the course of the year with Marriage Care taking over the maintenance of the TIOF website and the administration of book sales and some social media accounts. The next phase will dovetail with the redevelopment of Marriage Care's website, creating a dedicated page for TIOF resources as an integral part of the support we can offer to couples.

Our plans for next year (2022/23)

Relationship counselling services

- ◆ We will offer a minimum of 7,000 donation-only sessions of counselling via a hybrid approach of webcam and face-to-face delivery, enabling individuals and couples to access support regardless of their location or ability to pay.
- ◆ We will seek to recruit a new Head of Relationship Counselling following the retirement of the current incumbent. This remains the most senior clinical role in the organisation and is a strategically significant appointment at a time when the counselling service is transitioning into hybrid working and demand continues to exceed supply.
- ◆ Following the success of the 2021 recruitment and selection process coupled with rising demand we will bring forward plans to recruit and select a minimum cohort of 20 people ready to start their initial training for the Certificate in Relationship Counselling (CRC) in March 2023.
- ◆ We will also be exploring the possibility of accreditation for the CRC in partnership with our sister organisation, Accord, and Maynooth University.

Marriage preparation and enrichment services

- ◆ We will grow our delivery capacity to enable 1,660 engaged couples to book a marriage preparation course or sessions via a hybrid approach of face-to-face webcam and in-person delivery, enabling couples to access support regardless of their location. To support this growth, we will modify our Preparing Together Anywhere (PTA) webcam marriage preparation course for couple groups of 42+ couples.
- ◆ We will support our marriage preparation trainers to adapt their initial facilitator training courses to a blended approach - using a modular system (where appropriate) and between session digital learning tasks to maximise consistency across all facilitators, reduce resourcing and allow for movement between modes of marriage preparation delivery.
- ◆ We will design and deliver facilitator CPD entitled 'Let's talk about the Sacrament', helping to build practitioner understanding and confidence when speaking with couples about the Catholic Church's teaching on the Sacrament of Marriage.
- ◆ We will develop our marriage enrichment offer for couples who have experienced our marriage preparation service. This will include REFOCCUS© for couples who have been married over 2 years and well as an initial evaluation of the systems and resources required to launch our 'Beyond the Altar' initiative - an online post-marriage preparation support service.

Our plans for next year (2022/23) (continued)

National support and training

- ◆ We will deliver our first in-person National Training Conference since 2019 for all Marriage Care volunteer members with a focus on restoring relationships through loss, change and transition, and understanding the crucial role of marriage and the couple relationship in building the Common Good.
- ◆ We will conduct a governance review against the principles and recommended practice contained in the Charity Governance Code, identifying and addressing areas for improvement.
- ◆ We will redevelop our website and digital platforms to ensure they are fit for purpose and can offer helpful information and support for couples throughout the life course.
- ◆ We will maintain regular opportunities for volunteers to be informed and stay connected via regular webcam meetings and a monthly video briefing from the Chief Executive.

Promote productive partnerships with peer organisations in the relationship support field, the Government and the Catholic Church.

- ◆ We will continue our work with the Relationships Alliance (Marriage Care, OnePlusOne, Tavistock Relationships and Relate) and the Caritas Social Action Network (CSAN) to ensure that we tackle the social injustice and inequalities of relationship poverty; continuing our advocacy for the importance of universal relationship education and support in tackling major crises such as mental health, loneliness, housing, etc.
- ◆ We will support the call for evidence and development of recommendations of the Church of England's Archbishops' Commission on Families and Households. The Commission has been established to consider how to renew support for families and households in England. It aims to offer practical and deliverable ideas on what enables families and households to thrive and prosper as the cornerstone of every community in our society.
- ◆ We will continue to meet regularly with our peers in the Alliance of Catholic Marriage Organisations, fostering close working relationships amongst our volunteer members and raising the awareness of the support the Alliance can offer to couples and parishes.
- ◆ We will begin the search for partner organisations with a youth and education specialism that can work with us to develop our readiness and capability to deliver relationships education in Catholic schools.

Risk management and specific policies

The Board and Executive maintain a risk register which is considered at every Board meeting.

It must be recognised that the Covid-19 pandemic had a substantial impact on our operations, causing us to suspend face-to-face services throughout 2020 and 2021. This has resulted in a significant loss of income, but that has to some extent been mitigated by offering our services through digital platforms. During March 2022, we have been able to offer face-to-face Preparing Together courses with the support of our Marriage Preparation Course Facilitators and this will hopefully gain pace over the coming year, though we anticipate continuing our online services alongside this. Our staff started working from home at the end of March 2020 and their flexibility and commitment has been essential to our ability to adapt to new ways of working so quickly. A gradual return to the office has been rolled out over the last few months of 2021 and continues into 2022. Further explanation of the impact of the pandemic on our operations and finances can be found on page 17.

One of the key risks identified has always been the risk of reductions in funding particularly from major sources. The charity continues to seek alternative sources of funding including funding from individual donations and grants from trusts. In addition, the charity has reviewed income generating activities such as the delivery of our counselling and marriage preparation services and has put measures in place to improve average donation/fee levels.

Another identified risk is a lack of volunteers to carry out the essential work of Marriage Care. The charity continues to actively seek volunteers for all aspects of its work, particularly through the Certificate in Relationship Counselling course. Training and Continuing Professional Development is available to all volunteers.

A further identified risk is the loss of key staff. This is reviewed by the Remuneration Committee and notice periods in contracts of employment are considered sufficient to allow the charity to employ suitable replacements.

Reserves policy and general fund

The Board conducts an annual review of the reserves policy. This includes a review of the reasons for holding reserves which include:

- ◆ A fall in donated income or Marriage Preparation fees.
- ◆ Unexpected expenditure.
- ◆ Investment in the future of the charity.

The Board considers that holding reserves equivalent to three months' expenditure would enable any further restructuring of the charity to take place. For the forthcoming year, this will be based on three months' average expenditure across 2022/23 and 2023/24. At 31 March 2022, the reserves held were equal to the unrestricted general fund balance of £240,553. This is £93,877 higher than the target of £146,676 that was set last year.

Risk management and specific policies (continued)

Reserves policy and general fund (continued)

For the year ending 31 March 2023, the Board has set a free reserves' target of £151,814. The budget indicates a reserve of between £104,760 and £214,127 at 31 March 2023. The Board is continuing to seek further funding from Trusts as well as looking for improvements in the income derived from services.

The Board is also continuing to review the cost base for the charity and recognises that it may be necessary to make further cost reductions.

Investment policy

The Memorandum of Association prescribes the investment powers of the Trustees as follows:

“To deposit or invest funds in any manner (but to invest only after obtaining advice from a financial expert and having regard to the suitability of investments and the need for diversification).”

There is further power to delegate (subject to certain conditions) the management of investments to a financial expert and to arrange for investments to be held by a nominee.

Currently a portion of the charity's cash balances are invested in a CCLA cash fund (COIF Charities Deposit Fund). Following a reduction in government funding, it was decided to keep these funds available at short notice to support our working capital requirements, though earning a low rate of return.

The CCLA cash fund delivered an income return of £105 for the year 2021/22 (2020/21 - £110). The balance held at 31 March 2022 was £135,209 (31 March 2021 - £135,151)

A revised investment policy will be prepared when the charity is able to invest for the medium/long term.

Fundraising policy

The charity aims to achieve best practice in the way in which it communicates with members and other supporters. It takes care with both the tone of its communications and the accuracy of its data to minimise the pressures on supporters. The charity applies best practice to protect service users' and members' data and never sells data, it never swaps data, and ensures that its communication preferences can be changed at any time. The charity has employed the services of a freelance fundraising consultant with particular experience of fundraising for Catholic charities. This has proved to be a successful model for the charity in reducing costs and improving effectiveness. The charity undertakes to react to and investigate any complaints regarding its fundraising activities and to learn from them and improve its service. The charity is registered with the Fundraising Regulator and undertakes to abide by the Fundraising Code of Practice. It has received no complaints about its fundraising activities during 2021/22.

Financial review

Summary

The charity's statement of financial activities shows an overall net increase in funds of £6,158 for the year (2021 – decrease of £19,013). Total funds carried forward at 31 March 2022 were £273,637 compared to £267,479 at the end of the previous year.

Income

Income for the year was £525,496 compared to £507,580 in 2021.

Income from marriage preparation fees were higher this year as we have been able to offer a full twelve months' programme of Preparing Together webcam courses. However, donations from our clients for counselling were lower as we have experienced a decline in the volume of donations made. The net effect of this is an overall increase of 23% in service income. Grant income from a number of Trusts and Foundations and also to a lesser extent furlough funding have helped to boost our income and we are grateful to all those who have contributed to funding our work. During the year ended 31 March 2022, the charity earned additional grant income of £97,940, the application of which is restricted to specific purposes as detailed in note 14 to the accounts. All of this income has been utilised during 2021/22 and so there are no restricted funds carried forward at 31 March 2022.

Expenditure

Expenditure for the year was £519,338 compared to £526,593 in 2021. Further significant savings were made in costs incurred at local centres due to the suspension of face-to-face services and also in travel costs for the National Support Team. The budget continues to be carefully managed to ensure that these savings are maximised.

Funds

The net surplus of £6,158 is equal to the net increase in funds, which now amount to £273,637 (2021 - £267,479).

£33,085 (2021 - £43,382) represents the carrying value of the charity's intangible fixed assets. This balance has been separated from the charity's general unrestricted funds in recognition of the fact that the associated assets are necessary towards the delivery of the charity's objectives and cannot, therefore, be realised to meet day-to-day needs.

The charity's unrestricted general fund, i.e. its free reserves, totalled £240,553 at the year-end date (2021 - £224,097).

Financial review (continued)

Assessment of going concern

Prior to the pandemic, the loss of government funding had already turned the Board's attention to considering plans for restructuring to reduce fixed costs and grow additional income. The Board began the 2019/20 financial year with a two-year turnaround strategy which included a planned and sizeable use of reserves during 2020/21 leading to breakeven by March 2022. The pandemic brought an abrupt end to those plans and disrupted the provision of our face-to-face services for both our marriage preparation and counselling clients.

The planned breakeven position was however still achieved in that timeframe. This was due to our ability to respond and adapt relatively quickly through the introduction of webcam counselling, which had in any case been included in our plans for the future. Where we had to cancel our Preparing Together courses we were able to offer our FOCCUS© provision via webcam as an alternative. Additionally, we trialled a webcam version of our group marriage preparation course – Preparing Together *Anywhere* – which launched in the autumn of 2020. This is now fully embedded into our service offer and will continue to be offered alongside face-to-face services which we have now begun to resume since March 2022.

The blended offer of both webcam, digital and in-person services has been built into our budget for 2022/23 and the following two years and so the reserves policy target detailed on pages 14/15 already reflects the forecast position at 31st March 2023. The budget for 2022/23 forecasts a deficit of just over £100,000 and so it is expected that both cash balances and reserves will fall by this same amount from those held at the beginning of the year. A Bounce Back Loan of £50,000 was secured from the bank in July 2020 to support our cashflow and, as the financing cost of this is relatively low, this is being used to support our operational requirements.

Work continues on fundraising to secure future streams of income to support our service provision for which demand is anticipated to rise. The damage to family relationships during the lockdown and the gradual lifting of restrictions allowing weddings to take place will both result in increased activity in our market. In support of this we have recently trained new volunteers in our Diploma in Relationship Counselling, and this continues with our Certificate in Relationship Counselling, both of which will increase our counsellor numbers. Similarly, we have trained marriage preparation facilitators to deliver our courses via webcam.

The volunteer members involved in the delivery of services and the provision of training, supervision and management act as a strong bulwark against some of the most challenging financial crises the organisation has faced over its 75-year history. The free gift of their time is ultimately independent of financial fluctuations, giving the charity the time and resilience needed to adjust levels of central support spending as required and continue operating as a going concern, even in the long shadow of a pandemic.

Financial review (continued)

Assessment of going concern (continued)

Management accounts, cashflow and revised budgets are all reviewed monthly by the Board, the expected break-even position at the current time having been anticipated and agreed by the Board alongside the budget for future years. This is in line with our plans for resolving the funding gap and rebuilding the reserves. As a result, the Board of Trustees is unreservedly of the opinion that the charity continues to be a going concern.

Volunteers gross value added

Most recent Office for National Statistics (ONS) data suggests an estimated 28 million people in England have volunteered in any way in the last 12 months, and 41% (approximately 19 million people) at least once a month.

Marriage Care's services and the provision of training, supervision and management are provided by a team of dedicated and professionally trained volunteers. The commitment of our volunteers goes well beyond the national average of once a month and accounts for a significant in-kind contribution amounting to an estimated £1,547,530 per annum.

Volunteer role	A. Total number of volunteers	B. Average hours per week per volunteer	C. Weeks worked per year	D. A x B x C = Total volunteer hours	E. Hourly wage rate (£)	F. D x E = Total volunteer value (£)
Marriage Preparation practitioner	249	1.54	42	16,105	£29.97	£482,667
Counselling practitioner	95	6.51	42	25,975	£29.97	£778,470
Support/Co-ordination	146	2.40	42	14,717	£19.46	£286,393
	490			56,797		£1,547,530

Legal structure and governance

Governance

The Board of Trustees is responsible for the overall governance of the charity. All Trustees give up their time freely and £nil remuneration was paid to Trustees in the year, (2021: £nil).

