

Catholic Marriage Care Limited

Annual Report and Financial Statements

31 March 2023

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

Charity Registration Number
218159

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Some highlights for 2022/23

Counselling

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

When asked 'what difference did counselling make?'

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

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

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

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

Marriage Preparation

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

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

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

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

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

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

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

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

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

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

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

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

A word from our Chair 31 March 2023

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

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

Roger Carr-Jones

Chair of the Board of Trustees

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

About Marriage Care

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

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

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

Our purpose (charitable objects)

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

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

Our vision

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

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

Our ethos and values

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

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

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

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

Our mission

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

Our Centres

Marriage Care has 49 Centres based in the following places:

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

* Serving the English-Speaking
Catholic Community in
Luxembourg

Public benefit

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

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

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

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

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

Achievements and Performance

Review of 2022/23

Relationship counselling

What we set out to do:

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

What we did:

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

Achievements and Performance (continued)

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

Achievements and Performance (continued)

Review of 2022/23 (continued)

Marriage preparation and enrichment

What we set out to do:

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

What we did:

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

Achievements and Performance (continued)

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

Achievements and Performance (continued)

Review of 2022/23 (continued)

National support and training

What we set out to do:

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

What we did:

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

Achievements and Performance (continued)

Review of 2022/23 (continued)

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

What we set out to do:

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

Achievements and Performance (continued)

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

Our plans for next year (2023/24)

Relationship counselling services

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

Marriage preparation and enrichment services

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

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

National support and training

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

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

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

Risk management and specific policies

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

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

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

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

Reserves policy and general fund

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

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

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

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

Investment policy

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

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

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

Risk management and specific policies (continued)

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

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

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

Fundraising policy

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

Financial review

Summary

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

Income

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

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

Expenditure

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

Funds

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

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

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

Financial review (continued)

Assessment of going concern

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

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

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

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

Financial review (continued)

Volunteers gross value added

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

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

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

Legal structure and governance

Governance

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

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

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

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

Trustees

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

Legal structure and governance (continued)

Trustees (continued)

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

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

Legal structure and governance (continued)

Finance and Audit Committee

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

Remuneration Committee

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

Chief Executive

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

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

Centre Management

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

Key management personnel

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

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

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

Legal structure and governance (continued)

Member and Employee Communication

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

Legal structure and governance (continued)

Statement of Trustees' responsibilities

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

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

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

- ◆ Select suitable accounting policies and then apply them consistently;
- ◆ Observe the methods and principles in Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the United Kingdom and Republic of Ireland (FRS 102);
- ◆ Make judgements and estimates that are reasonable and prudent;
- ◆ State whether applicable United Kingdom Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- ◆ Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Each of the Trustees confirms that:

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

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

Legal structure and governance (continued)

Statement of Trustees' responsibilities (continued)

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

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

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

Signed on behalf of the Trustees:



Deacon Roger Carr-Jones
Chair

Approved by the Trustees on: 20 July 2023

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

Opinion

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

In our opinion, the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

Other information (continued)

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

Responsibilities of Trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Use of our report

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



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

8 September 2023

Statement of financial activities Year to 31 March 2023

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

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

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

Balance sheet 31 March 2023

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

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



Deacon Roger Carr-Jones
Chair

Approved on: 20 July 2023

Statement of cash flows Year to 31 March 2023

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

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

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

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

B Analysis of cash and cash equivalents

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

Statement of cash flows Year to 31 March 2023

C Analysis of changes in net debt

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

Principal accounting policies 31 March 2023

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

Basis of preparation

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

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

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

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

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

Critical accounting estimates and areas of judgement

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

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

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

Assessment of going concern

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

Assessment of going concern (continued)

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

Income

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

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

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

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

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

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

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

Expenditure

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

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

Expenditure comprises the following:

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

Allocation of support and governance costs

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

Intangible fixed assets

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

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

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

Debtors

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

Cash at bank and in hand

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

Creditors and provisions

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

Fund structure

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

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

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

Leased assets

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

Pension costs

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

Notes to the financial statements 31 March 2023

1 Income from donations and legacies

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

2 Interest receivable

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

3 Income from charitable activities

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

4 Expenditure on raising funds

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

Notes to the financial statements 31 March 2023

5 Expenditure on charitable activities

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

6 Support costs

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

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

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

7 Net expenditure and net movement in funds

This is stated after charging:

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

8 Staff costs, Trustees' remuneration and expenses

Staff costs

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

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

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

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

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

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

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

Notes to the financial statements 31 March 2023

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

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

9 Intangible fixed assets

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

10 Debtors

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

11 Creditors: amounts falling due within one year

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

Notes to the financial statements 31 March 2023

12 Creditors: amounts falling due after more than one year

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

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

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

13 Fixed assets fund

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

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

Notes to the financial statements 31 March 2023

14 Restricted funds

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

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

14 Restricted funds (continued)

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

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

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

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

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

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

15 Analysis of net assets between funds

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

16 Taxation

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

17 Members' liability

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

18 Related party transactions

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

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

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

Notes to the financial statements 31 March 2023

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

Reference and administrative information 31 March 2023

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

Reference and administrative information 31 March 2023

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Website www.marriagecare.org.uk



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



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

Company registration number 00417528 (England and Wales)

Charity registration number 218159

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