

# **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

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## 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 75<sup>th</sup> 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 19<sup>th</sup> 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 75<sup>th</sup> 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 20<sup>th</sup> 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 75<sup>th</sup> 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 75<sup>th</sup> 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 31<sup>st</sup> 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.

<b>Volunteer role</b>	<b>A. Total number of volunteers</b>	<b>B. Average hours per week per volunteer</b>	<b>C. Weeks worked per year</b>	<b>D. A x B x C = Total volunteer hours</b>	<b>E. Hourly wage rate (£)</b>	<b>F. D x E = Total volunteer value (£)</b>
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
	<b>541</b>			<b>56,883</b>		<b>£1,549,562</b>

## **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: 22<sup>nd</sup> 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](http://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 £
<b>Income and expenditure</b>							
<b>Income from:</b>							
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
<b>Total income</b>		<b>452,605</b>	<b>54,975</b>	<b>507,580</b>	<b>446,689</b>	<b>33,012</b>	<b>479,701</b>
<b>Expenditure on:</b>							
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
<b>Total expenditure</b>		<b>463,494</b>	<b>63,099</b>	<b>526,593</b>	<b>764,282</b>	<b>51,623</b>	<b>815,905</b>
<b>Net expenditure and net movement in funds</b>	7	<b>(10,889)</b>	<b>(8,124)</b>	<b>(19,013)</b>	<b>(317,593)</b>	<b>(18,611)</b>	<b>(336,204)</b>
<b>Reconciliation of funds</b>							
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 £
<b>Fixed assets</b>			
Intangible fixed assets	9	<b>43,382</b>	59,613
<b>Current assets</b>			
Debtors	10	<b>22,307</b>	45,623
Cash at bank and in hand		<b>325,965</b>	269,211
		<b>348,272</b>	314,834
<b>Current liabilities</b>			
Creditors: amounts falling due within one year	11	<b>(80,486)</b>	(87,955)
<b>Net current assets</b>		<b>267,786</b>	226,879
<b>Total assets less current liabilities</b>		<b>311,168</b>	286,492
<b>Non-current liabilities</b>			
Creditors: amounts falling due after more than one year	12	<b>(43,689)</b>	—
<b>Total net assets</b>		<b>267,479</b>	286,492
<b>The funds of the charity:</b>			
Unrestricted funds			
. General fund		<b>224,097</b>	218,755
. Fixed assets fund	13	<b>43,382</b>	59,613
Restricted funds	14	—	8,124
		<b>267,479</b>	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: 22<sup>nd</sup> July 2021

## Statement of cash flows Year to 31 March 2021

	Notes	2021 £	2020 £
<b>Cash flows from operating activities:</b>			
Net cash provided by (used in) operating activities	A	<b>18,156</b>	(258,114)
<b>Cash flows from investing activities:</b>			
Investment income and interest received		<b>110</b>	1,431
Purchase of intangible and tangible fixed assets		<b>(11,512)</b>	(9,781)
<b>Net cash used in investing activities</b>		<b>(11,402)</b>	(8,350)
<b>Cash flows from financing activities:</b>			
Cash inflows from new borrowings		<b>50,000</b>	—
<b>Net cash provided by financing activities</b>		<b>50,000</b>	—
<b>Change in cash and cash equivalents in the year</b>		<b>56,754</b>	(266,464)
<b>Cash and cash equivalents at 1 April 2020</b>	B	<b>269,211</b>	535,675
<b>Cash and cash equivalents at 31 March 2021</b>	B	<b>325,965</b>	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 £
<b>Net expenditure (as per the statement of financial activities)</b>	<b>(19,013)</b>	(336,204)
<b>Adjustments for:</b>		
Amortisation charge	<b>27,744</b>	38,827
Interest receivable	<b>(110)</b>	(1,431)
Decrease in debtors	<b>23,315</b>	60,279
Decrease in creditors	<b>(13,780)</b>	(19,585)
<b>Net cash provided by (used in) operating activities</b>	<b>18,156</b>	(258,114)

#### B Analysis of cash and cash equivalents

	2021 £	2020 £
<b>Total cash and cash equivalents: Cash at bank and in hand</b>	<b>325,965</b>	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	<b>275,965</b>
Loans falling due within one year	—	6,311	<b>(6,311)</b>
Loans falling due after more than one year	—	43,689	<b>(43,689)</b>
Total debt	—	(50,000)	(50,000)
Total net debt	269,211	56,754	<b>325,965</b>



## 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
	<b>178,003</b>	<b>54,975</b>	<b>232,978</b>	<b>76,136</b>	<b>33,012</b>	<b>109,148</b>

### 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 £
<b>Counselling and training</b>						
Relationship support services for couples experiencing difficulties						
. Client contributions	147,730	—	147,730	162,129	—	162,129
	<b>147,730</b>	<b>—</b>	<b>147,730</b>	<b>162,129</b>	<b>—</b>	<b>162,129</b>
<b>Marriage preparation</b>						
Relationship support services, universal preventative support						
. Client contributions	126,762	—	126,762	206,993	—	206,993
	<b>126,762</b>	<b>—</b>	<b>126,762</b>	<b>206,993</b>	<b>—</b>	<b>206,993</b>
	<b>274,492</b>	<b>—</b>	<b>274,492</b>	<b>369,122</b>	<b>—</b>	<b>369,122</b>