The minimum number of Trustees at any time is five and the maximum is twenty and the Trustees shall be the only Members. The Trustees are appointed by a resolution of the Board and shall be appointed to serve for a fixed term of no more than a period of three years, at the end of which they shall retire. At the end of the first term a second term of up to three years may be offered subject to the needs of the Board. In exceptional circumstances, where a third term appointment serves the needs of the Board, an offer of a third appointment of up to three years may be made. No Trustee shall serve for more than nine consecutive years unless the Trustees consider it would be in the best interests of the Charity for a particular Trustee to continue to serve beyond that period and that Trustee is reappointed in accordance with the Articles. Nigel Dorning is serving a fourth, three-year term following a board skills audit and a rigorous trustee recruitment process that identified a continuing need for his financial experience and expertise. Trustees are chosen on the basis of their knowledge and experience and to meet any skills gap identified by a skills audit. The President has the power to nominate someone to serve as his representative and Trustee.

All new Trustees receive direct support from the Chair of the Board and the Chief Executive as well as meeting senior staff to help them understand their role and responsibilities. Trustees are encouraged to attend all internal conferences and events to ensure that they are familiar with the activities of the charity. Trustees are also encouraged to further understand their responsibilities as Trustees and the publications produced by the Charity Commission are discussed regularly at Board Meetings.

Details of the President and Trustees are set out on page 44.

Trustees

The Board meets at least nine times each year. Trustees receive comprehensive reports on all aspects of the charity's affairs in preparation for these meetings. Trustees meet from time to time more informally with the management team to work on specific areas of development. Senior management may also seek advice from Trustees with specific skill sets although any decisions remain with the officer concerned. The Trustees delegate the exercise of certain powers in connection with the administration and management of the charity to the Finance and Audit Committee, Remuneration Committee and the Chief Executive.

Legal structure and governance (continued)

Trustees (continued)

During the year ended 31 March 2022, trustees attended the following Board meetings:

Name	Date of Trustee Appointment & Role	29-04-21	25-05-21	24-06-21	22-07-21	28-10-21	25-11-21	27-01-22	24-02-22	24-03-22
Deacon Roger Carr-Jones	16-10-19 Chair – Appointed 23-01-20	✓	✓	X	✓	✓	✓	✓	✓	✓
Mrs Sheila Don	08-10-15 Chair of Finance and Audit Committee	✓	✓	✓	✓	✓	X	X	✓	✓
Mr Nigel Dorning	01-04-11 Finance and Audit Committee member	✓	✓	✓	✓	✓	✓	✓	✓	✓
Mrs Annie Dunster	06-12-18	X	X	X	✓	✓	✓	✓	✓	X
Mrs Susan Hayman	03-03-20	X	✓	✓	✓	✓	X	✓	✓	✓
Ms Catherine MacFarlane	03-03-20	✓	✓	✓	✓	✓	✓	✓	✓	✓
Mrs Maureen Papé	03-03-20	✓	X	✓	✓	X	✓	✓	✓	✓
Mrs Glenda Spencer	08-10-15	✓	✓	✓	X	X	✓	✓	✓	✓
Mrs Clare Watkins	25-02-14	X	✓	X	✓	✓	✓	X	✓	✓
Mrs Denise Wilkinson	03-03-20	✓	✓	✓	X	✓	✓	✓	X	✓

Legal structure and governance (continued)

Finance and Audit Committee

The Finance and Audit Committee comprises a minimum of three, a maximum of five Trustees and a maximum of two independent co-opted members. The Finance and Audit Committee meets at least five times each year. The Committee considers the annual budget, regular financial reports, the annual report and financial statements, the investment strategy, investment performance and any other financial matters. The Committee makes recommendations to the Trustees at Board Meetings.

Remuneration Committee

The Remuneration Committee comprises between three and five Trustees and is chaired by the Chair of the Board. The Remuneration Committee meets by teleconference and when necessary face-to-face to consider all matters relating to the remuneration of employees. The Committee acts under delegated authority from the Board. Decisions at Committee meetings must be unanimous. If the Committee is unable to reach a unanimous decision the matter is referred to the Board for decision.

Chief Executive

The Chief Executive is responsible for the day-to-day running of the charity and for implementing the policies agreed by the Board. The Chief Executive is supported by a Senior Leadership Team. An administration team also supports the Chief Executive, the Senior Leadership Team and the Centres helping with training, financial and administrative issues and runs a national appointments service on behalf of most Centres.

The names of the Executive Team and external advisors are set out on pages 44-45.

Centre Management

All Centres are managed independently and led by a volunteer Centre Coordinator who reports to the Chief Executive. Each Centre's team meets regularly to co-ordinate its work; share best practice and reflect on meeting local needs. For counsellors and marriage preparation facilitators, there are regular events to provide continuing professional development. All members of the charity (volunteers) are provided with support and training and have the opportunity to have input on the development of the charity through a variety of forums.

Key management personnel

The Trustees consider that they, together with the Executive Team, are the key management personnel of Catholic Marriage Care Limited. They are in charge of directing, controlling and managing the organisation on a day-to-day basis.

Trustees give of their time freely and no Trustee received remuneration in the year.

The pay of the Chief Executive and the Directors is reviewed annually in accordance with the Remuneration Policy. The Remuneration Committee benchmarks against pay levels in similar organisations and aims to set pay, subject to affordability, at the midpoint of the range paid for similar roles.

Legal structure and governance (continued)

Member and Employee Communication

Regular email and video communications are distributed to all volunteer members to alert them to major changes or developments, and to share events across the organisation. In addition, the members' area of the website provides a useful mechanism for sharing information with the wider organisation on a range of more technical/internal matters.

Statement of Trustees' responsibilities

The Trustees (who are also directors of Catholic Marriage Care Limited for the purposes of company law) are responsible for preparing the Trustees' report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the income and expenditure of the charitable company for that period.

In preparing these financial statements, the Trustees are required to:

- ◆ Select suitable accounting policies and then apply them consistently;
- ◆ Observe the methods and principles in Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the United Kingdom and Republic of Ireland (FRS 102);
- ◆ Make judgements and estimates that are reasonable and prudent;
- ◆ State whether applicable United Kingdom 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 charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Legal structure and governance (continued)

Statement of Trustees' responsibilities (continued)

Each of the Trustees confirms that:

- ◆ so far as the Trustee is aware, there is no relevant audit information of which the charity's auditor is unaware; and
- ◆ the Trustee has taken all the steps that he/she ought to have taken as a Trustee in order to make himself/herself aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

This confirmation is given and should be interpreted in accordance with the provisions of s418 of the Companies Act 2006.

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

The charity operates systems of internal control which are designed to provide reasonable assurance against material misstatement or loss. They include:

- ◆ An annual budget approved by the Trustees;
- ◆ Regular consideration by the Trustees of financial results against the budget;
- ◆ Delegation of day-to-day management authority;
- ◆ Identification and management of risks; and
- ◆ Regular review of internal controls.

Signed on behalf of the Trustees:



Rev Roger Carr-Jones
Chair

Approved by the Trustees on:

21st July 2022

Independent auditor's report to the members of Catholic Marriage Care Limited

Opinion

We have audited the financial statements of Catholic Marriage Care Limited (the 'charitable company') for the year ended 31 March 2022 which comprise the statement of financial activities, the balance sheet, and statement of cash flows, the principal accounting policies and notes to the financial statements. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- ◆ give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its income and expenditure for the year then ended;
- ◆ have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- ◆ have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the Annual Report and Financial Statements, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- ◆ the information given in the Trustees' report (which is also the Directors' report for the purposes of company law) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- ◆ the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- ◆ adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- ◆ the financial statements are not in agreement with the accounting records and returns; or
- ◆ certain disclosures of Trustees' remuneration specified by law are not made; or
- ◆ we have not received all the information and explanations we require for our audit; or
- ◆ the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- ◆ the Senior Statutory Auditor ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations; and
- ◆ we obtained an understanding of the legal and regulatory frameworks that are applicable to the charitable company and determined that the most significant frameworks which are directly relevant to specific assertions in the financial statements are those that relate to the reporting framework (Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011).

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- ◆ making enquiries of management as to their knowledge of actual, suspected and alleged fraud; and
- ◆ considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

Auditor's responsibilities for the audit of the financial statements (continued)

To address the risk of fraud through management bias and override of controls, we:

- ◆ performed analytical procedures to identify any unusual or unexpected relationships;
- ◆ reviewed journal entries to identify unusual transactions and substantiated these where appropriate; and
- ◆ assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- ◆ review of the minutes of meetings of those charged with governance; and
- ◆ enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Gumayel Miah (Senior Statutory Auditor)
For and on behalf of Buzzacott LLP, Statutory Auditor
130 Wood Street
London
EC2V 6DL

Date: 3rd August 2022

Statement of financial activities Year to 31 March 2022

	Notes	Un-restricted funds £	Restricted funds £	Total 2022 funds £	Un-restricted Funds £	Restricted funds £	Total 2021 funds £
Income and expenditure							
Income from:							
Donations and legacies	1	89,371	97,350	186,721	178,003	54,975	232,978
Interest receivable	2	105	—	105	110	—	110
Charitable activities	3						
. Counselling and training		116,314	590	116,904	147,730	—	147,730
. Marriage preparation		221,766	—	221,766	126,762	—	126,762
Total income		427,556	97,940	525,496	452,605	54,975	507,580
Expenditure on:							
Raising funds	4	45,392	—	45,392	50,158	—	50,158
Charitable activities	5						
. Counselling and training		202,106	87,467	289,573	239,586	52,373	291,959
. Marriage preparation		173,900	10,473	184,373	173,750	10,726	184,476
Total expenditure		421,398	97,940	519,338	463,494	63,099	526,593
Net income (expenditure) and net movement in funds	7	6,158	—	6,158	(10,889)	(8,124)	(19,013)
Reconciliation of funds							
Balances brought forward at 1 April 2021		267,479	—	267,479	278,368	8,124	286,492
Balances carried forward at 31 March 2022		273,637	—	273,637	267,479	—	267,479

All recognised gains and losses are included in the above statement of financial activities.

All of the charity's activities derived from continuing operations during the above two financial periods.

Balance sheet 31 March 2022

	Notes	2022 £	2021 £
Fixed assets			
Intangible fixed assets	9	33,084	43,382
Current assets			
Debtors	10	37,976	22,307
Cash at bank and in hand		336,967	325,965
		374,943	348,272
Current liabilities			
Creditors: amounts falling due within one year	11	(100,368)	(80,486)
Net current assets		274,575	267,786
Total assets less current liabilities		307,659	311,168
Non-current liabilities			
Creditors: amounts falling due after more than one year	12	(34,022)	(43,689)
Total net assets		273,637	267,479
The funds of the charity:			
Unrestricted funds			
. General fund		240,553	224,097
. Fixed assets fund	13	33,084	43,382
Restricted funds	14	—	—
		273,637	267,479

Approved by the Trustees of Catholic Marriage Care Limited (Company Registration No. 00417528 (England and Wales)) and signed on their behalf by:



Rev Roger Carr-Jones
Chair

Approved on: 21st July 2022

Statement of cash flows Year to 31 March 2022

	Notes	2022 £	2021 £
Cash flows from operating activities:			
Net cash provided by (used in) operating activities	A	28,966	18,156
Cash flows from investing activities:			
Investment income and interest received		104	110
Purchase of intangible and tangible fixed assets		(11,757)	(11,512)
Net cash used in investing activities		(11,653)	(11,402)
Cash flows from financing activities:			
Cash inflows from new borrowings		—	50,000
Repayment of loans		(6,311)	—
Net cash (used in) provided by financing activities		(6,311)	50,000
Change in cash and cash equivalents in the year		11,002	56,754
Cash and cash equivalents at 1 April 2021	B	325,965	269,211
Cash and cash equivalents at 31 March 2022	B	336,967	325,965

Notes to the statement of cash flows for the year to 31 March

A Reconciliation of net expenditure to net cash flow from operating activities

	2022 £	2021 £
Net income/expenditure (as per the statement of financial activities)	6,158	(19,013)
Adjustments for:		
Amortisation charge	22,055	27,744
Interest receivable	(105)	(110)
(Increase) decrease in debtors	(15,669)	23,315
Increase (decrease) in creditors	16,527	(13,780)
Net cash provided by operating activities	28,966	18,156

B Analysis of cash and cash equivalents

	2022 £	2021 £
Total cash and cash equivalents: Cash at bank and in hand	336,967	325,965

Statement of cash flows Year to 31 March 2022

C Analysis of changes in net debt

	At 1 April 2021 £	Cash flows £	Other non cash movement £	At 31 March 2022 £
Cash at bank and in hand	325,965	11,002	—	336,967
Loans falling due within one year	(6,311)	6,311	(9,667)	(9,667)
Loans falling due after more than one year	(43,689)	—	9,667	(34,022)
Total debt	<u>(50,000)</u>	<u>6,311</u>	<u>—</u>	<u>(43,689)</u>
Total net debt	<u>275,965</u>	<u>17,313</u>	<u>—</u>	<u>293,278</u>

Principal accounting policies 31 March 2022

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are laid out below.

Basis of preparation

These financial statements have been prepared for the year to 31 March 2022 with comparative information provided in respect to the year to 31 March 2021.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant accounting policies below or the notes to these financial statements.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (Charities SORP FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The charity constitutes a public benefit entity as defined by FRS 102.

The accounts are presented in sterling and are rounded to the nearest pound.

