

Charity registration number 218159

Company registration number 00417528 (England and Wales)

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

CATHOLIC MARRIAGE CARE LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

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

CATHOLIC MARRIAGE CARE LIMITED

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CATHOLIC MARRIAGE CARE LIMITED

A WORD FROM OUR CHAIR

FOR THE YEAR ENDED 31 MARCH 2025

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

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

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

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

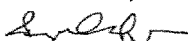
The picture box image of married love, once subordinated to societal needs, has given way to a deeper understanding of the emotional spectrum. Personal fulfilment and mutual respect is reshaping the ways in which couples assemble the jigsaw of married love. One of the better-know jigsaw makers creates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

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

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

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

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



Deacon R Carr-Jones
Chair of the Board of Trustees

Date: 27th November 2025

CATHOLIC MARRIAGE CARE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

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

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

About Marriage Care

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

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

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

Our purpose (charitable objects)

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

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

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

Our vision

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

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

CATHOLIC MARRIAGE CARE LIMITED

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

FOR THE YEAR ENDED 31 MARCH 2025

Our ethos and values

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

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

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

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

Our mission

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

CATHOLIC MARRIAGE CARE LIMITED

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

Our Centres

Marriage Care has 46 Centres based in the following places:

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

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

* Serving the English-
Speaking Catholic Community
in Luxembourg

Public benefit

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

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

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

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

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

CATHOLIC MARRIAGE CARE LIMITED

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

FOR THE YEAR ENDED 31 MARCH 2025

Volunteers gross value added

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

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

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

CATHOLIC MARRIAGE CARE LIMITED

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

FOR THE YEAR ENDED 31 MARCH 2025

Client ethnicity data

Relationship counselling

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

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

Marriage preparation

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

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

CATHOLIC MARRIAGE CARE LIMITED

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

Achievements and Performance

Review of 2024/25

Relationship counselling

What we set out to do:

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

What we did:

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

CATHOLIC MARRIAGE CARE LIMITED

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

Marriage preparation and enrichment

What we set out to do:

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

What we did:

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

CATHOLIC MARRIAGE CARE LIMITED

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

National support and training

What we set out to do:

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

What we did:

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

CATHOLIC MARRIAGE CARE LIMITED

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

FOR THE YEAR ENDED 31 MARCH 2025

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

What we set out to do:

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

What we did:

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

Financial review

Summary

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

Income

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

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

Expenditure

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

Funds

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

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

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

CATHOLIC MARRIAGE CARE LIMITED

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

Assessment of going concern

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

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

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

Reserves policy and general fund

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

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

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

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

Fundraising policy

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

CATHOLIC MARRIAGE CARE LIMITED

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

Our plans for next year (2025/26)

Relationship counselling services

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

Marriage preparation and enrichment services

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

National support and training

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

CATHOLIC MARRIAGE CARE LIMITED

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

FOR THE YEAR ENDED 31 MARCH 2025

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

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

Risk management and specific policies

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

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

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

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

Structure, governance and management

Legal structure and governance

Governance

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

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

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

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

CATHOLIC MARRIAGE CARE LIMITED

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

FOR THE YEAR ENDED 31 MARCH 2025

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

Deacon R Carr-Jones

A Dunster

R Holmes

T Kramer

(Appointed 23 May 2024)

A Toothe

D Wilkinson

M T Withanage

Trustees

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

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

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

CATHOLIC MARRIAGE CARE LIMITED

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

FOR THE YEAR ENDED 31 MARCH 2025

Finance and Audit Committee

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

Remuneration Committee

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

Chief Executive

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

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

Centre Management

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

Key management personnel

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

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

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

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



Deacon R Carr-Jones

Trustee

Date: 27th November 2025

CATHOLIC MARRIAGE CARE LIMITED

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CATHOLIC MARRIAGE CARE LIMITED

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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



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

Dated: 03/12/2025

CATHOLIC MARRIAGE CARE LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

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

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

CATHOLIC MARRIAGE CARE LIMITED

BALANCE SHEET

AS AT 31 MARCH 2025

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

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

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

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

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

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



Deacon R Carr-Jones

Trustee

Company registration number 00417528 (England and Wales)

CATHOLIC MARRIAGE CARE LIMITED

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

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

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

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

1.1 Accounting convention

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

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

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

1.2 Going concern

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

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

1.3 Charitable funds

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

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

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

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.4 Income

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

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

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

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

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

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

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

1.5 Expenditure

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

Expenditure comprises the following:

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

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

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

1.6 Intangible fixed assets other than goodwill

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

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

CATHOLIC MARRIAGE CARE LIMITED

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

1 Accounting policies

(Continued)

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

Software	20% straight line
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1.7 Impairment of fixed assets

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

1.8 Cash and cash equivalents

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

1.9 Employee benefits

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

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

1.10 Retirement benefits

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

1.11 Leases

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

2 Critical accounting estimates and judgements

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

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

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

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

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

3 Income from donations and legacies

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

4 Income from charitable activities

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

5 Income from investments

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

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

6 Expenditure on raising funds

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

7 Charitable activities

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

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

8 Support costs allocated to activities

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

9 Net movement in funds

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

10 Trustees

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

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

11 Employees

The average monthly number of employees during the year was:

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

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

11 Employees (Continued)

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

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

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

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

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

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

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

12 Taxation

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

CATHOLIC MARRIAGE CARE LIMITED

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

13 Intangible fixed assets

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

14 Debtors

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

15 Loans and overdrafts

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

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

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

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

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

16 Creditors: amounts falling due within one year

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

17 Creditors: amounts falling due after more than one year

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

18 Deferred income

Deferred income is included in the financial statements as follows:

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

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

19 Retirement benefit schemes

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

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

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

20 Restricted funds

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

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

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

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

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

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

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

CATHOLIC MARRIAGE CARE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

21 Unrestricted funds

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

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

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

22 Analysis of net assets between funds

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

CATHOLIC MARRIAGE CARE LIMITED

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

22 Analysis of net assets between funds

(Continued)

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

23 Related party transactions

Transactions with related parties

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

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

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

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

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

CATHOLIC MARRIAGE CARE LIMITED

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

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

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