

# **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

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## **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 31<sup>st</sup> 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.

<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	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
	<b>490</b>			<b>56,797</b>		<b>£1,547,530</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, (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:

21<sup>st</sup> 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](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.



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 £
<b>Income and expenditure</b>							
<b>Income from:</b>							
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
<b>Total income</b>		<b>427,556</b>	<b>97,940</b>	<b>525,496</b>	<b>452,605</b>	<b>54,975</b>	<b>507,580</b>
<b>Expenditure on:</b>							
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
<b>Total expenditure</b>		<b>421,398</b>	<b>97,940</b>	<b>519,338</b>	<b>463,494</b>	<b>63,099</b>	<b>526,593</b>
<b>Net income (expenditure) and net movement in funds</b>	7	<b>6,158</b>	<b>—</b>	<b>6,158</b>	<b>(10,889)</b>	<b>(8,124)</b>	<b>(19,013)</b>
<b>Reconciliation of funds</b>							
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 £
<b>Fixed assets</b>			
Intangible fixed assets	9	<b>33,084</b>	43,382
<b>Current assets</b>			
Debtors	10	<b>37,976</b>	22,307
Cash at bank and in hand		<b>336,967</b>	325,965
		<b>374,943</b>	348,272
<b>Current liabilities</b>			
Creditors: amounts falling due within one year	11	<b>(100,368)</b>	(80,486)
<b>Net current assets</b>		<b>274,575</b>	267,786
<b>Total assets less current liabilities</b>		<b>307,659</b>	311,168
<b>Non-current liabilities</b>			
Creditors: amounts falling due after more than one year	12	<b>(34,022)</b>	(43,689)
<b>Total net assets</b>		<b>273,637</b>	267,479
<b>The funds of the charity:</b>			
Unrestricted funds			
. General fund		<b>240,553</b>	224,097
. Fixed assets fund	13	<b>33,084</b>	43,382
Restricted funds	14	<b>—</b>	—
		<b>273,637</b>	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: 21<sup>st</sup> July 2022

## Statement of cash flows Year to 31 March 2022

	Notes	2022 £	2021 £
<b>Cash flows from operating activities:</b>			
Net cash provided by (used in) operating activities	A	<b>28,966</b>	18,156
<b>Cash flows from investing activities:</b>			
Investment income and interest received		<b>104</b>	110
Purchase of intangible and tangible fixed assets		<b>(11,757)</b>	(11,512)
<b>Net cash used in investing activities</b>		<b>(11,653)</b>	(11,402)
<b>Cash flows from financing activities:</b>			
Cash inflows from new borrowings		<b>—</b>	50,000
Repayment of loans		<b>(6,311)</b>	—
<b>Net cash (used in) provided by financing activities</b>		<b>(6,311)</b>	50,000
<b>Change in cash and cash equivalents in the year</b>		<b>11,002</b>	56,754
<b>Cash and cash equivalents at 1 April 2021</b>	B	<b>325,965</b>	269,211
<b>Cash and cash equivalents at 31 March 2022</b>	B	<b>336,967</b>	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 £
<b>Net income/expenditure (as per the statement of financial activities)</b>	<b>6,158</b>	(19,013)
<b>Adjustments for:</b>		
Amortisation charge	<b>22,055</b>	27,744
Interest receivable	<b>(105)</b>	(110)
(Increase) decrease in debtors	<b>(15,669)</b>	23,315
Increase (decrease) in creditors	<b>16,527</b>	(13,780)
<b>Net cash provided by operating activities</b>	<b>28,966</b>	18,156

#### B Analysis of cash and cash equivalents

	2022 £	2021 £
<b>Total cash and cash equivalents: Cash at bank and in hand</b>	<b>336,967</b>	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	—	<b>336,967</b>
Loans falling due within one year	(6,311)	6,311	(9,667)	<b>(9,667)</b>
Loans falling due after more than one year	(43,689)	—	9,667	<b>(34,022)</b>
Total debt	<u>(50,000)</u>	<u>6,311</u>	<u>—</u>	<b><u>(43,689)</u></b>
Total net debt	<u>275,965</u>	<u>17,313</u>	<u>—</u>	<b><u>293,278</u></b>



## 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
	<b>89,371</b>	<b>97,350</b>	<b>186,721</b>	<b>178,003</b>	<b>54,975</b>	<b>232,978</b>