Critical accounting estimates and areas of judgement

Preparation of the financial statements requires the Trustees and management to make significant judgements and estimates.

The items in the financial statements where these judgements and estimates have been made include:

- ◆ The estimates of the useful economic lives of intangible fixed assets used to determine the annual amortisation charge;
- ◆ The basis on which support costs have been allocated across the various expenditure headings;
- ◆ The basis for determining the proportion of income received in advance which should be deferred in relation to performance related contracts; and
- ◆ Estimating future income and expenditure flows for the purpose of assessing the charity's going concern (see below).

Assessment of going concern

The Trustees have assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The Trustees have made this assessment in respect to a period of at least one year from the date of approval of these financial statements.

Assessment of going concern (continued)

The charity continues to grow new sources of income from trusts and foundations and has employed the services of a fundraising consultant with particular experience of fundraising for Catholic charities. This has proved to be a successful model for the charity, and it is hoped to build on this over the coming year. Expenditure continues to be monitored closely, especially following the economic and other disruption caused by the Covid-19 pandemic. Detailed financial projections have been drawn up and these are reviewed monthly to ensure that the financial position of the charity is safeguarded. The expected break-even position at the current time has been anticipated and agreed by the Board alongside the budget for future years. This is in line with our plans for resolving the funding gap and rebuilding the reserves. As a result, the Board of Trustees is unreservedly of the opinion that the business continues to be a going concern.

Income

Income is recognised in the period in which the charity has entitlement to the income, the amount of income can be measured reliably and it is probable that the income will be received. Income is deferred only when the charity has to fulfil certain conditions before becoming entitled to it or where the donor or funder has specified that the income is to be expended in a future accounting period.

Income comprises donations, legacies, investment income, interest receivable and contractual and voluntary income in respect to the charity's principal activities of providing counselling and training and marriage preparation.

Donations, are recognised when the charity has confirmation of both the amount and settlement date. In the event of donations pledged but not received, the amount is accrued for where the receipt is considered probable. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title of the asset having being transferred to the charity.

In accordance with the Charities SORP FRS 102 volunteer time is not recognised.

Investment income is recognised once the dividend has been declared and notification has been received of the dividend due.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to make a payment to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure is included in the statement of financial activities when incurred.

Expenditure comprises the following:

- a. Expenditure on raising funds includes the salaries, direct costs and overheads associated with generating donations and other voluntary income.
- b. Expenditure on charitable activities comprises direct expenditure on the provision of the charity's services, principally counselling and training, and marriage preparation services, consistent with the charity's objectives.

Allocation of support and governance costs

Support costs represent indirect charitable expenditure. In order to carry out the primary purposes of the charity it is necessary to provide support in the form of personnel development, financial procedures, provision of office services and equipment and a suitable working environment. Support costs also include expenditure on governance i.e. the costs involving the public accountability of the charity (including audit costs) and costs in respect to its compliance with regulation and good practice. Support costs are principally allocated in the same proportion as the National Support Team staff costs.

Intangible fixed assets

All assets costing in excess of £5,000 and with an expected useful life exceeding one year are capitalised.

Amortisation is provided at the following annual rate in order to write off each asset over its estimated useful life:

- | | |
|---------------------|------------------------------|
| ♦ Computer software | 20% on a straight line basis |
|---------------------|------------------------------|

Debtors

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid.

Cash at bank and in hand

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition. Deposits for more than three months but less than one year have been disclosed as short term deposits. Cash placed on deposit for more than one year is disclosed as a fixed asset investment.

Creditors and provisions

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt. They have been discounted to the present value of the future cash payment where such discounting is material.

Fund structure

Restricted funds represent grants, donations and legacies receivable where the donor requires the monies to be applied for specific purposes.

The fixed assets fund comprises the net book value of charity's fixed assets, the existence of which is fundamental to the charity being able to perform its charitable work and thereby achieve its charitable objectives. The value represented by such assets should not be regarded, therefore, as realisable.

The general fund represents unrestricted funds that have not been set aside for specific purposes. It is available for use in furthering the objectives of the charity and managing the risks to which the charity is exposed.

Leased assets

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the statement of financial activities on a straight line basis over the lease term.

Pension costs

Contributions to employees' personal pension schemes are debited to the statement of financial activities in the year in which they are payable to the relevant schemes.

Notes to the financial statements 31 March 2022

1 Income from donations and legacies

	Unrestricted funds £	Restricted funds £	2022 Total funds £	Unrestricted funds £	Restricted funds £	2021 Total funds £
Church grants	32,113	76,400	108,513	35,350	31,825	67,175
Other grants	24,950	20,950	45,900	59,919	23,150	83,069
Coronavirus Job Retention Scheme grant	10,833	—	10,833	47,393	—	47,393
Other donations	21,475	—	21,475	35,341	—	35,341
	89,371	97,350	186,721	178,003	54,975	232,978

2 Interest receivable

	Unrestricted funds £	Restricted funds £	2022 Total funds £	Unrestricted funds £	Restricted funds £	2021 Total funds £
Deposit interest	105	—	105	110	—	110

3 Income from charitable activities

	Unrestricted funds £	Restricted funds £	2022 Total funds £	Unrestricted funds £	Restricted funds £	2021 Total funds £
Counselling and training						
Relationship support services for couples experiencing difficulties						
. Client contributions	116,314	590	116,904	147,730	—	147,730
	116,314	590	116,904	147,730	—	147,730
Marriage preparation						
Relationship support services, universal preventative support						
. Client contributions	221,766	—	221,766	126,762	—	126,762
	221,766	—	221,766	126,762	—	126,762
	338,080	590	338,670	274,492	—	274,492

4 Expenditure on raising funds

	Unrestricted funds £	Restricted funds £	2022 Total funds £	Unrestricted funds £	Restricted funds £	2021 Total funds £
Fundraising staff costs (note 8)	21,719	—	21,719	24,117	—	24,117
Fundraising and publicity direct costs	12,363	—	12,363	12,977	—	12,977
Allocated support costs (note 6)	11,310	—	11,310	13,064	—	13,064
	45,392	—	45,392	50,158	—	50,158

Notes to the financial statements 31 March 2022

5 Expenditure on charitable activities

	Unrestricted funds £	Restricted funds £	2022 Total funds £	Unrestricted funds £	Restricted funds £	2021 Total funds £
Counselling and training						
Staff costs (note 8)	102,793	52,694	155,487	120,688	35,292	155,980
Other direct costs	47,338	33,216	80,554	59,259	11,346	70,605
Allocated support costs (note 6)	51,975	1,557	53,532	59,639	5,735	65,374
	202,106	87,467	289,573	239,586	52,373	291,959
Marriage preparation						
Staff costs (note 8)	102,688	2,100	104,788	100,813	3,918	104,731
Other direct costs	19,105	7,003	26,108	20,960	4,177	25,137
Allocated support costs (note 6)	52,107	1,370	53,477	51,977	2,631	54,608
	173,900	10,473	184,373	173,750	10,726	184,476
	376,005	97,940	473,946	413,336	63,099	476,435

6 Support costs

	Total 2022 £	Total 2021 £
Staff costs (note 8)	48,384	37,088
Insurance	3,957	5,289
Legal and professional costs	3,000	3,000
Central overheads	27,955	47,519
Amortisation	22,055	27,744
Meeting costs	148	(194)
Auditor's remuneration	11,800	12,600
Other direct costs	1,020	—
	118,319	133,046

Support costs are allocated in proportion to Staff and Other Direct Costs to the following expenditure categories:

	Total 2022 £	Total 2021 £
Raising funds	11,310	13,064
Charitable activities		
. Counselling and training	53,532	65,374
. Marriage preparation	53,477	54,608
	118,319	133,046

Notes to the financial statements 31 March 2022

7 Net expenditure and net movement in funds

This is stated after charging:

	Total 2022 £	Total 2021 £
Staff costs (note 8)	330,378	321,915
Auditor's remuneration		
. Audit	11,800	12,600
Amortisation charge	22,055	27,744
Operating lease rentals	—	381

8 Staff costs, Trustees' remuneration and expenses

Staff costs

	2022 £	2021 £
Staff costs during the year were as follows:		
Wages and salaries	299,411	286,973
Social security costs	18,083	20,415
Other pension costs	12,884	13,355
Redundancy costs	—	1,172
	330,378	321,915

During the year, Marriage Care made pension contributions of 5% of gross pay into an auto-enrolment scheme with Aviva for employees who had elected not to opt out of the scheme.

	2022 £	2021 £
Staff costs per function were as follows:		
Raising funds	21,719	24,117
Charitable activities		
. Counselling and training	155,487	155,980
. Marriage preparation	104,788	104,730
. Support	48,384	37,088
	330,378	321,915

The average number of employees during the year based on both a headcount and a full time equivalent (FTE) basis was as follows:

	2022 Headcount	2021 Headcount	2022 FTE	2021 FTE
Staff numbers	14	14	8	9

The number of employees whose remuneration (including taxable benefits but excluding employer's pension contributions) was £60,000 or more were as follows:

	2022 Number	2021 Number
Between £60,001 - £70,000	—	1
Between £70,001 - £80,000	1	—

8 Staff costs, Trustees' remuneration and expenses (continued)

The change in salary banding noted here reflects a return from 4 days per week to full-time contractual hours with effect from 1st November 2021, as approved by the Trustees, there having been no increase in gross salary. Total amounts payable to key management personnel were £138,233 (2021 - £130,416). The key management personnel comprise the Trustees and the Executive Team. Only the Executive Team are remunerated. No Trustee received any remuneration in respect of their services during the year (2021 - £nil). Two trustees were reimbursed £163 for personal travelling and subsistence expenses (2021 - £nil).

9 Intangible fixed assets

	Computer software £
Cost	
At 1 April 2021	210,264
Additions	11,757
At 31 March 2022	<u>222,021</u>
Amortisation	
At 1 April 2021	166,882
Charge for year	22,055
At 31 March 2022	<u>188,937</u>
Net book values	
At 31 March 2022	<u>33,084</u>
At 31 March 2021	<u>43,382</u>

10 Debtors

	2022 £	2021 £
Prepayments	31,314	16,510
Other debtors	6,662	5,797
	<u>37,976</u>	<u>22,307</u>

11 Creditors: amounts falling due within one year

	2022 £	2021 £
Social security and other taxes	9,818	7,768
Expense creditors	21,024	6,422
Marriage preparation fees in advance	40,445	30,610
Other creditors	5,882	6,587
Accruals	13,533	22,788
Bounce Back loan (note 12)	9,666	6,311
	<u>100,368</u>	<u>80,486</u>

Notes to the financial statements 31 March 2022

12 Creditors: amounts falling due after more than one year

	2022 £	2021 £
Bounce Back loan (see below)	34,022	43,689
	2022 £	2021 £
Amounts payable:		
. Within one year	9,667	6,311
. In one to two years	9,911	9,666
. In two to five years	24,111	34,023
	34,022	43,689
	43,689	50,000

During the year ended 31 March 2021, the charity successfully applied for a £50,000 loan facility with the Royal Bank of Scotland under the Government backed Bounce Back Loan Scheme (BBLs). The loan was drawn down in full on 1 July 2020.

The charity has now begun to make monthly loan repayments of £887.37 with effect from August 2021 and interest accrues daily on the outstanding balance at a fixed rate of 2.5% per annum. Interest of £787.46 has been charged during 2021/22 and the loan will be fully repaid by 31 July 2026.

13 Fixed assets fund

	2022 £	2021 £
At 1 April 2021	43,382	59,613
Net movement in the year	(10,298)	(16,231)
At 31 March 2022	33,084	43,382

The fixed assets fund represents the net book value of the charity's intangible fixed assets. A decision was made to separate this fund from the general funds of the charity in recognition of the fact that the assets are essential to the day-to-day work of the charity and as such their value should not be regarded as funds that would be realisable with ease, in order to meet future contingencies.

14 Restricted funds

	At 1 April 2021 £	Income £	Expenditure £	At 31 March 2022 £
Westminster Cardinal's Lenten Appeal grant fund 2019-22	—	27,075	(27,075)	—
29 th May 1961 Charitable Trust	—	5,000	(5,000)	—
Westminster Cardinal's Lenten Appeal REFOCCUS grant fund	—	3,040	(3,040)	—
Fiftyfour Two Foundation Grant fund	—	2,500	(2,500)	—
Westminster Cardinal's Lenten Appeal grant fund 2021-24	—	40,885	(40,885)	—
Charlotte Marshall Charitable Trust	—	2,150	(2,150)	—
Certificate in Relationship Counselling Trainee Donations	—	590	(590)	—
Archdiocese of Cardiff	—	5,400	(5,400)	—
Other Charitable Trust grants – detailed below	—	11,300	(11,300)	—
	—	97,940	(97,940)	—

	At 1 April 2020 £	Income £	Expenditure £	At 31 March 2021 £
Westminster Cardinal's Lenten Appeal grant fund	—	27,075	(27,075)	—
29 th May 1961 Charitable Trust	—	5,000	(5,000)	—
Westminster Cardinal's Lenten Appeal REFOCCUS grant fund	3,124	4,750	(7,874)	—
Fiftyfour Two Foundation Grant fund	5,000	—	(5,000)	—
AllChurches Trust	—	15,850	(15,850)	—
Fowler, Smith & Jones Trust	—	1,800	(1,800)	—
Oakdale Trust	—	500	(500)	—
	8,124	54,975	(63,099)	—

- ♦ The **Westminster Cardinal's Lenten Appeal grant fund (2019-22)** represents income received from the Diocese of Westminster to be applied specifically towards supporting the continuous professional development and formation of Marriage Care Relationship Counsellors serving Westminster Diocese. This will maintain quality standards, engage more Catholics in the service of the relationally poor and enable Marriage Care to continue reaching clients facing financial hardship and relationship distress.
- ♦ The **29th May 1961 Charitable Trust** grant provides a contribution to the delivery and support of counselling services in the West Midlands.
- ♦ The **Westminster Cardinal's Lenten Appeal REFOCCUS grant fund** represents income received to offer a marriage enrichment scheme aimed at affirming and growing relationships. This will provide new tools, insights and training support to the marriage and family ministry in the Westminster Diocese, developing and nurturing couple mentors as champions of marriage.

