

Charity registration number 218159

Company registration number 00417528 (England and Wales)

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

CATHOLIC MARRIAGE CARE LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

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

CATHOLIC MARRIAGE CARE LIMITED

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CATHOLIC MARRIAGE CARE LIMITED

A WORD FROM OUR CHAIR

FOR THE YEAR ENDED 31 MARCH 2024

Some highlights for 2023/24

Counselling

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

When asked 'what difference did counselling make?'

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

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

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

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

Marriage Preparation

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

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

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

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

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

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

CATHOLIC MARRIAGE CARE LIMITED

A WORD FROM OUR CHAIR (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

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

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

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

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

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

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

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



Deacon R Carr-Jones
Chair of the Board of Trustees

Date: 2 August 2024

CATHOLIC MARRIAGE CARE LIMITED

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

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

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

About Marriage Care

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

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

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

Our purpose (charitable objects)

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

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

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

Our vision

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

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

CATHOLIC MARRIAGE CARE LIMITED

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

Our ethos and values

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

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

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

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

Our mission

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

CATHOLIC MARRIAGE CARE LIMITED

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

Our Centres

Marriage Care has 46 Centres based in the following places:

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

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

* Serving the English-Speaking
Catholic Community in
Luxembourg

Public benefit

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

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

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

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

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

CATHOLIC MARRIAGE CARE LIMITED

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

Volunteers gross value added

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

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

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

CATHOLIC MARRIAGE CARE LIMITED

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

Achievements and Performance

Review of 2023/24

Relationship counselling

What we set out to do:

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

What we did:

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

CATHOLIC MARRIAGE CARE LIMITED

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

Marriage preparation and enrichment

What we set out to do:

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

What we did:

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

CATHOLIC MARRIAGE CARE LIMITED

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

National support and training

What we set out to do:

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

What we did:

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

CATHOLIC MARRIAGE CARE LIMITED

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

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

What we set out to do:

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

What we did:

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

Financial review

Summary

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

Income

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

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

Expenditure

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

Funds

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

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

CATHOLIC MARRIAGE CARE LIMITED

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

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

Assessment of going concern

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

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

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

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

Reserves policy and general fund

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

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

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

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

Fundraising policy

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

CATHOLIC MARRIAGE CARE LIMITED

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

Our plans for next year (2024/25)

Relationship counselling services

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

Marriage preparation and enrichment services

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

National support and training

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

CATHOLIC MARRIAGE CARE LIMITED

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

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

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

Risk management and specific policies

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

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

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

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

Structure, governance and management

Legal structure and governance

Governance

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

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

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

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

CATHOLIC MARRIAGE CARE LIMITED

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

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

Deacon R Carr-Jones

S Don

(Resigned 17 April 2023)

N Dorning

(Resigned 20 July 2023)

A Dunster

S Hayman

(Resigned 25 January 2024)

R Holmes

C King

(Resigned 21 September 2023)

T Kramer

(Appointed 23 May 2024)

C MacFarlane

(Resigned 11 February 2024)

A Toothe

C Watkins

(Resigned 25 August 2023)

D Wilkinson

M T Withanage

Trustees

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

CATHOLIC MARRIAGE CARE LIMITED

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

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

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

CATHOLIC MARRIAGE CARE LIMITED

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

Finance and Audit Committee

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

Remuneration Committee

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

Chief Executive

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

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

Centre Management

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

Key management personnel

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

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

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

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



Deacon R Carr-Jones
Trustee

Date: 2 August 2024

CATHOLIC MARRIAGE CARE LIMITED

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CATHOLIC MARRIAGE CARE LIMITED

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



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

Dated:15 August 2024.....

CATHOLIC MARRIAGE CARE LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

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

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

CATHOLIC MARRIAGE CARE LIMITED

BALANCE SHEET

AS AT 31 MARCH 2024

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

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

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

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

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

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



Deacon R Carr-Jones
Trustee

Company registration number 00417528 (England and Wales)

CATHOLIC MARRIAGE CARE LIMITED

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2024

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

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

Charity information

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

1.1 Accounting convention

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

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

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

1.2 Going concern

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

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

1.3 Charitable funds

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

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

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

CATHOLIC MARRIAGE CARE LIMITED

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

1 Accounting policies

(Continued)

1.4 Income

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

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

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

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

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

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

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

1.5 Expenditure

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

Expenditure comprises the following:

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

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

1.6 Intangible fixed assets other than goodwill

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

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

CATHOLIC MARRIAGE CARE LIMITED

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

1 Accounting policies

(Continued)

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

Software	20% straight line
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1.7 Impairment of fixed assets

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

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Employee benefits

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

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

1.10 Retirement benefits

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

1.11 Leases

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

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

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

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

CATHOLIC MARRIAGE CARE LIMITED

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

3 Income from donations and legacies

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

4 Income from charitable activities

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

5 Income from investments

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

CATHOLIC MARRIAGE CARE LIMITED

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

6 Expenditure on raising funds

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

7 Charitable activities

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

CATHOLIC MARRIAGE CARE LIMITED

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

8 Support costs allocated to activities

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

9 Net movement in funds

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

10 Trustees

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

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

11 Employees

The average monthly number of employees during the year was:

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

CATHOLIC MARRIAGE CARE LIMITED

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

11 Employees

(Continued)

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

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

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

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

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

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

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

12 Taxation

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

CATHOLIC MARRIAGE CARE LIMITED

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

13 Intangible fixed assets

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

14 Debtors

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

15 Loans and overdrafts

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

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

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

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

CATHOLIC MARRIAGE CARE LIMITED

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

16 Creditors: amounts falling due within one year

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

17 Creditors: amounts falling due after more than one year

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

18 Retirement benefit schemes

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

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

19 Restricted funds

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

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

CATHOLIC MARRIAGE CARE LIMITED

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

19 Restricted funds (Continued)

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

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

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

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

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

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

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

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

CATHOLIC MARRIAGE CARE LIMITED

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

20 Unrestricted funds

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

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

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

21 Analysis of net assets between funds

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

CATHOLIC MARRIAGE CARE LIMITED

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

21 Analysis of net assets between funds

(Continued)

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

22 Related party transactions

Transactions with related parties

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

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

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

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

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

CATHOLIC MARRIAGE CARE LIMITED

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

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