### 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 £
<b>Counselling and training</b>						
Relationship support services for couples experiencing difficulties						
. Client contributions	116,314	590	116,904	147,730	—	147,730
	<b>116,314</b>	<b>590</b>	<b>116,904</b>	<b>147,730</b>	<b>—</b>	<b>147,730</b>
<b>Marriage preparation</b>						
Relationship support services, universal preventative support						
. Client contributions	221,766	—	221,766	126,762	—	126,762
	<b>221,766</b>	<b>—</b>	<b>221,766</b>	<b>126,762</b>	<b>—</b>	<b>126,762</b>
	<b>338,080</b>	<b>590</b>	<b>338,670</b>	<b>274,492</b>	<b>—</b>	<b>274,492</b>

### 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
	<b>45,392</b>	<b>—</b>	<b>45,392</b>	<b>50,158</b>	<b>—</b>	<b>50,158</b>

## 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 £
<b>Counselling and training</b>						
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
	<b>202,106</b>	<b>87,467</b>	<b>289,573</b>	<b>239,586</b>	<b>52,373</b>	<b>291,959</b>
<b>Marriage preparation</b>						
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
	<b>173,900</b>	<b>10,473</b>	<b>184,373</b>	<b>173,750</b>	<b>10,726</b>	<b>184,476</b>
	<b>376,005</b>	<b>97,940</b>	<b>473,946</b>	<b>413,336</b>	<b>63,099</b>	<b>476,435</b>

### 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	—
	<b>118,319</b>	<b>133,046</b>

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
	<b>118,319</b>	<b>133,046</b>

## 7 Net expenditure and net movement in funds

This is stated after charging:

	<b>Total 2022 £</b>	<b>Total 2021 £</b>
Staff costs (note 8)	<b>330,378</b>	321,915
Auditor's remuneration		
. Audit	<b>11,800</b>	12,600
Amortisation charge	<b>22,055</b>	27,744
Operating lease rentals	<b>—</b>	381

## 8 Staff costs, Trustees' remuneration and expenses

### Staff costs

	<b>2022 £</b>	<b>2021 £</b>
Staff costs during the year were as follows:		
Wages and salaries	<b>299,411</b>	286,973
Social security costs	<b>18,083</b>	20,415
Other pension costs	<b>12,884</b>	13,355
Redundancy costs	<b>—</b>	1,172
	<b>330,378</b>	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.

	<b>2022 £</b>	<b>2021 £</b>
Staff costs per function were as follows:		
Raising funds	<b>21,719</b>	24,117
Charitable activities		
. Counselling and training	<b>155,487</b>	155,980
. Marriage preparation	<b>104,788</b>	104,730
. Support	<b>48,384</b>	37,088
	<b>330,378</b>	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:

	<b>2022 Headcount</b>	<b>2021 Headcount</b>	<b>2022 FTE</b>	<b>2021 FTE</b>
Staff numbers	<b>14</b>	14	<b>8</b>	9

The number of employees whose remuneration (including taxable benefits but excluding employer's pension contributions) was £60,000 or more were as follows:

	<b>2022 Number</b>	<b>2021 Number</b>
Between £60,001 - £70,000	<b>—</b>	1
Between £70,001 - £80,000	<b>1</b>	—

**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 £
<b>Cost</b>	
At 1 April 2021	210,264
Additions	11,757
At 31 March 2022	<u>222,021</u>
<b>Amortisation</b>	
At 1 April 2021	166,882
Charge for year	22,055
At 31 March 2022	<u>188,937</u>
<b>Net book values</b>	
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)	<b>34,022</b>	43,689
	2022 £	2021 £
Amounts payable:		
. Within one year	<b>9,667</b>	6,311
. In one to two years	<b>9,911</b>	9,666
. In two to five years	<b>24,111</b>	34,023
	<b>34,022</b>	43,689
	<b>43,689</b>	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	<b>43,382</b>	59,613
Net movement in the year	<b>(10,298)</b>	(16,231)
At 31 March 2022	<b>33,084</b>	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 <sup>th</sup> 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 <sup>th</sup> 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 **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.

#### 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

	Restricted funds £	Unrestricted funds		Total 2022 £
		General fund £	Fixed assets fund £	
<b>Fund balances at 31 March 2022</b>				
<b>were represented by:</b>				
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)
<b>Total net assets</b>	—	<b>240,553</b>	<b>33,084</b>	<b>273,637</b>

	Restricted funds £	Unrestricted funds		Total 2021 £
		General fund £	Fixed assets fund £	
<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>224,097</b>	<b>43,382</b>	<b>267,479</b>

## 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

<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>
	 <a href="https://twitter.com/Marriage_Care">@Marriage_Care</a>
	 <a href="https://www.facebook.com/MarriageCare">Marriage Care</a>
	 <a href="https://www.linkedin.com/company/marriage-care">company/marriage-care</a>
<b>Company registration number</b>	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