14 Restricted funds (continued)

- ♦ The **Fiftyfour Two Foundation** grant fund represents the final year of funding for a 3-year grant of £10,000 contributing to the development of online webcam services.

The **Westminster Cardinal's Lenten Appeal grant fund 2021-24** represents the first year of funding for a 4-year programme to recruit and train twelve new volunteer relationship counsellors for Westminster to help struggling couples thrive in their relationships once more.

The **Charlotte Marshall Charitable Trust funding** of £2,150 represents funding specific to the purchase of a hi-specification laptop and monitor to be used for counsellor training sessions which will help to address the increasing numbers of counselling clients joining our waiting list.

Certificate in Relationship Counselling Trainee Donations represent contributions to the costs of providing course facilities and resources.

The **Archdiocese of Cardiff funding** of £5,400 represents the cost of training 3 new relationship counsellors to increase counselling capacity in this Archdiocese.

Other Charitable Trust grants were provided to support counselling and family life services and counsellor training as follows:

- ♦ **Alfred Haines Charitable Trust** £1,000 and **Wm A Cadbury Trust** £1,500 for the West Midlands;
- ♦ **Wixamtree Trust** £2,000 for Bedfordshire;
- ♦ **The William Leech Charity** £2,000 for Tyneside;
- ♦ **Mrs L D Rope Third Charitable Settlement** £1,000 and **The Lord Belstead Charitable Trust** £2,000 for Suffolk;
- ♦ **Baker Family Charitable Trust** £500 for Cardiff;
- ♦ **Bryan Lancaster's Trust** £300 Cumbria;
- ♦ **The Fifty Fund** £500 for Nottinghamshire;
- ♦ **Sylvia and Colin Shepherd Charitable Trust** £500 for Yorkshire

15 Analysis of net assets between funds

		Unrestricted funds		
	Restricted funds	General fund	Fixed assets fund	Total 2022
	£	£	£	£
Fund balances at 31 March 2022				
were represented by:				
Intangible fixed assets	—	—	33,084	33,084
Current assets	—	374,943	—	374,943
Creditors: amounts falling due within one year	—	(100,368)	—	(100,368)
Creditors: amounts falling due after more than one year	—	(34,022)	—	(34,022)
Total net assets	—	240,553	33,084	273,637

		Unrestricted funds		
	Restricted funds	General fund	Fixed assets fund	Total 2021
	£	£	£	£
Fund balances at 31 March 2021				
were represented by:				
Intangible fixed assets	—	—	43,382	43,382
Current assets	—	348,272	—	348,272
Creditors: amounts falling due within one year	—	(80,486)	—	(80,486)
Creditors: amounts falling due after more than one year	—	(43,689)	—	(43,689)
Total net assets	—	224,097	43,382	267,479

16 Taxation

Catholic Marriage Care Limited is a registered charity and, therefore, is not liable to income tax or corporation tax on income or gains derived from its charitable activities, as they fall within the various exemptions available to registered charities.

17 Members' liability

In the event of the charity being wound up during the period of membership, or within the year following, company members are required to contribute an amount not exceeding £1.

18 Related party transactions

During the year ended 31 March 2022, £1,181 of unrestricted donations were received from the charity's trustees (2021: £1,236). Some of the charity's trustees act as volunteers providing services to the beneficiaries of the charity but receive no payments for such services (2021– no payments).

Details concerning out-of-pocket expenses reimbursed to the charity trustees are provided within note 8 to the financial statements.

There were no other related party transactions requiring disclosure during the financial year (2021 – none).

Reference and administrative information 31 March 2022

President	His Eminence Cardinal Vincent Nichols, Archbishop of Westminster
National Chaplain	Rev Mehall Lowry
Trustees	Rev Roger Carr-Jones – Chair & President’s Nominee Sheila Don Nigel Dorning Annie Dunster Susan Hayman Catherine MacFarlane Maureen Papé Glenda Spencer Dr Clare Watkins Denise Wilkinson
Company secretary	Mark Molden
Finance and Audit Committee	Sheila Don – Chair Nigel Dorning Rev Roger Carr-Jones
Remuneration Committee	Rev Roger Carr-Jones – Chair Sheila Don Catherine MacFarlane
Chief Executive	Mark Molden
Director of Relationship Support	Jenny Porter
Registered Office	Huntingdon House 278 Huntingdon Street Nottingham NG1 3LY
Telephone	+44115 993 4255
e-mail	info@marriagecare.org.uk
Website	www.marriagecare.org.uk
	 @Marriage_Care
	 Marriage Care
	 company/marriage-care
Company registration number	00417528 (England and Wales)

Reference and administrative information 31 March 2022

Charity registration number 218159

Auditor Buzzacott LLP
130 Wood Street
London
EC2V 6DL

Principal Bankers Royal Bank of Scotland plc
Wigan Branch
38 Market Place
Wigan
WN1 1PJ

Legal Advisers Keelys LLP
28 Dam Street
Lichfield
WS13 6AA

CATHOLIC MARRIAGE CARE LIMITED

England & Wales - Charity number 218159

Accounts

Catholic Marriage Care Limited

Annual Report and Financial Statements

31 March 2021

Company Limited by Guarantee
Registration Number
00417528 (England and Wales)

Charity Registration Number
218159

Contents

Reports

Marriage Care at a glance	2
A word from our Chair, Roger Carr-Jones	3

Trustees' report:

About Marriage Care	5
Achievements and performance	8
Our plans for next year (2021/22)	12
Financial review	16
Legal structure and governance	19
Independent auditor's report	24

Financial statements

Statement of financial activities	28
Balance sheet	29
Statement of cash flows	30
Principal accounting policies	32
Notes to the financial statements	36
Reference and administrative details	44

Some highlights for 2020/21

Counselling

- ◆ 85 of our 120 active counsellors were able to offer 6,335 counselling sessions via webcam. They helped 866 new clients. 89% of the clients who responded to our feedback requests said they were satisfied with our service.

"Counselling [made] a massive difference to my outlook on life and marriage. I can honestly say our counsellor is a miracle worker. She believed we could pull through when I could only imagine divorce. She gave us hope and tools to work through our problems."

"[Counselling] enabled me and my partner to remain together...we both felt there was little hope left and it has saved our relationship. We couldn't be closer..."

"We had both been lost for the longest time but through the counselling, through talking, understanding, compassion and empathy, we have found each other again."

Marriage Preparation

- ◆ 118 out of 272 of our trained/trainee marriage preparation facilitators met 202 couples who attended one of our 'Preparing Together Anywhere' courses and 788 couples who attended our facilitated FOCCUS© Anywhere sessions, all via webcam. 85% of our couples who responded to our feedback requests said they were satisfied with our service.

"I feel that we totally (after 16 years together) understand the commitment we are happy to make. [Our FOCCUS marriage preparation] made the difference in being honest about what we both need and think. It gives new hope and quality to making "couple" time and being grateful for love."

"[The Preparing Together Anywhere course] has made us aware of things in our relationship that we didn't recognise before and has provided ways to manage issues in a relationship."

"[FOCCUS] gave us a safe platform to be open and honest with each other with an impartial observer to navigate the conversation. It was brilliant because we tackled difficult topics that perhaps we had been afraid or worried to approach."

"I loved spending that time [on the PTA course] with my partner, getting to communicate with him on a deeper level, and discuss our hopes and fears about the future!"

Anniversaries are complex as they are moments for reflection, rejoicing, taking stock and moving forward. They are dynamic rather than static. The same can be said of Catholic Marriage Care as we enter this our 75th anniversary year after the experience of living-in and working through the pandemic. As we remind the numerous couples who we meet, whether in marriage preparation or counselling, the past informs, but does not determine the future.

Whilst there have been significant financial and operational challenges to manage caused by the pandemic the Board of Trustees and our Chief Executive, Mark Molden, have managed these effectively.

Our National Support Team have worked tirelessly in the background to ensure that the frontline delivery of services has continued in dark days. Through careful financial and resource management in addition to obtaining new income streams their combined activity is to be commended. Due to their work our greatest resource, our volunteer force, have continued to be supported in their frontline delivery of services.

Our organisation enjoys a body of committed volunteer members, who have displayed a resilient attitude in rising to the needs of the time. Their contribution over the last year was reflected and celebrated in our Spring Virtual Conference, where it was their voices and experiences that came to the fore. It is this inner resilience and the openness to change shown by our volunteers and staff that reveals the mettle that underpins and forms this organisation. This is why we not only celebrate 75 years of service to the Catholic Church, other faith groups and the wider society, but look forward to the future.

Communication lies at the heart of healthy relationships and healthy organisations. This skill is reflected by how we work and support each other. The past year has seen us maximizing the benefits of technology through online training and support, through to Centre volunteers keeping in touch and supporting each other. Over the last year many of our counsellors and marriage preparation facilitators adapted to meeting the needs of clients and couples via remote delivery. Regular remotely facilitated meetings held by Mark Molden with our Heads of Centres has provided a forum that has strengthened the bonds of the organisation and kept Trustees apprised of needs and successes.

On the 19th March 2021, Pope Francis launched the Year of Amoris Laetitia Family, which will conclude at the World Meeting of Families in Rome in 2022. Rome is a fitting place for us to mark our contribution to nurturing and sustaining couples and families over the last 75 years. As Pope Francis highlights: 'The strength of the family "lies in its capacity to love and to teach how to love." For all a family's problems, it can always grow, beginning with love' (Amoris Laetitia n53). It is our love of couples and families that we will continue to celebrate, compelling us to seek to heal the wounds of those who are hurting and to identify new possibilities for the future.

Our long history reminds us that models change to meet the needs of each age. We do so by drawing on the skills and enthusiasms of our volunteer members, our foundational partnership with the Catholic Church community and our sense of service.

A word from our Chair 31 March 2021

My final words rightly belong to the voices of those whom we serve and who without our model of donation-only counselling would be left bereft.

"I am looking for counselling for my marriage. We were struggling before coronavirus hit us and now things are even worse! I am a vulnerable person so am currently off work my husband has been furloughed so we are stuck together with our 2 children and things are escalating rapidly! I am hoping you may be offering online sessions and financially we don't have much to contribute especially with coronavirus affecting us being off work." (Unedited enquiry, May 2020)

Roger Carr-Jones
Chair of the Board of Trustees

The Trustees present their Annual Report and Audited Financial Statements for the year ended 31 March 2021 and confirm they comply with the requirements of the Charities Act 2011, the Companies Act 2006, the charitable company's Memorandum and Articles of Association and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102).

About Marriage Care

Catholic Marriage Care Limited (Marriage Care), a charity registered under the Charities Act 2011, is constituted as a company limited by guarantee and is governed by its Memorandum and Articles of Association.

Marriage Care is the largest faith-based provider of marriage preparation and relationship counselling services in the UK working through 50 Centres across England, Wales and Gibraltar and delivered by almost 600 highly trained practitioner and support volunteers. Founded in 1946 as the Catholic Marriage Advisory Council (CMAC) it now provides marriage preparation, information, education and relationship counselling to thousands of people each year.

Marriage Care is a membership organisation and membership is open to any individual interested in promoting the objects of the charity and who is approved by the Trustees. The liability of the members of the charity is limited. In the event of the charity being wound up the members are required to contribute a maximum of £1.

Our vision

Our vision dares to hope for "...a society in which all adults can build and sustain strong, fulfilling, healthy couple relationships".

Our mission

It is our mission to share relationship skills and knowledge, and support couples and individuals in the best and worst of times in their relationships, *regardless of their ability to pay*.

Our ethos and values

The Catholic understanding of the person as loved by God, and as called to love, relationship and deeper community lies at the heart of why Marriage Care exists. For Catholics, as for many others, the call to marriage has a special place in this understanding. Our Christian ethos means:

- ◆ We acknowledge, with others, the value and uniqueness of every human being. Love, respect, forgiveness and the need to work for peace and justice underpin our work.
- ◆ Inspired by our Catholic heritage, we embrace and uphold the Christian vision of marriage as an example of a vocation of life and love. In Christian marriage this vocation is shaped by the whole-life commitment of a man and woman, whose love is open to embrace family life.
- ◆ We believe that at the heart of a healthy marriage is a relationship of astonishing power and richness, for the couple, their children, their wider circle of friends and relations and society.

About Marriage Care (continued)

Our ethos and values (continued)

- ◆ We believe that preventing couple separation and maintaining an intact family where healthy relationships can exist and grow in goodness is of fundamental importance to the flourishing of family life and society at large.
- ◆ We believe that supporting adult couple relationships is a matter of social justice and has the potential to make a real difference to children's life chances, to adult wellbeing and to the emotional and economic health of our society. As such it is a positive response of care to relationship poverty.

