

ANGLICAN MARRIAGE ENCOUNTER

England & Wales · Charity number 292594

Details

Other names MARRIAGE ENCOUNTER ANGLICAN EXPRESSION

Status Registered

Legal form Trust

Registered 1985-09-23

Register [View on the Charity Commission register](#)

Contact

Address 8 Fay Close
Fareham
Hampshire
PO14 2RS

Phone 07434507307

Email mail@marriageencounter.org.uk

Website www.marriageencounter.org.uk

Activities

Objects: TO EDUCATE THE PUBLIC CONCERNING THE UNION OF A MAN AND A WOMAN WITHIN THE INSTITUTION OF MARRIAGE WITH PARTICULAR REFERENCE TO EMOTIONAL, PHYSICAL AND SEXUAL RELATIONSHIPS AND WITH A VIEW TO DEVELOPING PERSONAL RESPONSIBILITIES AND ENRICHING FAMILY LIFE TO DEEPEN SUCH RELATIONSHIPS THROUGH COMMUNICATION BETWEEN MARRIAGE PARTNERS.

Activities: 6 Marriage Encounter weekends were held, attended by 36 couples, and 1 Engaged Encounter weekend, attended by 3 couples.

Classification

- **How:** Provides Services
- **What:** Education/training
- **Who:** Other Defined Groups

Geography

- **Area of benefit:** NATIONAL
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£34,329	£34,461	-	-
2024-06-30	£35,156	£47,870	-	-
2023-06-30	£38,303	£34,539	-	-
2022-06-30	£30,415	£26,153	-	-
2021-06-30	£25,231	£6,014	-	-

Trustees

Name	Role	Appointed
Rev Ian Scott-Thompson	Chair	2002-05-25
ANN LORRAINE ROBERTS		2012-11-12
CHRISTINE ELIZABETH PERCIVAL		
DAVID MALCOLM ROBERTS		2012-11-12
DAVID ROBIN PERCIVAL		
ELIZABETH JANE SCOTT-THOMPSON		2002-05-25
MALCOLM ALFRED HARRISON		
MARGARET PEARL HARRISON		
Nicholas Hugh Drayton		2022-03-08
REVEREND Ian Scott-Thompson		2002-05-25
Vivienne Drayton		2022-03-08

ANGLICAN MARRIAGE ENCOUNTER

England & Wales - Charity number 292594

Accounts

ANGLICAN MARRIAGE ENCOUNTER

ANNUAL REPORT AND STATEMENT OF ACCOUNTS FOR THE YEAR ENDED 30TH JUNE 2025

CHARITY REGISTRATION NUMBER 292594

ANGLICAN MARRIAGE ENCOUNTER

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ANGLICAN MARRIAGE ENCOUNTER

LEGAL AND ADMINISTRATIVE INFORMATION

WORKING NAME	Marriage Encounter (Anglican Expression)
CHARITY NUMBER	292594
START OF FINANCIAL YEAR	1 st July 2024
END OF FINANCIAL YEAR	30 th June 2025
TRUSTEES AT 30TH JUNE 2023	Nick & Viv Drayton Malcolm & Margaret Harrison David & Liz Percival (Lay Executive couple) David & Ann Roberts Revd Ian & Jane Scott-Thompson (Chair couple)
LEGAL STATUS	Unincorporated Charity
GOVERNING DOCUMENT	Trust Deed dated 17 th June 1985 as amended by a Deed of Variation dated 10 th May 2003

OBJECTS

To educate the public concerning the union of a man and a woman within the institution of marriage with particular reference to emotional, physical and sexual relationships and with a view to developing personal responsibilities and enriching family life to deepen such relationships through communication between marriage partners.

CORRESPONDENCE ADDRESS 8 Fay Close,
Fareham,
Hampshire PO14 2RS

PRIMARY BANKERS	Lloyds Bank PLC 25 Gresham Street London EC2V 7HN	CAF Bank Limited 25 Kings Hill Avenue West Malling Kent ME19 4JQ
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INDEPENDENT EXAMINER Norman Gillhespy FCA
4 Hopewell Close
Shoreham-by-Sea
BN43 5PN

ANGLICAN MARRIAGE ENCOUNTER REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 JUNE 2025

The Trustees present their report on the financial statements of Anglican Marriage Encounter for the year ended 30 June 2025. The financial statements have been prepared on an accruals basis and comply with the charity's Trust Deed and applicable law.

The charity

Anglican Marriage Encounter is a registered charity governed by the Trust Deed made on 17 June 1985 as varied by a Deed of Variation dated 10 May 2003. It is registered with the Charity Commission under number 292594.

The Trustees have had due regard to public benefit guidance published by the Charity Commission. The charity provides public benefit through the advancement of the education of engaged and married couples concerning the union of a man and a woman within the institution of marriage with particular reference to emotional, physical and sexual relationships and with a view to developing personal responsibilities and enriching family life to deepen such relationships through communication between marriage partners.

The charity pursues its aims primarily through providing teaching weekends, most of them residential, for married and engaged couples. Ongoing support is available after the weekends. The charity's weekend programmes are widely publicised through adverts, magazine articles, leaflets in public places such as churches, libraries and doctor's surgeries, through the internet, radio and by word of mouth. The weekends are open to engaged or married couples whatever their financial circumstances or faith. There are no charges other than a modest booking fee which can also be waived where necessary. All other funding comes through voluntary donations. We encourage couples who have attended a weekend to pass on information to others, particularly those who might be unable to afford to pay for a comparable programme.

Trustees

The Trustees who served during the year are given on page 3.

The Trustees met twice in the year, and dealt with necessary business by e-mail between meetings.

Selection and training of Trustees

Trustees are appointed from couples who have experienced one or more of the charity's weekends and who can bring diverse experience from business, charity governance, church, and organisations supporting marriage. Relevant Charity Commission publications and guidance when issued, are circulated to Trustees with the opportunity for discussion during biannual business meetings.

Review of activities

Seven weekends had been planned for the year, of which two were cancelled for want of couples wishing to attend.

Four Marriage Encounter weekends were held, attended by 33 couples (34 couples on 4 weekends in 2023/24), and one Engaged Encounter weekend attended by 6 couples (14 on 2 weekends in 2023/24). The revival of interest in Engaged Encounter weekends last year has not been maintained this year.

Donations remained steady despite slightly fewer couples attending Weekends. Venue costs also remained steady due to the use of a new better priced venue. The net result was a deficit of £132 (deficit of £12,714 in 2023/24) which was deducted from Reserves. The Trustees are grateful that the charity is financially secure and hope that weekend bookings will become more predictable and increase. The cost of cancelling a weekend is significant and more venues are now requesting the full cost of a weekend to be paid in advance. The Trustees continue to look for ways to revive activity, boost bookings and encourage volunteers. They

have explored new ways of advertising the weekend and reaching new audiences of couples including radio interviews and adverts.