### 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
	<b>50,158</b>	<b>—</b>	<b>50,158</b>	<b>88,779</b>	<b>—</b>	<b>88,779</b>

## 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 £
<b>Counselling and training</b>						
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
	<b>239,586</b>	<b>52,373</b>	<b>291,959</b>	<b>404,526</b>	<b>24,290</b>	<b>428,816</b>
<b>Marriage preparation</b>						
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
	<b>173,750</b>	<b>10,726</b>	<b>184,476</b>	<b>270,977</b>	<b>27,333</b>	<b>298,310</b>
	<b>413,355</b>	<b>63,099</b>	<b>476,435</b>	<b>675,503</b>	<b>51,623</b>	<b>727,126</b>

### 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
	<b>133,046</b>	<b>200,994</b>

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
	<b>133,046</b>	<b>200,994</b>

## Notes to the financial statements 31 March 2021

### 7 Net expenditure and net movement in funds

This is stated after charging:

	<b>Total 2021 £</b>	<b>Total 2020 £</b>
Staff costs (note 8)	<b>321,915</b>	389,631
Auditor's remuneration		
. Audit	<b>12,600</b>	15,240
. Other services	—	1,382
Amortisation charge	<b>27,744</b>	38,827
Operating lease rentals	<b>381</b>	1,573

### 8 Staff costs, Trustees' remuneration and expenses

#### Staff costs

	<b>2021 £</b>	<b>2020 £</b>
Staff costs during the year were as follows:		
Wages and salaries	<b>286,973</b>	346,210
Social security costs	<b>20,415</b>	26,088
Other pension costs	<b>13,355</b>	17,333
Redundancy costs	<b>1,172</b>	—
	<b>321,915</b>	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.

	<b>2021 £</b>	<b>2020 £</b>
Staff costs per function were as follows:		
Raising funds	<b>24,117</b>	45,140
Charitable activities		
. Counselling and training	<b>155,980</b>	169,088
. Marriage preparation	<b>104,730</b>	129,830
. Support	<b>37,088</b>	45,573
	<b>321,915</b>	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:

	<b>2021 Headcount</b>	<b>2020 Headcount</b>	<b>2021 FTE</b>	<b>2020 FTE</b>
Staff numbers	<b>14</b>	15	<b>9</b>	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 £
<b>Cost</b>	
At 1 April 2020	198,751
Additions	11,512
At 31 March 2021	210,263
<b>Amortisation</b>	
At 1 April 2020	139,138
Charge for year	27,744
At 31 March 2021	166,882
<b>Net book values</b>	
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)	<b>43,689</b>	—
	2021 £	2020 £
Amounts payable:		
. Within one year	<b>6,311</b>	—
. In one to two years	<b>9,666</b>	—
. In two to five years	<b>34,023</b>	—
	<b>50,000</b>	—

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	<b>59,613</b>	88,659
Net movement in the year	<b>(16,231)</b>	(29,046)
At 31 March 2021	<b>43,382</b>	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 <sup>th</sup> 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)	—
	<b>8,124</b>	<b>54,975</b>	<b>(63,099)</b>	<b>—</b>

  

	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
	<b>26,735</b>	<b>33,012</b>	<b>(51,623)</b>	<b>8,124</b>

- ◆ 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 **29<sup>th</sup> 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
	£	£	£	£
<b>Fund balances at 31 March 2021</b>				
<b>were represented by:</b>				
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)
<b>Total net assets</b>	<b>—</b>	<b>224,097</b>	<b>43,382</b>	<b>267,479</b>
	Unrestricted funds			Total
	Restricted funds	General fund	Fixed assets fund	2020
	£	£	£	£
<b>Fund balances at 31 March 2020</b>				
<b>were represented by:</b>				
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)
<b>Total net assets</b>	<b>8,124</b>	<b>218,755</b>	<b>59,613</b>	<b>286,492</b>

## 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

<b>President</b>	His Eminence Cardinal Vincent Nichols, Archbishop of Westminster
<b>National Chaplain</b>	Rev Mehall Lowry
<b>Trustees</b>	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
<b>Company secretary</b>	Mark Molden
<b>Finance and Audit Committee</b>	Sheila Don – Chair Nigel Dorning Rev Roger Carr-Jones
<b>Remuneration Committee</b>	Rev Roger Carr-Jones – Chair Sheila Don Catherine MacFarlane
<b>Chief Executive</b>	Mark Molden
<b>Director of Relationship Support</b>	Jenny Porter
<b>Registered Office</b>	Huntingdon House 278 Huntingdon Street Nottingham NG1 3LY
<b>Telephone</b>	+44115 993 4255
<b>e-mail</b>	<a href="mailto:info@marriagecare.org.uk">info@marriagecare.org.uk</a>
<b>Website</b>	<a href="http://www.marriagecare.org.uk">www.marriagecare.org.uk</a>



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**Reference and administrative information** 31 March 2021

**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  
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**Legal Advisers** Keelys LLP  
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Lichfield  
WS13 6AA