Our formal objects

Our charity's purposes, as set out in the objects contained in the Memorandum and Articles of Association, are to help people in the spheres of marriage, relationships and family life by providing:

- ◆ Relationship counselling services;
- ◆ Marriage preparation services;
- ◆ Relationship education services in schools and elsewhere; and
- ◆ Any other services whose purpose is to promote and support marriage and family life in accordance with the Church's vision of marriage as a vocation of life and love.

Our Centres

Marriage Care has 50 Centres based in the following places:

Barnet & Enfield
Birmingham
Blackheath
Blackpool
Bournemouth & Poole
Bridgend
Brighton
Bristol
Cardiff
Carlisle
Coventry
Crawley
Devon & Cornwall
Eastbourne
Gloucestershire & Cheltenham
Gwent
Heads of the Valleys
Hereford
Ilford & Southend

Leeds
Lincolnshire
Liverpool
London
Manchester
Medway Towns
Middlesbrough
Milton Keynes & Northampton
Newmarket & Cambridge
Norfolk
North East Hants & Surrey
North Staffs
North Wales (formerly Wrexham)
Nottingham
Oxford
Peterborough
Portsmouth
Preston
Reading

South & Mid Cheshire
Southampton
Southport
Stockport
Swansea
Trafford
Tyneside
Warrington
Wiltshire & Swindon
Wimbledon & Croydon
Wolverhampton

Marriage Care also has
associate Centres based in
Gibraltar and **Luxembourg***

* Serving the English-Speaking
Catholic Community in
Luxembourg

About Marriage Care (continued)

Public benefit

It is generally accepted that individual, mature human flourishing requires the presence of successful and enduring close personal and social relationships. Marriage Care is a charity that offers support in this area by providing relationship and marriage education, relationship counselling, and general information to the public on the issues related to marrying in England and Wales, and further afield where requested. Relationship counselling is provided on a donation per session basis and a set fee is charged for marriage preparation courses and sessions although all service users can access support regardless of their ability to pay. The services are delivered by highly trained relationship specialists, who freely volunteer their time and expertise. The only restriction on our services is that clients must be over 16 years of age.

The individual benefits to members of the community, the more general social benefits flowing from the existence and maintenance of stable relationships, particularly those involving children, are well attested and documented in academic and other literature. We have noted with some concern the breakdown of family units with the consequent social, emotional, psychological and economic costs, which weigh heavily on UK communities. Amongst other indicators of public benefit, there is the clear public policy shown by Government commitment to stable personal family units, particularly where children are involved. Such public policy has clear cross-party support. Within the context of the above comments, therefore, we set out below how the organisation has delivered these public benefits.

We review our aims and objectives annually and, at the same time, have regard to the guidance on public benefit published by the Charity Commission. The review looks at what we have achieved and the outcomes of our work in the previous 12 months. The review looks at the performance of each key activity evaluating the benefits they have brought to those groups of people we were set up to help. The review process allows us to ensure that our aims, objectives and activities remain focused on our stated purposes.

Achievements and Performance

Review of 2020/21

Relationship counselling services

What we set out to do:

- ◆ Develop and launch a webcam counselling service, enabling clients to access support throughout the Covid-19 lockdown and social distancing measures.
- ◆ Offer a minimum of 7,000 sessions of counselling (via webcam or face-to-face as public health measures permit) on a donation-only basis, enabling individuals and couples to access support regardless of their ability to pay.
- ◆ Recruit, select and train a minimum of 12 qualified counsellors (with a Level 4 Diploma in Counselling or equivalent) through our Diploma in Relationship Counselling course - a 70 hour volunteer placement, including CPD and supervision.
- ◆ Commission a counsellor training working group to develop a 4-year training and supervision strategy including plans for the launch of a revised Initial Training Course (training people from scratch).

What we did:

- ◆ Despite the unprecedented constraints brought about by the first national lockdown a new webcam counselling service was successfully launched in April 2020 bringing about continuity of service for existing clients and a lifeline for new clients. By the end of the financial year over 70% of our counselling workforce were delivering via webcam and achieving 96% of our normal capacity levels.
- ◆ 85 of our 120 active counsellors were able to offer 6,335 counselling sessions via webcam. They helped 866 new clients (62 individuals and 402 couples). 89% of the clients who responded to our feedback requests said they were satisfied with our service.
- ◆ 17 qualified counsellors joined the Diploma in Relationship Counselling course in September 2020, exceeding our target number of recruits by over 40%. 14 are continuing their training into 2021 and have already begun their supervised work with clients.
- ◆ A working group was formed with a group of Marriage Care counsellor trainers, led by the Director of Relationship Support, and a 4-year training and supervision strategy was presented to the Board for approval in September 2020. Plans for the launch of a revised Initial Training Course (training people from scratch) were approved and, funding permitting, recruitment for a newly developed Certificate in Relationship Counselling course will begin in September 2021, coinciding with the charity's 75th Anniversary year.

Achievements and Performance (continued)

Review of 2020/21 (continued)

Marriage preparation services

What we set out to do:

- ◆ We will develop, pilot and launch webcam FOCCUS© Zoom sessions from April 2020, enabling engaged couples to prepare for marriage throughout the Covid-19 lockdown and social distancing measures.
- ◆ We will train a minimum of 11 experienced marriage preparation course facilitators in the delivery of FOCCUS© Zoom sessions, expanding our existing team of FOCCUS Facilitators to 98.
- ◆ We will develop, pilot and launch Preparing Together *Anywhere* – an online/webcam version of our popular one-day marriage preparation course for engaged couples getting married in the Catholic Church
- ◆ We will train a minimum of 25 experienced marriage preparation course facilitators in the delivery of Preparing Together *Anywhere*, ready for launch in September 2020.

What we did:

- ◆ Webcam FOCCUS© Zoom sessions were made available from April 2020, enabling engaged couples to prepare for marriage throughout the Covid-19 lockdown and social distancing measures. Couples who had previously booked to attend our group course, Preparing Together, were able to seamlessly switch across to these webcam sessions enabling continuity for couples at a time of great disruption in their lives.
- ◆ 14 experienced marriage preparation course facilitators were trained in the delivery of FOCCUS© Zoom sessions, expanding our existing team of FOCCUS Facilitators and enabling 788 engaged couples to access the individual couple preparation offered by the FOCCUS sessions.
- ◆ During June/July 2020 a working group of Marriage Preparation trainers worked on converting our popular Preparing Together group course into a format that was suitable for webcam facilitated delivery. As a result, Preparing Together *Anywhere* was successfully piloted and launched by September 2020, opening up the option for engaged couples to prepare for their marriage in the Catholic Church alongside 6 to 8 other couples.
- ◆ 30 experienced marriage preparation course facilitators were trained in the delivery of Preparing Together *Anywhere*. Together they helped deliver 34 courses, supporting 202 engaged couples.

Achievements and Performance (continued)

Review of 2020/21 (continued)

National support and training

What we set out to do:

- ◆ Implement Zoom meetings with our volunteer Heads of Centres, Trainers and Supervisors across England and Wales, and a monthly video update from the Chief Executive for all volunteer members - responding to the opportunity of virtual working and enabling trustees, staff and volunteer members to connect on a regular basis without the cost and environmental impact of travelling to face-to-face gatherings.

What we did:

- ◆ From the beginning of April 2020, the Chief Executive hosted monthly Zoom meetings with volunteer Heads of Centres across England and Wales, as well as producing a monthly video update for all volunteer members. This has improved levels of engagement, reduced costs and enabled the organisation to feel connected during a time of social isolation. Trainers, supervisors and other practitioner and centre groups have also been able to take advantage of Zoom during this time, ensuring regular connection, training and supervision.
- ◆ On the 20th March 2020 (the first day of Spring) we hosted our first ever National *Virtual* Conference with the theme of 'Hope Springs'. The content included pre-recorded input from Cardinal Vincent Nichols, Bishop David Oakley, our Chair of Trustees and Chief Executive with contributions from volunteer members across the country. Over 180 participated in the conference and the feedback was overwhelmingly positive.

Achievements and Performance (continued)

Review of 2020/21 (continued)

Promote productive partnerships with peer organisations in the relationship support field, the Government and the Catholic Church

What we set out to do:

- ◆ We will continue our work with the Relationships Alliance (Marriage Care, OnePlusOne, Tavistock Relationships and Relate) and the Caritas Social Action Network (CSAN) to ensure that we tackle the social injustice and inequalities of relationship poverty - making the case for cross-departmental government policies that recognise the central importance of relationships and supporting relationships.
- ◆ We will continue to build on the work of the Alliance of Catholic Marriage Organisations (Equipes Notre Dame/Teams, Marriage Care, Marriage Encounter, Retrouvaille, and Two In One Flesh) making greater use of social media and regular guest blogs to cross-promote the ministry of all Alliance members within parish communities.

What we did:

- ◆ We continue to present to Government the well-established evidence that the quality of adult relationships impacts on the physical and mental health and wellbeing of adults and their children, and, on the social and economic stability of the communities in which they live - making the case for cross-departmental government policies that recognise the central importance of relationships and supporting relationships.
- ◆ The Alliance of Catholic Marriage Organisations The national leaders of each organisation (Equipes Notre Dame/Teams, Marriage Care, Marriage Encounter, Retrouvaille and Two In One Flesh) continue to meet regularly to build relationship, share encouragement and opportunities for collaboration. A monthly blog is shared out between members and hosted on our respective websites.

Our plans for next year (2021/22)

Relationship counselling services

- ◆ We will offer a minimum of 7,000 donation-only sessions of counselling via a hybrid approach of webcam and face-to-face delivery, enabling individuals and couples to access support regardless of their location or ability to pay.
- ◆ We will develop and launch an online registration process, enabling prospective counselling clients to register on the waiting list via the Marriage Care website at any time as well as by telephone during opening hours.
- ◆ We will introduce a cap of 24 counselling sessions as part of our efforts to reduce waiting times in the context of ever-growing demand. Clients would be made aware of this when registering & before their first session. There would be some flexibility if the counsellor believed it would be unsafe or unethical for some reason to end after 24 sessions.
- ◆ We will deliver Supervisor Training via Zoom for Marriage Care counsellors with a minimum of two years post qualifying experience. This will build clinical supervision capacity in readiness for the new intake of trainees on the new Certificate in Relationship Counselling course.
- ◆ We will recruit and select a minimum of 20 people ready to start training in our new Certificate in Relationship Counselling course. The recruitment process will begin in September 2021 to coincide with the launch of the charity's 75th Anniversary year and, funding permitting, training will commence by Spring 2022.

Marriage preparation and enrichment services

- ◆ We will appoint a National Coordinator for Marriage Preparation and Enrichment to improve retention, recruitment, and resourcing of marriage preparation volunteers, respond effectively to growth in couple bookings and deepen our engagement with and support for dioceses and parishes.
- ◆ We will develop, pilot, and launch a large group Preparing Together *Anywhere* course (24 couples) in response to an anticipated surge in demand for marriage preparation as wedding restrictions are lifted.
- ◆ We will grow our delivery capacity to enable 1,347 engaged couples to book a marriage preparation course or sessions via a hybrid approach of webcam and face-to-face delivery, enabling couples to access support regardless of their location.
- ◆ We will launch REFOCCUS© (Relationship Enrichment Facilitating Open Couple Communication Understanding and Study) - a new marriage enrichment service provided initially over 2 one-hour sessions, just the couple and a skilled, trained facilitator via Zoom.

Our plans for next year (2021/22) (continued)

National support and training

- ◆ We will deliver a second and extended National *Virtual* Conference for all Marriage Care volunteer members on the theme of 'Emerging Stronger' with a focus on the effectiveness and potential of digital approaches to training and delivery coupled with a celebration of our 75th Anniversary year.
- ◆ We will automate the volunteer recruitment process, reducing the cost of administration and enabling enquirers to apply directly via the website, including uploading of required ID paperwork.
- ◆ We will adapt our CRM system to support both Zoom and face-to-face bookings and appointments.
- ◆ We will develop and implement a trustee recruitment campaign with the aim of recruiting two new trustees by March 2022.

Promote productive partnerships with peer organisations in the relationship support field, the Government and the Catholic Church.

- ◆ We will continue our work with the Relationships Alliance (Marriage Care, OnePlusOne, Tavistock Relationships and Relate) and the Caritas Social Action Network (CSAN) to ensure that we tackle the social injustice and inequalities of relationship poverty. In particular we will make the case for a cross-departmental government policy that recognises the opportunity Family Hubs could provide to support relationships, advocating that they should also be Relationship Hubs– offering relationship support to families across the lifespan: from the transition to parenthood to later life, encompassing key life changes and transitions facing families through the life-cycle.
- ◆ We will support the establishment of the Catholic Bishops' sub-committee for Marriage and Family Life with the Alliance of Catholic Marriage Organisations, chaired by Bishop David Oakley with Marriage Care as secretariat.
- ◆ We will begin the process of merger with Two In One Flesh (TIOF) providing a vehicle through which TIOF resources could continue to be promoted, sold, distributed in the future.

Risk management and specific policies

The Board and Executive maintain a risk register which is considered at every Board meeting.