Foot

Independent Examiner's Report to the Trustees of Anglican Marriage Encounter (registered charity 292594)

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the charity for the year ended **30 June 2025** as set out on pages 7 to 9.

As the trustees of the charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

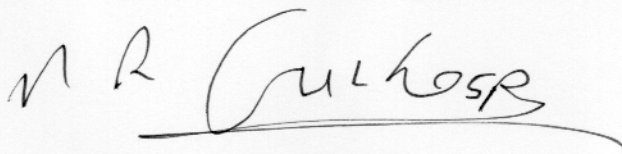
I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

A handwritten signature in black ink, appearing to read 'N R Gillhespy', with a horizontal line underneath the name.

Norman Gillhespy FCA
4 Hopewell Close
Shoreham-by-Sea
BN43 5PN

Date 26 October 2025

Anglican Marriage Encounter

Income and Expenditure for the Year Ended 30th June 2025

Income	Notes	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
Donations and Similar receipts	2a	32,926	-	32,926	33,270
Investment Income	2b	1,403	-	1,403	1,886
Total Income		34,329	-	34,329	35,156
Expenditure					
Expenditure in Furtherance of Charitable Objectives	3a	32,159	-	32,159	45,491
Expenditure on Managing and Administering the Charity	3b	2,302	-	2,302	2,379
Total Expenditure		34,461	-	34,461	47,870
Net Income / (Expenditure)		(132)	-	(132)	(12,714)
Transfers between Funds		-	-	-	-
Balances Brought Forward		96,754	720	97,474	110,188
Balances Carried Forward		96,623	720	97,343	97,474

Anglican Marriage Encounter

Balance Sheet as at 30th June 2025

	Note	2025 £	2024 £
Cash Funds			
Lloyds Bank		21,266	15,976
CAF Bank		44,177	46,588
Shawbrook Bank		30,000	30,000
PayPal		1,456	1,665
		<u>96,899</u>	<u>94,229</u>
Debtors and prepayments			
Deposits paid in advance for venues		500	1,800
Gift Aid claims		1,088	1,271
Donations in transit		-	1,419
		<u>1,588</u>	<u>4,490</u>
Creditors falling due in one year			
Travel expenses		744	825
Booking fees received in advance		400	420
		<u>1,144</u>	<u>1,245</u>
Net total assets		<u>97,343</u>	<u>97,474</u>
Represented by:			
General Funds		96,623	96,754
Restricted Funds	4	720	720
		<u>97,343</u>	<u>97,474</u>

Approved by the Trustees on

13/8/25

Signed on their behalf



Jane Scott-Lampson

Chair of Trustees

Anglican Marriage Encounter

Notes to the Accounts for the Year Ended 30th June 2025

1. Basis of Accounting

The accounts have been prepared on an accruals basis, and meet at least the minimum levels of accountability recommended by the Charity Commission.

2. Receipts	Unrestricted Funds	Restricted Funds	2025	2024
	£	£	£	£
a) Donations and Similar Receipts				
Gifts & Donations	26,091		26,091	26,343
Gift Aid receivable	5,295		5,295	5,245
Booking Fees & other income	1,540		1,540	1,682
	<u>32,926</u>	-	<u>32,926</u>	<u>33,270</u>
b) Investment Income				
Bank Interest	1,403		1,403	1,886
	<u>1,403</u>	-	<u>1,403</u>	<u>1,886</u>

3. Payments

a) Expenditure in Furtherance of Charitable Objectives

Weekend Costs

Marriage Encounter	22,215		22,215	29,334
Engaged Encounter	4,698		4,698	9,832
Weekend reunions & community day	-		-	-
Leaflets, advertising, promotion	1,753		1,753	2,586
Encounter Magazine	2,794		2,794	2,790
	<u>31,459</u>	-	<u>31,459</u>	<u>44,542</u>

Training and Development

Team & Officer Development	700		700	949
Team Deeper Weekend	-		-	-
	<u>700</u>	-	<u>700</u>	<u>949</u>

Total	32,159	-	32,159	45,491
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b) Expenditure on Managing and Administering the Charity

Meetings & travel			-	638
Communications & Support	1,441		1,441	882
Independent Examiner	-		-	-
Banking Services	424		424	422
Insurance	437		437	437
	<u>2,302</u>	-	<u>2,302</u>	<u>2,379</u>

4. Restricted Funds

To purchase banners for use at Weekends			720	720
			<u>720</u>	<u>720</u>

5. Trustees expenses

A total of £1,158 (2024 - £904) was paid to trustees to reimburse them for travel and other expenses on charity business.

6. Staff Costs and Numbers

The Charity employed no staff during this or the previous financial period.

ANGLICAN MARRIAGE ENCOUNTER

England & Wales - Charity number 292594

Accounts

ANGLICAN MARRIAGE ENCOUNTER

ANNUAL REPORT AND STATEMENT OF ACCOUNTS FOR THE YEAR ENDED 30TH JUNE 2024

CHARITY REGISTRATION NUMBER 292594

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TRUSTEES AT 30TH JUNE 2023	Nick & Viv Drayton Malcolm & Margaret Harrison David & Liz Percival (Lay Executive couple) David & Ann Roberts Revd Ian & Jane Scott-Thompson (Chair couple)
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GOVERNING DOCUMENT	Trust Deed dated 17 th June 1985 as amended by a Deed of Variation dated 10 th May 2003

OBJECTS

To educate the public concerning the union of a man and a woman within the institution of marriage with particular reference to emotional, physical and sexual relationships and with a view to developing personal responsibilities and enriching family life to deepen such relationships through communication between marriage partners.

CORRESPONDENCE ADDRESS	The Rectory Church Lane Marks Tey Colchester CO6 1LW	
PRIMARY BANKERS	Lloyds Bank PLC 25 Gresham Street London EC2V 7HN	CAF Bank Limited 25 Kings Hill Avenue West Malling Kent ME19 4JQ

INDEPENDENT EXAMINER	Norman Gillhespy FCA 4 Hopewell Close Shoreham-by-Sea BN43 5PN
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ANGLICAN MARRIAGE ENCOUNTER REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 JUNE 2024

The Trustees present their report on the financial statements of Anglican Marriage Encounter for the year ended 30 June 2024. The financial statements have been prepared on an accruals basis and comply with the charity's Trust Deed and applicable law. This is a change from previous years when results were presented on a cash or receipts and payments basis. Comparative figures for 2023 have been restated on the accruals basis. The effect of changing basis is to convert the previously reported result for 2023 of surplus receipts £3,764 to an income deficit £921.

The charity

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The Trustees have had due regard to public benefit guidance published by the Charity Commission. The charity provides public benefit through the advancement of the education of engaged and married couples concerning the union of a man and a woman within the institution of marriage with particular reference to emotional, physical and sexual relationships and with a view to developing personal responsibilities and enriching family life to deepen such relationships through communication between marriage partners.

