

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.

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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.

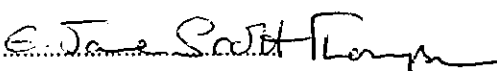
Specific risk assessments with respect to Covid-19 are being prepared in conjunction with each venue as part of the decision making that a weekend may take place.

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.

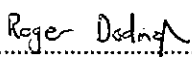
Basis of independent examiner's report

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
CAFCash Account	58	2,986
CAFGold Account	45,773	37,359
PayPal	681	1,499
	100,877	81,660

Represented by:

General Funds	100,157	80,940
Restricted Funds	720	720
	100,877	81,660

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
	4,954	5,140

Current Liabilities

Venue costs	-	-
Travel expenses	-	62
Professional fees	444	444
Other creditors	-	72
Encounter magazine	-	-
Bookings received in advance	370	550
	814	1,128

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.

	Unrestricted Funds	Restricted Funds	2021	2020
	£	£	£	£
2. Receipts				
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.				