It must be recognised that the Covid-19 pandemic has had a substantial impact on our operations, causing us to suspend face-to-face services. This in turn would likely result in a significant loss of income, but that has to some extent been mitigated by offering our services through digital platforms. Our staff have been working from home since the end of March 2020 and their flexibility and commitment has been essential to our ability to adapt to new ways of working so quickly. Further explanation of the impact of the pandemic on our operations and finances can be found on page 17.

One of the key risks identified has always been the risk of reductions in funding particularly from major sources. The charity continues to seek alternative sources of funding including funding from individual donations and grants from trusts. In addition, the charity has been reviewing other income generating activities such as the delivery of our counselling and marriage preparation services and has put measures in place to improve average donation/fee levels.

Another identified risk is a lack of volunteers to carry out the essential work of Marriage Care. The charity continues to actively seek volunteers for all aspects of its work. Training and Continuing Professional Development is available to all volunteers.

A further identified risk is the loss of key staff. This is reviewed by the Remuneration Committee and notice periods in contracts of employment are considered sufficient to allow the charity to employ suitable replacements.

Reserves policy and general fund

The Board conducts an annual review of the reserves policy. This includes a review of the reasons for holding reserves which include:

- ◆ A fall in donated income or Marriage Preparation fees.
- ◆ Unexpected expenditure.
- ◆ Investment in the future of the charity.

The Board considers that holding reserves equivalent to three months' expenditure would enable any further restructuring of the charity to take place. For the forthcoming year, this will be based on three months' average expenditure across 2021/22 and 2022/23. At 31 March 2021, the reserves held were equal to the unrestricted general fund balance of £224,097. This is £69,568 higher than the target of £154,529 that was set last year.

For the year ending 31 March 2022, the Board has set a free reserves' target of £146,676. The budget indicates a reserve of between £226,434 and £351,434 at 31 March 2022. The Board is continuing to seek further funding from Trusts as well as looking for improvements in the income derived from services.

Risk management and specific policies (continued)

Reserves policy and general fund (continued)

The Board is also continuing to review the cost base for the charity and recognises that it may be necessary to make further cost reductions.

Investment policy

The Memorandum of Association prescribes the investment powers of the Trustees as follows:

“To deposit or invest funds in any manner (but to invest only after obtaining advice from a financial expert and having regard to the suitability of investments and the need for diversification).”

There is further power to delegate (subject to certain conditions) the management of investments to a financial expert and to arrange for investments to be held by a nominee.

Currently a portion of the charity's cash balances are invested in a CCLA cash fund (COIF Charities Deposit Fund). Following a reduction in government funding, it was decided to keep these funds available at short notice to support our working capital requirements, though earning a low rate of return.

The CCLA cash fund delivered an income return of £110 for the year 2020/21 (2019/20 - £1,431). The balance held at 31 March 2021 was £135,151 (31 March 2020 - £134,991)

A revised investment policy will be prepared when the charity is able to invest for the medium/long term.

Fundraising policy

The charity aims to achieve best practice in the way in which it communicates with members and other supporters. It takes care with both the tone of its communications and the accuracy of its data to minimise the pressures on supporters. The charity applies best practice to protect service users' and members' data and never sells data, it never swaps data, and ensures that its communication preferences can be changed at any time. The charity has employed the services of a freelance fundraising consultant with particular experience of fundraising for Catholic charities. This has proved to be a successful model for the charity in reducing costs and improving effectiveness. The charity undertakes to react to and investigate any complaints regarding its fundraising activities and to learn from them and improve its service. The charity is registered with the Fundraising Regulator and undertakes to abide by the Fundraising Code of Practice. It has received no complaints about its fundraising activities during 2020/21.

Financial review

Summary

The charity's statement of financial activities shows an overall net decrease in funds of £19,013 for the year (2020 – decrease of £336,204). Total funds carried forward at 31 March 2021 were £267,479 compared to £286,492 at the end of the previous year.

Income

Income for the year was £507,580 compared to £479,701 in 2020.

Income from marriage preparation fees and donations from our clients for counselling are lower this year due to the pandemic restrictions, which have particularly impacted on weddings. Donations from our supporters together with grants from local authorities and furlough funding have been very important to the charity this year and we are grateful to all those who have contributed. During the year ended 31 March 2021, the charity earned additional grant income of £54,975, the application of which is restricted to specific purposes as detailed in note 14 to the accounts. All of this income has been utilised during 2020/21 and so there are no restricted funds carried forward at 31 March 2021.

Expenditure

Expenditure for the year was £526,593 compared to £815,905 in 2020. Significant savings were made in costs incurred at local centres due to the suspension of face-to-face services and also in travel costs for the National Support Team. These savings were achieved through careful management of the budget reflecting the much-reduced service income.

Funds

The net deficit of £19,013 is equal to the net decrease in funds, which now amount to £267,479 (2020 - £286,492).

£43,382 (2020 - £59,613) represents the carrying value of the charity's intangible fixed assets. This balance has been separated from the charity's general unrestricted funds in recognition of the fact that the associated assets are necessary towards the delivery of the charity's objectives and cannot, therefore, be realised to meet day-to-day needs.

The charity's unrestricted general fund, i.e. its free reserves, totalled £224,097 at the year-end date (2020 - £218,755).

Financial review (continued)

Assessment of going concern

Prior to the pandemic, the loss of government funding had already turned the Board's attention to considering plans for restructuring to reduce fixed costs and grow additional income. The Board began the 2019/20 financial year with a two-year turnaround strategy which included a planned and sizeable use of reserves during 2020/21 leading to breakeven by March 2022. The pandemic brought an abrupt end to those plans and disrupted the provision of our face-to-face services for both our marriage preparation and counselling clients.

We have however been able to respond and adapt relatively quickly through the introduction of webcam counselling, which had in any case been included in our plans for the future. Where we had to cancel our Preparing Together courses we were able to offer our FOCCUS provision via webcam as an alternative. Additionally, we have trialled a webcam version of our group marriage preparation course – Preparing Together *Anywhere* – which launched in the autumn of 2020 and is now fully embedded into our service offer. We plan to continue to offer all our services via webcam as well as face-to-face once all pandemic restrictions are lifted and it is safe to do so. The actual outturn for 2020/21, despite planned use of reserves was actually a small surplus before depreciation of £27,744.

The impact of the pandemic on our finances has been built into our budget for 2021/22 and the following two years and so the reserves policy target detailed on page 13 already reflects the forecast position at 31st March 2022. The budget for 2021/22 forecasts a breakeven position in our activity and so it is expected that both cash balances and reserves will remain little changed from those held at the beginning of the year. At the end of June 2021, we were pleased to note that we remained on track against budget. A Bounce Back Loan of £50,000 was secured from the bank in July 2020 to support our cashflow and, as the financing cost of this is relatively low, this is being used to invest in our operational requirements.

Work continues on fundraising to secure future streams of income to support our service provision for which demand is anticipated to rise. The damage to family relationships during the lockdown and the gradual lifting of restrictions allowing weddings to take place will both result in increased activity in our market. In support of this we have recently trained new volunteers in our Diploma in Relationship Counselling to increase our counsellor numbers. Similarly, we have trained marriage preparation facilitators to deliver our courses via webcam.

The volunteer members involved in the delivery of services and the provision of training, supervision and management act as a strong bulwark against some of the most challenging financial crises the organisation has faced over its 75-year history. The free gift of their time is ultimately independent of financial fluctuations, giving the charity the time and resilience needed to adjust levels of central support spending as required and continue operating as a going concern, even in the long shadow of a pandemic.

Financial review (continued)

Assessment of going concern (continued)

Management accounts, cashflow and revised budgets are all reviewed monthly by the Board, the expected break-even position at the current time having been anticipated and agreed by the Board alongside the budget for future years. This is in line with our plans for resolving the funding gap and rebuilding the reserves. As a result, the Board of Trustees is unreservedly of the opinion that the charity continues to be a going concern.

Volunteers gross value added

Most recent Office for National Statistics (ONS) data suggests an estimated 22% people formally volunteer at least once a month, which gives an estimate of 11.9 million people in the UK. The most recent ONS figure from 2016 estimated the value of voluntary activity in the UK to be £23.9 billion although the figure does not capture the value of informal volunteering nor the wider impacts of volunteering on the community or indeed on individual volunteers.

Marriage Care's services and the provision of training, supervision and management are provided by a team of dedicated and professionally trained volunteers. The commitment of our volunteers goes well beyond the national average of once a month and accounts for a significant in-kind contribution amounting to an estimated £1,549,562 per annum.

Volunteer role	A. Total number of volunteers	B. Average hours per week per volunteer	C. Weeks worked per year	D. A x B x C = Total volunteer hours	E. Hourly wage rate (£)	F. D x E = Total volunteer value (£)
Marriage Preparation practitioner	272	1.41	42	16,108	£29.97	£482,757
Counselling practitioner	120	5.16	42	26,006	£29.97	£779,400
Support/Co- ordination	149	2.36	42	14,769	£19.46	£287,405
	541			56,883		£1,549,562

Legal structure and governance

Governance

The Board of Trustees is responsible for the overall governance of the charity. All Trustees give up their time freely and £nil remuneration was paid to Trustees in the year, (2020: £nil).

The minimum number of Trustees at any time is four and the maximum is twenty. The Trustees (who are also members) are elected at the Annual General Meeting of the charity by the membership. Those eligible to vote are those who are members at 31 March of that year. Election of a Trustee is by a majority vote. The Board has the power to co-opt additional Trustees during the year, but they hold office only until the next AGM. Trustees are chosen on the basis of their knowledge and experience and to meet any skills gap identified by a skills audit. The President has the power to nominate someone to serve as his representative and Trustee.

Trustees are appointed for an agreed length of time, subject to any applicable constitutional or statutory provisions relating to election and re-election. If a trustee has served for more than nine years, their reappointment is subject to a particularly rigorous review and takes into account the need for progressive refreshing of the board and the circumstances are to be explained in the trustees' annual report. During the year, Nigel Dorning was elected for a fourth, three-year term following a board skills audit and a rigorous trustee recruitment process that identified a continuing need for his financial experience and expertise.

All new Trustees receive direct support from the Chair of the Board and the Chief Executive as well as meeting senior staff to help them understand their role and responsibilities. Trustees are encouraged to attend all internal conferences and events to ensure that they are familiar with the activities of the charity. Trustees are also encouraged to attend external training events to further understand their responsibilities as Trustees and the publications produced by the Charity Commission are discussed regularly at Board Meetings.

Details of the President and Trustees are set out on page 44.

Trustees

The Board meets at least five times each year. Trustees receive comprehensive reports on all aspects of the charity's affairs in preparation for these meetings. Trustees meet from time to time more informally with the management team to work on specific areas of development. Senior management may also seek advice from Trustees with specific skill sets although any decisions remain with the officer concerned. The Trustees delegate the exercise of certain powers in connection with the administration and management of the charity to the Finance and Audit Committee, Remuneration Committee and the Chief Executive.

Legal structure and governance (continued)

Trustees (continued)

During the year ended 31 March 2021, trustees attended the following Board meetings:

Name	Date of Trustee Appointment & Role	12-05-20	25-06-20	23-07-20	24-09-20	22-10-20	26-11-20	28-01-21	25-02-21	25-03-21
Deacon Roger Carr-Jones	16-10-19 Chair – Appointed 23-01-20	✓	✓	✓	✓	✓	✓	✓	✓	✓
Mrs Sheila Don	08-10-15 Chair of Finance and Audit Committee	✓	✓	✓	✓	✓	✓	✓	✓	✓
Mr Nigel Dorning	01-04-11 Finance and Audit Committee member	✓	✓	✓	✓	X	X	✓	✓	✓
Mrs Annie Dunster	06-12-18	✓	✓	✓	✓	✓	✓	✓	✓	✓
Mrs Susan Hayman	03-03-20	✓	✓	✓	X	✓	✓	✓	✓	✓
Ms Catherine MacFarlane	03-03-20	✓	✓	✓	X	✓	✓	✓	✓	✓
Mrs Maureen Papé	03-03-20	✓	✓	✓	✓	✓	✓	✓	✓	✓
Mrs Glenda Spencer	08-10-15	✓	✓	✓	✓	✓	✓	✓	✓	✓
Mrs Clare Watkins	25-02-14	X	✓	X	✓	X	✓	X	✓	✓
Mrs Denise Wilkinson	03-03-20	✓	✓	✓	✓	✓	✓	✓	✓	✓

Legal structure and governance (continued)

Finance and Audit Committee

The Finance and Audit Committee comprises a minimum of three, a maximum of five Trustees and a maximum of two independent co-opted members. The Finance and Audit Committee meets at least five times each year. The Committee considers the annual budget, regular financial reports, the annual report and financial statements, the investment strategy, investment performance and any other financial matters. The Committee makes recommendations to the Trustees at Board Meetings.

Remuneration Committee

The Remuneration Committee comprises between three and five Trustees and is chaired by the Chair of the Board. The Remuneration Committee meets by teleconference and when necessary face-to-face to consider all matters relating to the remuneration of employees. The Committee acts under delegated authority from the Board. Decisions at Committee meetings must be unanimous. If the Committee is unable to reach a unanimous decision the matter is referred to the Board for decision.

Chief Executive

The Chief Executive is responsible for the day-to-day running of the charity and for implementing the policies agreed by the Board. The Chief Executive is supported by a Senior Leadership Team. An administration team also supports the Chief Executive, the Senior Leadership Team and the Centres helping with training, financial and administrative issues and runs a national appointments service on behalf of most Centres.

The names of the Executive Team and external advisors are set out on pages 44-45.