The charity pursues its aims primarily through providing teaching weekends, most of them residential, for married and engaged couples. Ongoing support is available after the weekends. The charity's weekend programmes are widely publicised through adverts, magazine articles, leaflets in public places such as churches, libraries and doctors surgeries, through the internet, radio and by word of mouth. The weekends are open to engaged or married couples whatever their financial circumstances or faith. There are no charges other than a modest booking fee which can also be waived where necessary. All other funding comes through voluntary donations. We encourage couples who have attended a weekend to pass on information to others, particularly those who might be unable to afford to pay for a comparable programme.

Trustees

The Trustees who served during the year are given on page 3.

The Trustees met twice in the year, and dealt with necessary business by e-mail between meetings.

Selection and training of Trustees

Trustees are appointed from couples who have experienced one or more of the charity's weekends and who can bring diverse experience from business, charity governance, church, and organisations supporting marriage. Relevant Charity Commission publications and guidance when issued, are circulated to Trustees with the opportunity for discussion during biannual business meetings.

Review of activities

Six weekends had been planned for the year, of which one was cancelled (in an area where weekends have not been held for some time) for want of couples wishing to attend, and one added to meet demand.

Four Marriage Encounter weekends were held, attended by 34 couples (36 couples on 6 weekends in 2022/23), and two Engaged Encounter weekends attended by 14 couples (3 couples on 1 weekend in 2022/23). This shows a revival of interest in Engaged Encounter weekends which have been slow to recover since the Covid pandemic.

Donations declined despite more couples attending Weekends, with many couples facing financial pressure in their lives. Venue costs again increased significantly over the year. The net result was a deficit of £12,714 (deficit of £921 in 2022/23) which was deducted from Reserves. The Trustees are grateful that the

charity is financially secure and hope that weekend bookings will become more predictable and return to pre-Covid levels. The cost of cancelling a Weekend is significant. The Trustees continue to look for ways to revive activity, boost bookings and encourage volunteers. They have explored new ways of advertising weekends and reaching new audiences of couples including radio interviews and adverts.

Seven Weekends have been planned for the year to 30 June 2025.

The annual Team and Officers Day was held in Sutton Coldfield as in earlier years with good attendance. Community support to couples who have attended a weekend continues through a monthly email newsletter, Facebook groups, and small groups meeting online and in person.

Leadership succession and volunteer resources are an increasing concern.

The Trustees would like to record their gratitude to all the many volunteers who continue to serve the charity in so many ways. All of the charity's activities are carried out by volunteers.

Reserves policy

The Trustees have reviewed their policy for reserves in the light of recent and forecast deficits. Reserves of £96,754 are substantial relative to operating costs, but the present outlook is for further deficits and uncertainty about giving. We require sufficient reserves to be able to commit to provide weekends in good faith, without being dependent on any contribution the couples attending those weekends may make to the future activities of the organisation. The present substantial reserves allow the Trustees to continue operating the charity for at least the next two years without concerns about financial solvency.

Investment policy and returns

Bank interest is the only investment income earned by the charity.

Risk management

The Trustees are responsible for examining the major risks that the charity faces each financial year when reviewing its plans. The Trustees maintain a risk register which they review annually, whilst ensuring there are systems in place for monitoring and control, so as to mitigate any impact on the charity's activities.

The Trustees regularly review all policies and procedures.

Governance and internal control

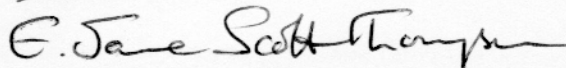
The Trustees delegate management of the charity's activities to the Lay Executive couple, who report to the Trustees at least twice a year.

There are no paid officers and all the administration is conducted from private homes.

Ian Scott-Thompson



Jane Scott-Thompson



Chair Couple

Date 26 / 9 / 2024

Independent Examiner's Report to the Trustees of Anglican Marriage Encounter (registered charity 292594)

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the charity for the year ended **30 June 2024** as set out on pages 7 to 9.

As the trustees of the charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

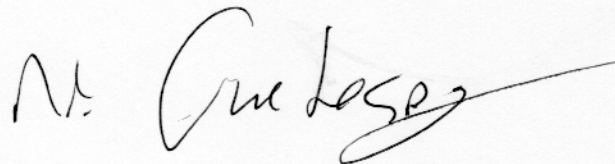
Independent examiner's statement

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

There has been a change in accounting basis from cash to accruals and this has been signposted on the face of the accounts.



Norman Gillhespy FCA
4 Hopewell Close
Shoreham-by-Sea
BN43 5PN

Date

3/10/2024

Anglican Marriage Encounter

Income and Expenditure for the Year Ended 30th June 2024

Income	Notes	Unrestricted Funds £	Restricted Funds £	2024 £	2023 £
Donations and Similar receipts	2a	33,270	-	33,270	36,131
Investment Income	2b	1,886	-	1,886	678
Total Income		35,156	-	35,156	36,809
Expenditure					
Expenditure in Furtherance of Charitable Objectives	3a	45,491	-	45,491	34,864
Expenditure on Managing and Administering the Charity	3b	2,379	-	2,379	2,866
Total Expenditure		47,870	-	47,870	37,730
 Net Income / (Expenditure)		(12,714)	-	(12,714)	(921)
 Transfers between Funds		-	-	-	-
Balances Brought Forward		109,468	720	110,188	111,109
Balances Carried Forward		96,754	720	97,474	110,188

Note These results are presented on an accruals basis. Results were previously presented on a cash basis, being a summary of the cash book receipts and payments, without adjustment for sums receivable or payable at the year end. Comparatives for 2023 have been restated on the accruals basis.

Anglican Marriage Encounter

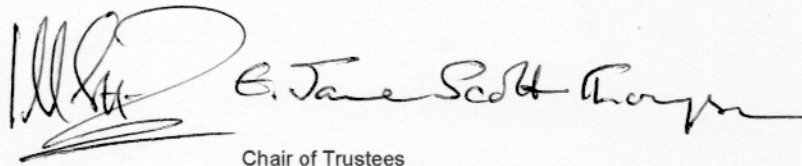
Balance Sheet as at 30th June 2024

	Note	2024 £	2023 £
Cash Funds			
Lloyds Bank		15,976	11,786
CAF Bank		46,588	65,747
Shawbrook Bank		30,000	30,000
PayPal		1,665	1,370
		<u>94,229</u>	<u>108,903</u>
Debtors and prepayments			
Deposits paid in advance for venues		1,800	1,880
Gift Aid claims		1,271	896
Donations in transit		1,419	-
		<u>4,491</u>	<u>2,776</u>
Creditors falling due in one year			
Travel expenses		825	1,091
Booking fees received in advance		420	400
		<u>1,245</u>	<u>1,491</u>
Net total assets		<u>97,474</u>	<u>110,188</u>
Represented by:			
General Funds		96,754	109,468
Restricted Funds	4	720	720
		<u>97,474</u>	<u>110,188</u>

Approved by the Trustees on

8 September 2024

Signed on their behalf


Chair of Trustees

Anglican Marriage Encounter

Notes to the Accounts for the Year Ended 30th June 2024

1. Basis of Accounting

The accounts have been prepared on an accruals basis, and meet at least the minimum levels of accountability recommended by the Charity Commission.