Centre Management

All Centres are managed independently and led by a volunteer Head of Centre who reports to the Chief Executive. Each Centre's team meets regularly to co-ordinate its work; share best practice and reflect on meeting local needs. For counsellors and marriage preparation facilitators, there are regular events to provide continuing professional development. All members of the charity (volunteers) are provided with support and training and have the opportunity to have input on the development of the charity through a variety of forums.

Key management personnel

The Trustees consider that they, together with the Executive Team, are the key management personnel of Catholic Marriage Care Limited. They are in charge of directing, controlling and managing the organisation on a day-to-day basis.

Trustees give of their time freely and no Trustee received remuneration in the year.

The pay of the Chief Executive and the Directors is reviewed annually in accordance with the Remuneration Policy. The Remuneration Committee benchmarks against pay levels in similar organisations and aims to set pay, subject to affordability, at the midpoint of the range paid for similar roles.

Legal structure and governance (continued)

Member and Employee Communication

Regular email and video communications are distributed to all volunteer members to alert them to major changes or developments, and to share events across the organisation. In addition, the members' area of the website provides a useful mechanism for sharing information with the wider organisation on a range of more technical/internal matters.

Statement of Trustees' responsibilities

The Trustees (who are also directors of Catholic Marriage Care Limited for the purposes of company law) are responsible for preparing the Trustees' report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the income and expenditure of the charitable company for that period.

In preparing these financial statements, the Trustees are required to:

- ◆ Select suitable accounting policies and then apply them consistently;
- ◆ Observe the methods and principles in Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the United Kingdom and Republic of Ireland (FRS 102);
- ◆ Make judgements and estimates that are reasonable and prudent;
- ◆ State whether applicable United Kingdom 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 charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Legal structure and governance (continued)

Statement of Trustees' responsibilities (continued)

Each of the Trustees confirms that:

- ◆ so far as the Trustee is aware, there is no relevant audit information of which the charity's auditor is unaware; and
- ◆ the Trustee has taken all the steps that he/she ought to have taken as a Trustee in order to make himself/herself aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

This confirmation is given and should be interpreted in accordance with the provisions of s418 of the Companies Act 2006.

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

The charity operates systems of internal control which are designed to provide reasonable assurance against material misstatement or loss. They include:

- ◆ An annual budget approved by the Trustees;
- ◆ Regular consideration by the Trustees of financial results against the budget;
- ◆ Delegation of day-to-day management authority;
- ◆ Identification and management of risks; and
- ◆ Regular review of internal controls.

Signed on behalf of the Trustees:

Rev Roger Carr-Jones
Chair

Approved by the Trustees on: 22nd July 2021

Independent auditor's report to the members of Catholic Marriage Care Limited

Opinion

We have audited the financial statements of Catholic Marriage Care Limited (the 'charitable company') for the year ended 31 March 2021 which comprise the statement of financial activities, the balance sheet, and statement of cash flows, the principal accounting policies and notes to the financial statements. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- ◆ give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its income and expenditure for the year then ended;
- ◆ have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- ◆ have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the Annual Report and Financial Statements, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- ◆ the information given in the Trustees' report (which is also the Directors' report for the purposes of company law) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- ◆ the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- ◆ adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- ◆ the financial statements are not in agreement with the accounting records and returns; or
- ◆ certain disclosures of Trustees' remuneration specified by law are not made; or
- ◆ we have not received all the information and explanations we require for our audit; or
- ◆ the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- ◆ the Senior Statutory Auditor ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations; and
- ◆ we obtained an understanding of the legal and regulatory frameworks that are applicable to the charitable company and determined that the most significant frameworks which are directly relevant to specific assertions in the financial statements are those that relate to the reporting framework (Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011).

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- ◆ making enquiries of management as to their knowledge of actual, suspected and alleged fraud; and
- ◆ considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

Auditor's responsibilities for the audit of the financial statements (continued)

To address the risk of fraud through management bias and override of controls, we:

- ◆ performed analytical procedures to identify any unusual or unexpected relationships;
- ◆ reviewed journal entries to identify unusual transactions and substantiated these where appropriate; and
- ◆ assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- ◆ review of the minutes of meetings of those charged with governance; and
- ◆ enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

6.8.2021

Gumayel Miah (Senior Statutory Auditor)
For and on behalf of Buzzacott LLP, Statutory Auditor
130 Wood Street
London
EC2V 6DL

Statement of financial activities Year to 31 March 2021

	Notes	Un-restricted funds £	Restricted funds £	Total 2021 funds £	Un-restricted Funds £	Restricted funds £	Total 2020 funds £
Income and expenditure							
Income from:							
Donations and legacies	1	178,003	54,975	232,978	76,136	33,012	109,148
Interest receivable	2	110	—	110	1,431	—	1,431
Charitable activities	3						
. Counselling and training		147,730	—	147,730	162,129	—	162,129
. Marriage preparation		126,762	—	126,762	206,993	—	206,993
Total income		452,605	54,975	507,580	446,689	33,012	479,701
Expenditure on:							
Raising funds	4	50,158	—	50,158	88,779	—	88,779
Charitable activities	5						
. Counselling and training		239,586	52,373	291,959	404,526	24,290	428,816
. Marriage preparation		173,750	10,726	184,476	270,977	27,333	298,310
Total expenditure		463,494	63,099	526,593	764,282	51,623	815,905
Net expenditure and net movement in funds	7	(10,889)	(8,124)	(19,013)	(317,593)	(18,611)	(336,204)
Reconciliation of funds							
Balances brought forward at 1 April 2020		278,368	8,124	286,492	595,961	26,735	622,696
Balances carried forward at 31 March 2021		267,479	—	267,479	278,368	8,124	286,492

All recognised gains and losses are included in the above statement of financial activities.

All of the charity's activities derived from continuing operations during the above two financial periods.

Balance sheet 31 March 2021

	Notes	2021 £	2020 £
Fixed assets			
Intangible fixed assets	9	43,382	59,613
Current assets			
Debtors	10	22,307	45,623
Cash at bank and in hand		325,965	269,211
		348,272	314,834
Current liabilities			
Creditors: amounts falling due within one year	11	(80,486)	(87,955)
Net current assets		267,786	226,879
Total assets less current liabilities		311,168	286,492
Non-current liabilities			
Creditors: amounts falling due after more than one year	12	(43,689)	—
Total net assets		267,479	286,492
The funds of the charity:			
Unrestricted funds			
. General fund		224,097	218,755
. Fixed assets fund	13	43,382	59,613
Restricted funds	14	—	8,124
		267,479	286,492

Approved by the Trustees of Catholic Marriage Care Limited (Company Registration No. 00417528 (England and Wales)) and signed on their behalf by:

Rev Roger Carr-Jones
Chair

Approved on: 22nd July 2021

Statement of cash flows Year to 31 March 2021

	Notes	2021 £	2020 £
Cash flows from operating activities:			
Net cash provided by (used in) operating activities	A	18,156	(258,114)
Cash flows from investing activities:			
Investment income and interest received		110	1,431
Purchase of intangible and tangible fixed assets		(11,512)	(9,781)
Net cash used in investing activities		(11,402)	(8,350)
Cash flows from financing activities:			
Cash inflows from new borrowings		50,000	—
Net cash provided by financing activities		50,000	—
Change in cash and cash equivalents in the year		56,754	(266,464)
Cash and cash equivalents at 1 April 2020	B	269,211	535,675
Cash and cash equivalents at 31 March 2021	B	325,965	269,211

Notes to the statement of cash flows for the year to 31 March

A Reconciliation of net expenditure to net cash flow from operating activities

	2021 £	2020 £
Net expenditure (as per the statement of financial activities)	(19,013)	(336,204)
Adjustments for:		
Amortisation charge	27,744	38,827
Interest receivable	(110)	(1,431)
Decrease in debtors	23,315	60,279
Decrease in creditors	(13,780)	(19,585)
Net cash provided by (used in) operating activities	18,156	(258,114)

B Analysis of cash and cash equivalents

	2021 £	2020 £
Total cash and cash equivalents: Cash at bank and in hand	325,965	269,211

Statement of cash flows Year to 31 March 2021

C Analysis of changes in net debt

	At 1 April 2020 £	Cash flows £	At 31 March 2021 £
Cash at bank and in hand	269,211	6,754	275,965
Loans falling due within one year	—	6,311	(6,311)
Loans falling due after more than one year	—	43,689	(43,689)
Total debt	—	(50,000)	(50,000)
Total net debt	269,211	56,754	325,965

Principal accounting policies 31 March 2021

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are laid out below.

Basis of preparation

These financial statements have been prepared for the year to 31 March 2021 with comparative information provided in respect to the year to 31 March 2020.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant accounting policies below or the notes to these financial statements.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (Charities SORP FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The charity constitutes a public benefit entity as defined by FRS 102.

The accounts are presented in sterling and are rounded to the nearest pound.

Critical accounting estimates and areas of judgement

Preparation of the financial statements requires the Trustees and management to make significant judgements and estimates.

The items in the financial statements where these judgements and estimates have been made include:

- ◆ The estimates of the useful economic lives of intangible fixed assets used to determine the annual amortisation charge;
- ◆ The basis on which support costs have been allocated across the various expenditure headings;
- ◆ The basis for determining the proportion of income received in advance which should be deferred in relation to performance related contracts; and
- ◆ Estimating future income and expenditure flows for the purpose of assessing the charity's going concern (see below).

Assessment of going concern

The Trustees have assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The Trustees have made this assessment in respect to a period of at least one year from the date of approval of these financial statements.

Assessment of going concern (continued)

The charity continues to grow new sources of income from trusts and foundations and has employed the services of a Fundraising consultant with particular experience of fundraising for Catholic charities. This has proved to be a successful model for the charity, and it is hoped to build on this over the coming year. Expenditure continues to be monitored closely, especially following the economic and other disruption caused by the Covid-19 pandemic. Detailed financial projections have been drawn up and these are reviewed monthly to ensure that the financial position of the charity is safeguarded. The expected break-even position at the current time has been anticipated and agreed by the Board alongside the budget for future years. This is in line with our plans for resolving the funding gap and rebuilding the reserves. As a result, the Board of Trustees is unreservedly of the opinion that the business continues to be a going concern.

Income

Income is recognised in the period in which the charity has entitlement to the income, the amount of income can be measured reliably and it is probable that the income will be received. Income is deferred only when the charity has to fulfil certain conditions before becoming entitled to it or where the donor or funder has specified that the income is to be expended in a future accounting period.

Income comprises donations, legacies, investment income, interest receivable and contractual and voluntary income in respect to the charity's principal activities of providing counselling and training and marriage preparation.

Donations, are recognised when the charity has confirmation of both the amount and settlement date. In the event of donations pledged but not received, the amount is accrued for where the receipt is considered probable. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title of the asset having being transferred to the charity.

In accordance with the Charities SORP FRS 102 volunteer time is not recognised.

Investment income is recognised once the dividend has been declared and notification has been received of the dividend due.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to make a payment to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure is included in the statement of financial activities when incurred.

Expenditure comprises the following:

- a. Expenditure on raising funds includes the salaries, direct costs and overheads associated with generating donations and other voluntary income.
- b. Expenditure on charitable activities comprises direct expenditure on the provision of the charity's services, principally counselling and training, and marriage preparation services, consistent with the charity's objectives.

Allocation of support and governance costs

Support costs represent indirect charitable expenditure. In order to carry out the primary purposes of the charity it is necessary to provide support in the form of personnel development, financial procedures, provision of office services and equipment and a suitable working environment. Support costs also include expenditure on governance i.e. the costs involving the public accountability of the charity (including audit costs) and costs in respect to its compliance with regulation and good practice. Support costs are principally allocated in the same proportion as the National Support Team staff costs.

Intangible fixed assets

All assets costing in excess of £5,000 and with an expected useful life exceeding one year are capitalised.

Amortisation is provided at the following annual rate in order to write off each asset over its estimated useful life:

- | | |
|---------------------|------------------------------|
| ♦ Computer software | 20% on a straight line basis |
|---------------------|------------------------------|

Debtors

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid.

Cash at bank and in hand

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition. Deposits for more than three months but less than one year have been disclosed as short term deposits. Cash placed on deposit for more than one year is disclosed as a fixed asset investment.

Creditors and provisions

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt. They have been discounted to the present value of the future cash payment where such discounting is material.

Fund structure

Restricted funds represent grants, donations and legacies receivable where the donor requires the monies to be applied for specific purposes.

The fixed assets fund comprises the net book value of charity's fixed assets, the existence of which is fundamental to the charity being able to perform its charitable work and thereby achieve its charitable objectives. The value represented by such assets should not be regarded, therefore, as realisable.

The general fund represents unrestricted funds that have not been set aside for specific purposes. It is available for use in furthering the objectives of the charity and managing the risks to which the charity is exposed.

Leased assets

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the statement of financial activities on a straight line basis over the lease term.

Pension costs

Contributions to employees' personal pension schemes are debited to the statement of financial activities in the year in which they are payable to the relevant schemes.