2. Receipts	Unrestricted Funds	Restricted Funds	2024	2023
	£	£	£	£
a) Donations and Similar Receipts				
Gifts & Donations	26,343		26,343	29,197
Gift Aid receivable	5,245		5,245	5,984
Booking Fees & other income	1,682		1,682	950
	33,270	-	33,270	36,131
b) Investment Income				
Bank Interest	1,886		1,886	678
	1,886	-	1,886	678

3. Payments

a) Expenditure in Furtherance of Charitable Objectives

Weekend Costs

Marriage Encounter	29,334		29,334	26,279
Engaged Encounter	9,832		9,832	3,819
Weekend reunions & community day	-		-	-
Leaflets, advertising, promotion	2,586		2,586	1,695
Encounter Magazine	2,790		2,790	2,686
	44,542	-	44,542	34,479

Training and Development

Team & Officer Development	949		949	385
Team Deeper Weekend	-		-	-
	949	-	949	385

Total	45,491	-	45,491	34,864
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b) Expenditure on Managing and Administering the Charity

Meetings & travel	638		638	1,081
Communications & Support	882		882	929
Independent Examiner	-		-	-
Banking Services	422		422	419
Insurance	437		437	437
	2,379	-	2,379	2,866

4. Restricted Funds

	2024	2023
To purchase banners for use at Weekends	720	720
	720	720

5. Trustees expenses

A total of £904 (2023 - £1,257) was paid to trustees to reimburse them for travel and other expenses on charity business.

6. Staff Costs and Numbers

The Charity employed no staff during this or the previous financial period.

ANGLICAN MARRIAGE ENCOUNTER

England & Wales - Charity number 292594

Accounts

ANGLICAN MARRIAGE ENCOUNTER

ANNUAL REPORT AND STATEMENT OF ACCOUNTS FOR THE YEAR ENDED 30TH JUNE 2023

CHARITY REGISTRATION NUMBER 292594

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LEGAL AND ADMINISTRATIVE INFORMATION

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TRUSTEES AT 30TH JUNE 2023	Nick & Viv Drayton Malcolm & Margaret Harrison David & Liz Percival (Lay Executive couple) David & Ann Roberts Revd Ian & Jane Scott-Thompson (Chair couple)
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GOVERNING DOCUMENT	Trust Deed dated 17 th June 1985 as amended by a Deed of Variation dated 10 th May 2003

OBJECTS

To educate the public concerning the union of a man and a woman within the institution of marriage with particular reference to emotional, physical and sexual relationships and with a view to developing personal responsibilities and enriching family life to deepen such relationships through communication between marriage partners.

CORRESPONDENCE ADDRESS	The Rectory Church Lane Marks Tey Colchester CO6 1LW	
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INDEPENDENT EXAMINER	Norman Gillhespy FCA 4 Hopewell Close Shoreham-by-Sea BN43 5PN	

ANGLICAN MARRIAGE ENCOUNTER REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 JUNE 2023

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Anglican Marriage Encounter is a registered charity governed by the Trust Deed made on 17 June 1985 as varied by a Deed of Variation dated 10 May 2003. It is registered with the Charity Commission under number 292594.

The Trustees have had due regard to public benefit guidance published by the Charity Commission. The charity provides public benefit through the advancement of the education of engaged and married couples concerning the union of a man and a woman within the institution of marriage with particular reference to emotional, physical and sexual relationships and with a view to developing personal responsibilities and enriching family life to deepen such relationships through communication between marriage partners.

The charity pursues its aims primarily through providing teaching weekends, most of them residential, for married and engaged couples. Ongoing support is available after the weekends. The charity's weekend programmes are widely publicised through adverts, magazine articles, leaflets in public places such as churches, libraries and doctors surgeries, through the internet and by word of mouth. The weekends are open to engaged or married couples whatever their financial circumstances or faith. There are no charges other than a modest booking fee which can also be waived where necessary. All other funding comes through voluntary donations. We encourage couples who have attended a weekend to pass on information to others, particularly those who might be unable to afford to pay for a comparable programme.

Trustees

The Trustees who served during the year are given on page 3.

The Trustees met twice in the year, and dealt with necessary business by e-mail between meetings.

Selection and training of Trustees

Trustees are appointed from couples who have experienced one or more of the charity's weekends and who can bring diverse experience from business, charity governance, church, and organisations supporting marriage. Relevant Charity Commission publications and guidance when issued, are circulated to Trustees with the opportunity for discussion during biannual business meetings.

Review of activities

Nine weekends had been planned for the year, but two were cancelled for want of couples wishing to attend.

Six Marriage Encounter weekends were held, attended by 36 couples (17 couples in 2021/22), and one Engaged Encounter weekend attended by 3 couples (4 in 2021/22).

Receipts and expenditure both increased as a result of more Weekends being held and more couples attending. Venue costs have increased significantly over the year. The net result was a surplus of £3,764 (£4,262 in 2021/22) which was added to Reserves. The Trustees are grateful that the charity is financially secure and hope that weekend activities will return to pre-Covid levels. However the number of couples showing an interest in Engaged weekends is disappointing. The Trustees have spent more on advertising weekends and ran smaller than usual weekends in order to revive activity, boost bookings and encourage volunteers.

Six Weekends have been planned for the year to 30 June 2024.

The annual Team and Officers Day was held in Sutton Coldfield as in earlier years with good attendance. Community support to couples who have attended a weekend continue through a monthly email newsletter, Facebook groups, and small groups meeting online and in person.

Leadership succession and volunteer resources are an increasing concern.

The Trustees would like to record their gratitude to all the many volunteers who continue to serve the charity in so many ways. All of the charity's activities are carried out by volunteers.

Reserves policy

The Trustees' policy is that the charity should have unrestricted reserves of at least the amount that would be needed to run weekends for 6 months. We require sufficient reserves to be able to commit to provide weekends in good faith, without being dependent on any contribution the couples attending those weekends may make to the future activities of the organisation.

At 30 June 2023 unrestricted reserves stood at £108,183 which is more than the amount required by the Trustees' policy.

Investment policy and returns

Bank interest is the only investment income earned by the charity.

Risk management

The Trustees are responsible for examining the major risks that the charity faces each financial year when reviewing its plans. The Trustees maintain a risk register which they review annually, whilst ensuring there are systems in place for monitoring and control, so as to mitigate any impact on the charity's activities.

The Trustees regularly review all policies and procedures.

Governance and internal control

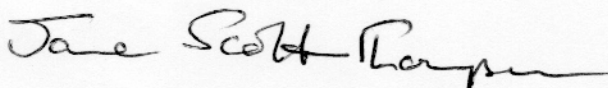
The Trustees delegate management of the charity's activities to the Lay Executive couple, who report to the Trustees at least twice a year.