Notes to the financial statements 31 March 2021

1 Income from donations and legacies

	Unrestricted funds £	Restricted funds £	2021 Total funds £	Unrestricted funds £	Restricted funds £	2020 Total funds £
Church grants	35,350	31,825	67,175	46,830	8,012	54,842
Other grants	59,919	23,150	83,069	15,560	25,000	40,560
Coronavirus Job Retention Scheme grant	47,393	—	47,393	—	—	—
Other donations	35,341	—	35,341	13,746	—	13,746
	178,003	54,975	232,978	76,136	33,012	109,148

2 Interest receivable

	Unrestricted funds £	Restricted funds £	2021 Total funds £	Unrestricted funds £	Restricted funds £	2020 Total funds £
Deposit interest	110	—	110	1,431	—	1,431

3 Income from charitable activities

	Unrestricted funds £	Restricted funds £	2021 Total funds £	Unrestricted funds £	Restricted funds £	2020 Total funds £
Counselling and training						
Relationship support services for couples experiencing difficulties						
. Client contributions	147,730	—	147,730	162,129	—	162,129
	147,730	—	147,730	162,129	—	162,129
Marriage preparation						
Relationship support services, universal preventative support						
. Client contributions	126,762	—	126,762	206,993	—	206,993
	126,762	—	126,762	206,993	—	206,993
	274,492	—	274,492	369,122	—	369,122

4 Expenditure on raising funds

	Unrestricted funds £	Restricted funds £	2021 Total funds £	Unrestricted funds £	Restricted funds £	2020 Total funds £
Fundraising staff costs (note 8)	24,117	—	24,117	45,140	—	45,140
Fundraising and publicity direct costs	12,977	—	12,977	14,812	—	14,812
Allocated support costs (note 6)	13,064	—	13,064	28,827	—	28,827
	50,158	—	50,158	88,779	—	88,779

Notes to the financial statements 31 March 2021

5 Expenditure on charitable activities

	Unrestricted funds £	Restricted funds £	2021 Total funds £	Unrestricted funds £	Restricted funds £	2020 Total funds £
Counselling and training						
Staff costs (note 8)	120,688	35,292	155,980	154,669	14,419	169,088
Other direct costs	59,259	11,346	70,605	151,084	9,871	160,955
Allocated support costs (note 6)	59,639	5,735	65,374	98,773	—	98,773
	239,586	52,373	291,959	404,526	24,290	428,816
Marriage preparation						
Staff costs (note 8)	100,813	3,917	104,730	114,928	14,902	129,830
Other direct costs	20,960	4,177	25,138	82,655	12,431	95,086
Allocated support costs (note 6)	51,977	2,631	54,608	73,394	—	73,394
	173,750	10,726	184,476	270,977	27,333	298,310
	413,355	63,099	476,435	675,503	51,623	727,126

6 Support costs

	Total 2021 £	Total 2020 £
Staff costs (note 8)	37,088	45,573
Insurance	5,289	6,045
Legal and professional costs	3,000	3,000
Central overheads	47,519	79,594
Amortisation	27,744	38,827
Meeting costs	(194)	10,133
Auditor's remuneration	12,600	16,622
Other direct costs	—	1,200
	133,046	200,994

Support costs are allocated in proportion to Staff and Other Direct Costs to the following expenditure categories:

	Total 2021 £	Total 2020 £
Raising funds	13,064	28,827
Charitable activities		
. Counselling and training	65,374	98,773
. Marriage preparation	54,608	73,394
	133,046	200,994

Notes to the financial statements 31 March 2021

7 Net expenditure and net movement in funds

This is stated after charging:

	Total 2021 £	Total 2020 £
Staff costs (note 8)	321,915	389,631
Auditor's remuneration		
. Audit	12,600	15,240
. Other services	—	1,382
Amortisation charge	27,744	38,827
Operating lease rentals	381	1,573

8 Staff costs, Trustees' remuneration and expenses

Staff costs

	2021 £	2020 £
Staff costs during the year were as follows:		
Wages and salaries	286,973	346,210
Social security costs	20,415	26,088
Other pension costs	13,355	17,333
Redundancy costs	1,172	—
	321,915	389,631

During the year, Marriage Care made pension contributions of 5% of gross pay into an auto-enrolment scheme with Aviva for employees who had elected not to opt out of the scheme.

	2021 £	2020 £
Staff costs per function were as follows:		
Raising funds	24,117	45,140
Charitable activities		
. Counselling and training	155,980	169,088
. Marriage preparation	104,730	129,830
. Support	37,088	45,573
	321,915	389,631

The average number of employees during the year based on both a headcount and a full time equivalent (FTE) basis was as follows:

	2021 Headcount	2020 Headcount	2021 FTE	2020 FTE
Staff numbers	14	15	9	10

Notes to the financial statements 31 March 2021

8 Staff costs, Trustees' remuneration and expenses (continued)

The number of employees whose remuneration (including taxable benefits but excluding employer's pension contributions) was £60,000 or more were as follows:

	2021 Number	2020 Number
Between £60,001 - £70,000	1	1

Total amounts payable to key management personnel were £130,416 (2020 - £149,467).

The key management personnel comprise the Trustees and the Executive Team. Only the Executive Team are remunerated. No Trustee received any remuneration in respect of their services during the year (2020 - £nil). No expenses were reimbursed for personal travelling and subsistence expenses (2020 - £4,931 to 8 Trustees).

9 Intangible fixed assets

	Computer software £
Cost	
At 1 April 2020	198,751
Additions	11,512
At 31 March 2021	210,263
Amortisation	
At 1 April 2020	139,138
Charge for year	27,744
At 31 March 2021	166,882
Net book values	
At 31 March 2021	43,382
At 31 March 2020	59,613

10 Debtors

	2021 £	2020 £
Prepayments	16,510	24,990
Other debtors	5,797	20,633
	22,307	45,623

11 Creditors: amounts falling due within one year

	2021 £	2020 £
Social security and other taxes	7,768	6,310
Expense creditors	6,422	5,728
Marriage preparation fees in advance	30,610	49,825
Other creditors	6,587	7,319
Accruals	22,788	18,773
Bounce Back loan (note 12)	6,311	—
	80,486	87,955

12 Creditors: amounts falling due after more than one year

	2021 £	2020 £
Bounce Back loan (see below)	43,689	—
	2021 £	2020 £
Amounts payable:		
. Within one year	6,311	—
. In one to two years	9,666	—
. In two to five years	34,023	—
	50,000	—

During the year ended 31 March 2021, the charity successfully applied for a £50,000 loan facility with the Royal Bank of Scotland under the Government backed Bounce Back Loan Scheme (BBLs). The loan was drawn down in full on 1 July 2020.

Under the terms of the loan, the charity has been granted a repayment holiday for a period of 12 months from the date on which the loan was drawn and therefore no portion of the capital needs to be repaid until at least 30 June 2021. Interest accrues daily on the outstanding balance at a fixed rate of 2.5% per annum. However, interest accrued during the first 12 months from the date on which the loan was drawn is payable by the UK Government and therefore the effective rate payable by the charity during this period is 0%.

Following the end of the 12-month repayment holiday, the loan capital and any interest accrued on the outstanding balance is repayable in full through regular monthly instalments of £887 over a period of five years (i.e. by 30 June 2026).

13 Fixed assets fund

	2021 £	2020 £
At 1 April 2020	59,613	88,659
Net movement in the year	(16,231)	(29,046)
At 31 March 2021	43,382	59,613

The fixed assets fund represents the net book value of the charity's intangible fixed assets. A decision was made to separate this fund from the general funds of the charity in recognition of the fact that the assets are essential to the day-to-day work of the charity and as such their value should not be regarded as funds that would be realisable with ease, in order to meet future contingencies.

14 Restricted funds

	At 1 April 2020 £	Income £	Expenditure £	At 31 March 2021 £
Westminster Cardinal's Lenten Appeal grant fund	—	27,075	(27,075)	—
29 th May 1961 Charitable Trust	—	5,000	—	—
Westminster Cardinal's Lenten Appeal REFOCCUS grant fund	3,124	4,750	(7,874)	—
Fiftyfour Two Foundation Grant fund	5,000	—	(5,000)	—
AllChurches Trust	—	15,850	(15,850)	—
Fowler, Smith & Jones Trust	—	1,800	(1,800)	—
Oakdale Trust	—	500	(500)	—
	8,124	54,975	(63,099)	—

	At 1 April 2019 £	Income £	Expenditure £	At 31 March 2020 £
Westminster Cardinal's Lenten Appeal grant fund	24,290	—	(24,290)	—
Plater Trust fund	2,445	20,000	(22,445)	—
Westminster Cardinal's Lenten Appeal REFOCCUS grant fund	—	8,012	(4,888)	3,124
Fiftyfour Two Foundation grant fund	—	5,000	—	5,000
	26,735	33,012	(51,623)	8,124

- ♦ The **Westminster Cardinal's Lenten Appeal grant fund** represents income received from the Diocese of Westminster to be applied specifically towards supporting the continuous professional development and formation of Marriage Care Relationship Counsellors serving Westminster Diocese. This will maintain quality standards, engage more Catholics in the service of the relationally poor and enable Marriage Care to continue reaching clients facing financial hardship and relationship distress.
- ♦ The **29th May 1961 Charitable Trust** grant provides a contribution to the delivery and support of counselling services in the West Midlands.
- ♦ The **Westminster Cardinal's Lenten Appeal REFOCCUS grant fund** represents income received to offer a marriage enrichment scheme aimed at affirming and growing relationships. This will provide new tools, insights and training support to the marriage and family ministry in the Westminster Diocese, developing and nurturing couple mentors as champions of marriage and family life initiatives.
- ♦ The **Fiftyfour Two Foundation** grant fund represents brought forward funding for a 3-year grant of £10,000 contributing to the development of online webcam services, including the funding of 6 webcam licences.

14 Restricted funds (continued)

- ♦ The **AllChurches Trust** grant funds support for our Delivering Differently project which was implemented to take the delivery of our services online.
- ♦ The **Fowler Smith & Jones Trust** grant was provided to contribute to the training of counsellors in the Essex region.
- ♦ The **Oakdale Trust** grant contributed towards the funds needed for the recruitment and training of relationship counsellors in Cardiff.
- ♦ The **Plater Trust fund** represents income received from The Plater Trust to be applied specifically towards Personal Formation for Counselling and Facilitation: Lay Leadership in the post-Millennial Age, which aims to deepen the leadership of Marriage Care's volunteers by engaging them in reflecting more deeply on our mission, ethos and values. This builds on the findings of earlier Plater funded research with Marriage Care's volunteers by the University of Roehampton, allowing us to develop an online formation module, accessible to all our geographically-dispersed volunteers.

15 Analysis of net assets between funds

	Unrestricted funds			Total
	Restricted funds	General fund	Fixed assets fund	2021
	£	£	£	£
Fund balances at 31 March 2021				
were represented by:				
Intangible fixed assets	—	—	43,382	43,382
Current assets	—	348,272	—	348,272
Creditors: amounts falling due within one year	—	(80,486)	—	(80,486)
Creditors: amounts falling due after more than one year	—	(43,689)	—	(43,689)
Total net assets	—	224,097	43,382	267,479
	Unrestricted funds			Total
	Restricted funds	General fund	Fixed assets fund	2020
	£	£	£	£
Fund balances at 31 March 2020				
were represented by:				
Intangible fixed assets	—	—	59,613	59,613
Current assets	8,124	306,710	—	314,834
Creditors: amounts falling due within one year	—	(87,955)	—	(87,955)
Total net assets	8,124	218,755	59,613	286,492

Notes to the financial statements 31 March 2021

16 Leasing commitments

Operating leases

At 31 March 2021 the charity had the following future minimum commitments under non-cancellable operating leases as follows:

	Office equipment	
	2021 £	2020 £
Operating leases payable		
. Within one year	—	381
	—	381

17 Taxation

Catholic Marriage Care Limited is a registered charity and, therefore, is not liable to income tax or corporation tax on income or gains derived from its charitable activities, as they fall within the various exemptions available to registered charities.

18 Members' liability

In the event of the charity being wound up during the period of membership, or within the year following, company members are required to contribute an amount not exceeding £1.

19 Related party transactions

During the year ended 31 March 2021, £1,236 of unrestricted donations were received from the charity's trustees (2020: £505). Some of the charity's trustees act as volunteers providing services to the beneficiaries of the charity but receive no payments for such services (2020—no payments).

Details concerning out-of-pocket expenses reimbursed to the charity trustees are provided within note 8 to the financial statements.

There were no other related party transactions requiring disclosure during the financial year (2020 – none).

Reference and administrative information 31 March 2021

President	His Eminence Cardinal Vincent Nichols, Archbishop of Westminster
National Chaplain	Rev Mehall Lowry
Trustees	Rev Roger Carr-Jones – Chair & President’s Nominee Sheila Don Nigel Dorning Annie Dunster Susan Hayman Catherine MacFarlane Maureen Papé Glenda Spencer Dr Clare Watkins Denise Wilkinson
Company secretary	Mark Molden
Finance and Audit Committee	Sheila Don – Chair Nigel Dorning Rev Roger Carr-Jones
Remuneration Committee	Rev Roger Carr-Jones – Chair Sheila Don Catherine MacFarlane
Chief Executive	Mark Molden
Director of Relationship Support	Jenny Porter
Registered Office	Huntingdon House 278 Huntingdon Street Nottingham NG1 3LY
Telephone	+44115 993 4255
e-mail	info@marriagecare.org.uk
Website	www.marriagecare.org.uk



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[Marriage Care](https://www.facebook.com/MarriageCare)



[company/marriage-care](https://www.linkedin.com/company/marriage-care)

Reference and administrative information 31 March 2021

Company registration number 00417528 (England and Wales)

Charity registration number 218159

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