There are no paid officers and all the administration is conducted from private homes.

Ian Scott-Thompson



Jane Scott-Thompson



Chair Couple

Date 26 / 8 / 2023

Independent Examiner's Report to the Trustees of Anglican Marriage Encounter (registered charity 292594)

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the charity for the year ended **30 June 2023** as set out on pages 7 to 9.

As the trustees of the charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Norman Gillhespy FCA
4 Hopewell Close
Shoreham-by-Sea
BN43 5PN

Date

31/8/2023

Norman Gillhespy

Anglican Marriage Encounter

Receipts and Payments for the Year Ended 30th June 2023

	Notes	Unrestricted Funds £	Restricted Funds £	2023 £	2022 £
Receipts					
Donations and Similar receipts	2a	37,625	-	37,625	30,252
Investment Income	2b	678	-	678	163
Total Receipts		38,303	-	38,303	30,415
Payments					
Expenditure in Furtherance of the Charitable Objectives	3a	31,217	-	31,217	23,843
Expenditure on Managing and Administering the Charity	3b	3,322	-	3,322	2,310
Total Payments		34,539	-	34,539	26,153
Net Receipts / (Payments)		3,764	-	3,764	4,262
Transfers between Funds		-	-	-	-
Balances Brought Forward		104,419	720	105,139	100,877
Balances Carried Forward		108,183	720	108,903	105,139

Anglican Marriage Encounter

Statement of Assets and Liabilities as at 30th June 2023

Assets	Note	2023 £	2022 £
Cash Funds			
Lloyds Bank		11,786	7,583
CAF Bank		65,747	16,790
Shawbrook Bank		30,000	80,000
PayPal		1,370	766
		108,903	105,139

Represented by:

General Funds		108,183	104,419
Restricted Funds	4	720	720
		108,903	105,139

Other Assets & Liabilities of the Charity not included above:

Current Assets

Deposits paid in advance for venues		1,880	5,276
Gift Aid claims		896	1,360
Donation in transit		-	850
		2,776	7,486

Current Liabilities

Venue costs		-	315
Travel expenses		1,091	525
Professional fees		-	456
Booking fees received in advance		400	220
		1,491	1,516

Approved by the Trustees on 21st August 2023 and

Signed on their behalf by [Signature] Chair of Trustees

Jane Scott-Ryan

Anglican Marriage Encounter

Notes to the Accounts for the Year Ended 30th June 2023

1. Basis of Accounting

The accounts have been prepared on a cash basis, and meet at least the minimum levels of accountability recommended by the Charity Commission.

2. Receipts

	Unrestricted Funds	Restricted Funds	2023	2022
	£	£	£	£
a) Donations and Similar Receipts				
Gifts & Donations	30,047		30,047	22,309
Gift Aid received	6,448		6,448	6,883
Booking Fees & other income	1,130		1,130	1,060
	<u>37,625</u>	<u>-</u>	<u>37,625</u>	<u>30,252</u>
b) Investment Income				
Bank Interest	678		678	163
	<u>678</u>	<u>-</u>	<u>678</u>	<u>163</u>

3. Payments

a) Expenditure in Furtherance of Charitable Objectives

Weekend Costs

Marriage Encounter	22,444		22,444	15,278
Engaged Encounter	3,692		3,692	3,317
Weekend reunions & community day	-		-	-
Leaflets, advertising, promotion	1,695		1,695	765
Encounter Magazine	2,686		2,686	2,408
	<u>30,517</u>	<u>-</u>	<u>30,517</u>	<u>21,768</u>

Training and Development

Team & Officer Development	700		700	-
Team Deeper Weekend	-		-	2,075
	<u>700</u>	<u>-</u>	<u>700</u>	<u>2,075</u>

Total

	<u>31,217</u>	<u>-</u>	<u>31,217</u>	<u>23,843</u>
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b) Expenditure on Managing and Administering the Charity

Meetings & travel	1,081		1,081	1,040
Communications & Support	929		929	133
Independent Examiner	456		456	444
Banking Services	419		419	256
Insurance	437		437	437
	<u>3,322</u>	<u>-</u>	<u>3,322</u>	<u>2,310</u>

4. Restricted Funds

2,023

2022

To purchase banners for use at Weekends		720	720
		<u>720</u>	<u>720</u>

5. Trustees expenses

A total of £1,257 (2022 - £626) was paid to trustees to reimburse them for travel and other expenses on charity business.

6. Staff Costs and Numbers

The Charity employed no staff during this or the previous financial period.

ANGLICAN MARRIAGE ENCOUNTER

England & Wales - Charity number 292594

Accounts

ANGLICAN MARRIAGE ENCOUNTER

**ANNUAL REPORT AND STATEMENT OF ACCOUNTS
FOR THE YEAR ENDED 30TH JUNE 2022**

CHARITY REGISTRATION NUMBER 292594

ANGLICAN MARRIAGE ENCOUNTER

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ANGLICAN MARRIAGE ENCOUNTER

LEGAL AND ADMINISTRATIVE INFORMATION

WORKING NAME	Marriage Encounter (Anglican Expression)
CHARITY NUMBER	292594
START OF FINANCIAL YEAR	1st July 2021
END OF FINANCIAL YEAR	30th June 2022
TRUSTEES AT 30TH JUNE 2022	Nick & Viv Drayton (From 8 March 2022) Malcolm & Margaret Harrison David & Liz Percival (Lay Executive couple) David & Ann Roberts Revd Ian & Jane Scott-Thompson (Chair couple)
LEGAL STATUS	Unincorporated Charity
GOVERNING DOCUMENT	Trust Deed dated 17th June 1985 as amended by a Deed of Variation dated 10th May 2003

OBJECTS

To educate the public concerning the union of a man and a woman within the institution of marriage with particular reference to emotional, physical and sexual relationships and with a view to developing personal responsibilities and enriching family life to deepen such relationships through communication between marriage partners.

CORRESPONDENCE ADDRESS	The Rectory Church Lane Marks Tey Colchester CO6 1LW	
PRIMARY BANKERS	Lloyds Bank PLC 25 Gresham Street London EC2V 7HN	CAF Bank Limited 25 Kings Hill Avenue West Malling Kent ME19 4JQ
INDEPENDENT EXAMINERS	Stubbs Parkin South, Chartered Accountants 28 Cheshire Street Market Drayton Shropshire TF9 1PF	

ANGLICAN MARRIAGE ENCOUNTER REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 JUNE 2022

The Trustees present their report on the financial statements of Anglican Marriage Encounter for the year ended 30 June 2022. The financial statements have been prepared on a receipts and payments basis and comply with the charity's Trust Deed and applicable law.

The charity

Anglican Marriage Encounter is a registered charity governed by the Trust Deed made on 17 June 1985 as varied by a Deed of Variation dated 10 May 2003. It is registered with the Charity Commission under number 292594.

The Trustees have had due regard to public benefit guidance published by the Charity Commission. The charity provides public benefit through the advancement of the education of engaged and married couples concerning the union of a man and a woman within the institution of marriage with particular reference to emotional, physical and sexual relationships and with a view to developing personal responsibilities and enriching family life to deepen such relationships through communication between marriage partners.

The charity pursues its aims primarily through providing teaching weekends, most of them residential, for married and engaged couples. Ongoing support is available after the weekends. The charity's weekend programmes are widely publicised through adverts, magazine articles, leaflets in public places such as churches, libraries and doctors surgeries, through the internet and by word of mouth. The weekends are open to engaged or married couples whatever their financial circumstances or faith. There are no charges other than a modest booking fee which can be waived where necessary. All other funding comes through voluntary donations. We encourage couples who have attended a weekend to pass on information to others, particularly those who might be unable to afford to pay for a comparable programme.

Trustees

The Trustees who have served during the year are given on page 3.

The Trustees met twice in the year, and dealt with necessary business by e-mail between meetings.

Selection and training of Trustees

Trustees are appointed from couples who have experienced one or more of the charity's weekends and who can bring diverse experience from business, charity governance, church, and organisations supporting marriage. Relevant Charity Commission publications and guidance when issued, are circulated to Trustees with the opportunity for discussion during biannual business meetings.

Review of activities

Nine weekends had been planned for the year, but two were cancelled as a direct result of Covid-19 restrictions, and two more because couples were deterred from booking by uncertainty and apprehension of Covid related risks.

Four Marriage Encounter weekends were held, attended by 17 couples (5 couples in 2020/21), and one Engaged Encounter weekend attended by 4 couples (nil in 2020/21).

Receipts rose to £30,414 largely due to catching up on Gift Aid claims. Expenditure rose to £26,153 as weekends tentatively restarted. The Trustees are grateful that the charity is financially secure and hope that weekend activities will return to pre Covid levels. The Trustees have committed to more advertising of the weekends and running smaller than usual weekends in order to revive activity, boost bookings and encourage volunteers. Smaller weekends cost more relative to the donations they bring in. This will impact the level of reserves, but hopefully result in more couples wishing to book in future.

**ANGLICAN MARRIAGE ENCOUNTER
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 JUNE 2022**

Nine weekends have been planned for the year to 30 June 2023, of which one (Engaged Encounter) has already been cancelled.

The annual Team and Officers Day was held in Sutton Coldfield as in earlier years with good attendance and pleasure in meeting once more face to face. Community support to couples who have attended a weekend continue through a monthly email newslette, Facebook groups, and small groups meeting online and in person.

Leadership succession and volunteer resources are still a concern.

The Trustees would like to record their gratitude to all the many volunteers who continue to serve the charity in so many ways. All of the charity's activities are carried out by volunteers.

Reserves policy

The Trustees' policy is that the charity should have unrestricted reserves of at least the amount that would be needed to run weekends for 6 months. We require sufficient reserves to be able to commit to provide weekends in good faith, without being dependent on any contribution the couples attending those weekends may make to the future activities of the organisation.

At 30 June 2022 unrestricted reserves stood at £104,419 which is more than the amount required by the Trustees' policy.

Investment policy and returns

Bank Interest is the only investment income earned by the charity. New accounts were opened with Shawbrook Bank to increase income from bank interest.

Risk management

The Trustees are responsible for examining the major risks that the charity faces each financial year when reviewing its plans. The Trustees maintain a risk register which they review annually, whilst ensuring there are systems in place for monitoring and control, so as to mitigate any impact on the charity's activities.

The Trustees regularly review policies and procedures. Additional training was recently provided to remind officers of the requirements with particular reference to safeguarding vulnerable adults and data protection.

Governance and internal control

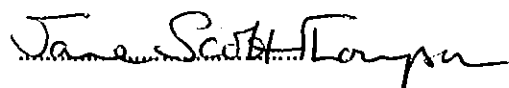
The Trustees delegate management of the charity's activities to the Lay Executive couple, who report to the Trustees at least twice a year.

There are no paid officers and all the administration is conducted from private homes.

Ian Scott-Thompson



Jane Scott-Thompson



Chair Couple

Date 23 September 2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ANGLICAN MARRIAGE ENCOUNTER

I report on the accounts of the charity for the year ended 30 June 2022 as set out on pages 7 to 9.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 ("the Act"), and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145 of the Act);
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Act; and
- state whether particular matters have come to my attention.

Basis of Independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that, in any material respect, the trustees have not met the requirements to ensure that:
 - proper accounting records are kept in accordance with section 130 of the Act; and
 - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Roger Dodington
.....
Roger Dodington FCCA
Stubbs Parkin South, Chartered Accountants
28 Cheshire Street
Market Drayton
Shropshire
TF9 1PF

Date *23rd September 2022*

Anglican Marriage Encounter

Receipts and Payments for the Year Ended 30th June 2022


	Notes	Unrestricted Funds £	Restricted Funds £	2022 £	2021 £
Receipts					
Donations and Similar receipts	2a	30,252	-	30,252	25,220
Investment Income	2b	163	-	163	11
Total Receipts		<u>30,415</u>	<u>-</u>	<u>30,415</u>	<u>25,231</u>
Payments					
Expenditure in Furtherance of the Charitable Objectives	3a	23,843	-	23,843	4,877
Expenditure on Managing and Administering the Charity	3b	2,310	-	2,310	1,137
Total Payments		<u>26,153</u>	<u>-</u>	<u>26,153</u>	<u>6,014</u>
Net Receipts / (Payments)		4,262	-	4,262	19,217
Transfers between Funds		-	-	-	-
Balances Brought Forward	4	100,157	720	100,877	81,660
Balances Carried Forward		<u>104,419</u>	<u>720</u>	<u>105,139</u>	<u>100,877</u>

Anglican Marriage Encounter

Statement of Assets and Liabilities as at 30th June 2022

Assets	2022	2021
	£	£
Cash Funds		
Lloyds Bank Current Account	58	58
Lloyds Bank Business Account	7,525	45,773
CAFCash Account	350	971
CAFGold Account	16,440	53,394
Shawbrook Bank	80,000	-
PayPal	766	681
	<u>105,139</u>	<u>100,877</u>
 Represented by:		
General Funds	104,419	100,157
Restricted Funds	720	720
	<u>105,139</u>	<u>100,877</u>
 Other Assets & Liabilities of the Charity excluded from the above:		
Assets		
Deposits paid in advance for venues	5,276	1,500
Gift Aid claims	1,360	3,454
Donation In transit	850	-
	<u>7,486</u>	<u>4,954</u>
 Current Liabilities		
Venue costs	315	-
Travel expenses	525	-
Professional fees	456	444
Bookings received in advance	220	370
	<u>1,516</u>	<u>814</u>

Approved by the Trustees on 6 August 2022 and

Signed on their behalf by  Jane Scott Chair of Trustees

Anglican Marriage Encounter

Notes to the Accounts for the Year Ended 30th June 2022

1. Basis of Accounting

The accounts have been prepared on a cash basis, consistent with the Charity Commission's guidance.

2. Receipts	Unrestricted	Restricted	2022	2021
	Funds	Funds		
	£	£	£	£
a) Donations and Similar				
Gifts & Donations	22,309	-	22,309	22,280
Gift Aid received	6,883	-	6,883	2,600
Booking Fees & other income	1,060	-	1,060	340
	<u>30,252</u>	<u>-</u>	<u>30,252</u>	<u>25,220</u>
b) Investment Income				
Bank Interest	163	-	163	11
	<u>163</u>	<u>-</u>	<u>163</u>	<u>11</u>
3. Payments				
a) Expenditure in Furtherance of Charitable Objectives				
Weekend Costs				
Marriage Encounter	15,278	-	15,278	2,163
Engaged Encounter	3,317	-	3,317	32
Weekend reunions & community day	-	-	-	-
Leaflets, advertising, promotion	765	-	765	380
Encounter Magazine	2,408	-	2,408	2,291
	<u>21,768</u>	<u>-</u>	<u>21,768</u>	<u>4,866</u>
Training and Development				
Team & Office Development	-	-	-	11
Team Deeper Weekend	2,075	-	2,075	-
	<u>2,075</u>	<u>-</u>	<u>2,075</u>	<u>11</u>
Total	<u>23,843</u>	<u>-</u>	<u>23,843</u>	<u>4,877</u>
b) Expenditure on Managing and Administering the Charity				
Meetings & travel	1,040	-	1,040	0
Communications & Support	133	-	133	193
Independent Examiner	444	-	444	444
Banking Services	256	-	256	88
Insurance	437	-	437	412
	<u>2,310</u>	<u>-</u>	<u>2,310</u>	<u>1,137</u>
4. Restricted Funds			2022	2021
To purchase banners for use at Weekends			720	720
			<u>720</u>	<u>720</u>
5. Trustees expenses				
A total of £626 (2021 - £139) was paid to trustees to reimburse them for travel and other expenses on charity business.				
6. Staff Costs and Numbers				
The Charity employed no staff during this or the previous financial period.				

ANGLICAN MARRIAGE ENCOUNTER

England & Wales - Charity number 292594

Accounts

ANGLICAN MARRIAGE ENCOUNTER

**ANNUAL REPORT AND STATEMENT OF ACCOUNTS
FOR THE YEAR ENDED 30TH JUNE 2021**

CHARITY REGISTRATION NUMBER 292594

ANGLICAN MARRIAGE ENCOUNTER

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ANGLICAN MARRIAGE ENCOUNTER

LEGAL AND ADMINISTRATIVE INFORMATION

WORKING NAME	Marriage Encounter (Anglican Expression)
CHARITY NUMBER	292594
START OF FINANCIAL YEAR	1st July 2020
END OF FINANCIAL YEAR	30th June 2021
TRUSTEES AT 30TH JUNE 2021	Malcolm & Margaret Harrison David & Liz Percival (Lay Executive couple) David & Ann Roberts Revd Ian & Jane Scott-Thompson (Chair couple)
LEGAL STATUS	Unincorporated Charity
GOVERNING DOCUMENT	Trust Deed dated 17th June 1985 as amended by a Deed of Variation dated 10th May 2003

OBJECTS

To educate the public concerning the union of a man and a woman within the institution of marriage with particular reference to emotional, physical and sexual relationships and with a view to developing personal responsibilities and enriching family life to deepen such relationships through communication between marriage partners.

CORRESPONDENCE ADDRESS	The Rectory Church Lane Marks Tey Colchester CO6 1LW	
PRIMARY BANKERS	Lloyds Bank PLC 25 Gresham Street London EC2V 7HN	CAF Bank Limited 25 Kings Hill Avenue West Malling Kent ME19 4JQ
INDEPENDENT EXAMINERS	Stubbs Parkin South, Chartered Accountants 28 Cheshire Street Market Drayton Shropshire TF9 1PF	

ANGLICAN MARRIAGE ENCOUNTER REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 JUNE 2021

The Trustees present their report on the financial statements of Anglican Marriage Encounter for the year ended 30 June 2021. The financial statements have been prepared on a receipts and payments basis and comply with the charity's Trust Deed and applicable law.

The charity

Anglican Marriage Encounter is a registered charity governed by the Trust Deed made on 17 June 1985 as varied by a Deed of Variation dated 10 May 2003. It is registered with the Charity Commission under number 292594.

The Trustees have had due regard to public benefit guidance published by the Charity Commission. The charity provides public benefit through the advancement of the education of engaged and married couples concerning the union of a man and a woman within the institution of marriage with particular reference to emotional, physical and sexual relationships and with a view to developing personal responsibilities and enriching family life to deepen such relationships through communication between marriage partners.

The charity pursues its aims primarily through providing teaching weekends, most of them residential, for married and engaged couples. Ongoing support is available after the weekends. The charity's weekend programmes are widely publicised through adverts, magazine articles, leaflets in public places such as churches, libraries and doctors surgeries, through the internet and by word of mouth. The weekends are open to engaged or married couples whatever their financial circumstances or faith. There are no charges other than a modest booking fee which can be waived where necessary. All other funding comes through voluntary donations. We encourage couples who have attended a weekend to pass on information to others, particularly those who might be unable to afford to pay for a comparable programme.

Trustees

The Trustees who have served during the year are given on page 3.

The Trustees continue to meet regularly using electronic means as a result of the Covid-19 restrictions.

Selection and training of Trustees

Trustees are appointed from couples who have experienced one or more of the charity's weekends and who can bring diverse experience from business, charity governance, church, and organisations supporting marriage. Relevant Charity Commission publications and guidance when issued, are circulated to Trustees with the opportunity for discussion during biannual business meetings.

Review of activities

Twelve weekends had been planned for the year, but only one took place, in June 2021. Weekends were cancelled either as a direct result of government restrictions to curb Covid-19, or because couples were deterred from booking by uncertainty and apprehension of Covid related risks.

The charity put in place detailed risk management plans for four weekends to mitigate Covid-19 risks within national guidelines but only one Marriage Encounter weekend was held, attended by 5 couples (32 in 2019/20), and no Engaged Encounter weekends (15 couples in 2019/20).

As in 2019/20 income fell as a result of reduced activity, but so did expenditure. Cash funds increased by £19,217 over the year thanks to a continuing flow of income from standing orders. The trustees are grateful that the charity is financially secure until activities can reliably resume. Future weekends are expected to be relatively expensive until bookings recover from the shadow of Covid.

Nine weekends have been planned for the coming year, but already four of these have been cancelled.

**ANGLICAN MARRIAGE ENCOUNTER
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 JUNE 2021**

The Trustees continue to be of the view that weekends cannot be delivered effectively in an online format. However the annual Team and Officers Day was managed online with good attendance and much encouragement. Community support to couples who have attended a weekend continue through a monthly email newsletter, Facebook groups, and small groups meeting online.

Leadership succession and volunteer resources are still a concern.

The Trustees would like to record their gratitude to all the many volunteers who continue to serve the charity in so many ways. All of the charity's activities are carried out by volunteers.

Reserves policy

The Trustees' policy is that the charity should have unrestricted reserves of at least the amount that would be needed to run weekends for 6 months. We require sufficient reserves to be able to commit to provide weekends in good faith, without being dependent on any contribution the couples attending those weekends may make to the future activities of the organisation.

At 30 June 2021 unrestricted reserves stood at £100,157 which is more than the amount required by the Trustees' policy.

Investment policy and returns

Bank interest is the only investment income earned by the charity.

Risk management

The Trustees are responsible for examining the major risks that the charity faces each financial year when reviewing its plans. The Trustees maintain a risk register which they review annually, whilst ensuring there are systems in place for monitoring and control, so as to mitigate any impact on the charity's activities.

The Trustees regularly review policies and procedures. Additional training was recently provided to remind officers of the requirements with particular reference to safeguarding vulnerable adults and data protection.

Specific risk assessments with respect to Covid-19 are being prepared in conjunction with each venue as part of the decision making that a weekend may take place.

Governance and internal control

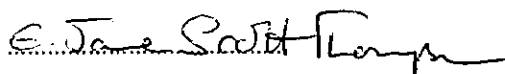
The Trustees delegate management of the charity's activities to the Lay Executive couple, who report to the Trustees at least twice a year.

There are no paid officers and all the administration is conducted from private homes.

Ian Scott-Thompson



Jane Scott-Thompson



Chair Couple

Date 8/1/2022

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF ANGLICAN MARRIAGE ENCOUNTER**

I report on the accounts of the charity for the year ended 30 June 2021 as set out on pages 7 to 9.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 ("the Act"), and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145 of the Act);
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Act); and
- state whether particular matters have come to my attention.

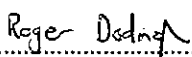
Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that, in any material respect, the trustees have not met the requirements to ensure that:
 - proper accounting records are kept in accordance with section 130 of the Act; and
 - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


.....
Roger Dodington FCCA
Stubbs Parkin South, Chartered Accountants
28 Cheshire Street
Market Drayton
Shropshire
TF9 1PF

Date 8th January 2022

Anglican Marriage Encounter

Receipts and Payments for the Year Ended 30th June 2021

	Notes	Unrestricted Funds £	Restricted Funds £	2021 £	2020 £
Receipts					
Donations and Similar receipts	2a	25,220	-	25,220	50,055
Investment Income	2b	11	-	11	63
Total Receipts		<u>25,231</u>	<u>-</u>	<u>25,231</u>	<u>50,118</u>
Payments					
Expenditure in Furtherance of the Charitable Objectives	3a	4,877	-	4,877	28,482
Expenditure on Managing and Administering the Charity	3b	1,137	-	1,137	2,376
Total Payments		<u>6,014</u>	<u>-</u>	<u>6,014</u>	<u>30,858</u>
Net Receipts / (Payments)		19,217	-	19,217	19,260
Transfers between Funds		-	-	-	-
Balances Brought Forward	4	80,940	720	81,660	62,400
Balances Carried Forward		<u>100,157</u>	<u>720</u>	<u>100,877</u>	<u>81,660</u>

Anglican Marriage Encounter

Statement of Assets and Liabilities as at 30th June 2021

Assets	2021	2020
	£	£
Cash Funds		
Lloyds Bank Current Account	971	58
Lloyds Bank Business Account	53,394	39,758
CAF Cash Account	58	2,986
CAF Gold Account	45,773	37,359
PayPal	681	1,499
	<u>100,877</u>	<u>81,660</u>
 Represented by:		
General Funds	100,157	80,940
Restricted Funds	720	720
	<u>100,877</u>	<u>81,660</u>
 Other Assets & Liabilities of the Charity excluded from the above:		
Assets		
Deposits paid in advance for venues	1,500	3,754
Gift Aid claims	3,454	1,386
	<u>4,954</u>	<u>5,140</u>
 Current Liabilities		
Venue costs	-	-
Travel expenses	-	62
Professional fees	444	444
Other creditors	-	72
Encounter magazine	-	-
Bookings received in advance	370	550
	<u>814</u>	<u>1,128</u>

Approved by the Trustees on 20 Nov 2021 and

Signed on their behalf by  Chair of Trustees

E. Jane Scott

Anglican Marriage Encounter

Notes to the Accounts for the Year Ended 30th June 2021

1. Basis of Accounting

The accounts have been prepared on a cash basis, consistent with the Charity Commission's guidance.

2. Receipts	Unrestricted	Restricted	2021	2020
	Funds	Funds		
	£	£	£	£
a) Donations and Similar				
Gifts & Donations	22,280	-	22,280	39,430
Gift Aid received	2,600	-	2,600	8,815
Booking Fees & other income	340	-	340	1,810
	<u>25,220</u>	<u>-</u>	<u>25,220</u>	<u>50,055</u>
b) Investment Income				
Bank Interest	11	-	11	63
	<u>11</u>	<u>-</u>	<u>11</u>	<u>63</u>
3. Payments				
a) Expenditure in Furtherance of Charitable Objectives				
Weekend Costs				
Marriage Encounter	2,163	-	2,163	14,744
Engaged Encounter	32	-	32	7,203
Weekend reunions & community day	-	-	-	-
Leaflets, advertising, promotion	380	-	380	502
Encounter Magazine	2,291	-	2,291	3,357
	<u>4,866</u>	<u>-</u>	<u>4,866</u>	<u>25,806</u>
Training and Development				
Team & Office Development	11	-	11	426
Team Deeper Weekend	-	-	-	1,750
	<u>11</u>	<u>-</u>	<u>11</u>	<u>2,176</u>
Donation				
Donation to Canadian Anglican Marriage Encounter	-	-	-	500
Total	<u>4,877</u>	<u>-</u>	<u>4,877</u>	<u>28,482</u>
b) Expenditure on Managing and Administering the Charity				
Meetings & travel	-	-	-	639
Stationery, Postage & Support	193	-	193	413
Independent Examiner	444	-	444	444
Banking Services	88	-	88	479
Insurance	412	-	412	401
	<u>1,137</u>	<u>-</u>	<u>1,137</u>	<u>2,376</u>
4. Restricted Funds			2021	2020
To purchase banners for use at Weekends			720	720
			<u>720</u>	<u>720</u>
5. Trustees expenses				
A total of £139 (2020 - £1,107) was paid to trustees to reimburse them for travel and other expenses on charity business.				
6. Staff Costs and Numbers				
The Charity employed no staff during this or the previous financial period.				