Accord Northern Ireland Catholic Marriage Care Service

Northern Ireland · Charity number 102332

Details

Status	Received
Registered	2015-07-15
Register	View on the Charity Commission for Northern Ireland register

Contact

Address	St Mary's Church Chapel Lane Grot 1St Floor 68 Berry Street Belfast Bt1 1fj BT1 1FJ
Phone	02890233002
Email	info@accordni.com
Website	www.accordni.com

Activities

Purposes: The charitable objects for which the Charity is established are the advancement of health, education and religion through: 4.1.2 Providing, at the invitation of the Ordinary in each diocese, Marriage Preparation courses to reflect on the Christian experience of love, commitment and family life to couples preparing for the Sacrament of Marriage; 4.1.3 Providing a caring, confidential counselling service for men and women who are married, as well as individuals and/or couples considering sacramental Marriage, to enable them to identify and acknowledge difficulties in their relationship and to discover the inner resources to deal with them; 4.1.4 Providing marriage enrichment courses for couples seeking a deeper commitment within the Sacrament of Marriage; 4.1.5 Providing a school service in Education for Relationships, from the perspective of the Catholic Christian tradition to students in primary and post primary schools.

What the charity does: The advancement of education,The advancement of religion,The advancement of health or the saving of lives

How the charity works: Advice/advocacy/information,Counselling/support,Education/training,Relief of poverty,Religious activities,Volunteer development,Welfare/benevolent,Youth development

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Who the charity helps: Adult training,Children (5-13 year olds),General public,Men,Mental health,Parents,Travellers,Unemployed/low income,Voluntary and community sector,Volunteers,Women,Youth (14-25 year olds)

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£297,402	£391,952	£-55,975	5
2024-03-31	£370,826	£334,571	£0	5

Trustees

Name	Role	Appointed
Archbishop Eamon Martin		
Bishop Donal Mckeown		
Bishop Lawrence Duffy		
Bishop Michael Router		
Mr Peter Mc Guinness		
Mrs Gemma Loughran		

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Accord Northern Ireland Catholic Marriage Care Service

Northern Ireland - Charity number 102332

Accounts

HILL VELLACOTT
CHARTERED ACCOUNTANTS

22 Great Victoria Street,
Belfast BT2 7BA

T. +44 (0) 28 9044 2000
E. mail@hillvellacott.com
www.hillvellacott.com

COMPANY REGISTRATION NUMBER: NI627165
CHARITY REGISTRATION NUMBER: NIC102332

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Financial Statements

31 March 2025

HILL VELLACOTT
Chartered accountants & statutory auditor
22 Great Victoria Street
Belfast
BT2 7BA

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2025

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Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2025

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2025.

Reference and administrative details

Registered charity name	Accord Northern Ireland Catholic Marriage Care Service
Charity registration number	NIC102332
Company registration number	NI627165
Principal office and registered office	Cana House St Mary's Church, Chaple Lane Grotto Entrance 1st Floor, 68 Berry Street Belfast BT1 1FJ
The trustees	Archbishop Eamon Martin Bishop Michael Router Bishop Donal McKeown Bishop Lawrence Duffy Mr P McGuinness Mrs G Loughran Bishop Alan McGuckian (Appointed 27 April 2024)
Company secretary	Deirdre O'Rawe
Auditor	Hill Vellacott Chartered accountants & statutory auditor 22 Great Victoria Street Belfast BT2 7BA

Structure, governance and management

Accord (NI) has centres across N. Ireland with its Regional Office based in Belfast. This year the company was fully operational with a central administration. In 2024/25, the company had 2 full time and 3 part-time employees, 46 volunteers, and 15 in training. The Board of Trustees met on a quarterly basis and the day-to-day operations are delegated to the Regional Director. Accord Northern Ireland Catholic Marriage Care Service has eight regional centres in Belfast (Including Downpatrick), Derry, Armagh, Newry, Maghera, Omagh, Ballymena, Enniskillen and an outreach centre in Coleraine and a Regional Office in Belfast.

Objectives and activities

Accord (NI) is an agency of the Catholic Church providing a service to couples preparing for or seeking a deeper commitment within the Sacrament of Marriage. Accord (NI's) services are open to all regardless of faith, denomination or none. Services are provided, based on client need rather than ability to pay. In the Marriage Education Programme, couples are invited to explore and reflect on the essential elements of their marriage and the purpose and value of their choices within a committed relationship. Accord (NI) specialises in Inter-Church marriage preparation and works with clergy from the other main denominations. Relationship counselling is provided for couples, as well as individuals in a couple relationship, in a caring and confidential manner.

People who benefit from our work are;

- Those whose ability to communicate in marriage is enhanced in marriage preparation;
- Those who learn through counselling to cope with, what on their own, would be over-whelming challenges in their relationships;
- Those who avail of the fertility and wellbeing service;
- The children, parents and teachers who benefit from the pioneering work in relationships and sexuality education in schools;
- Those who are helped through counselling to separate amicably and to minimise the consequential damage to their children.

Accord (NI's) counselling service contributes in a very positive way to the happiness and well-being of many children, often very significantly, when their parents seek help in order to resolve their relationship difficulties. As a pastoral service based on gospel values, Accord (NI) seeks to support and strengthen marriages, relationships and families. Research clearly shows that inter-parental conflict can damage intimate relationships and cause disruption in family life. This is even more critical for children living in situations of domestic violence or abuse. The family is necessary for the stability of society as a unit in which children, the future generation, are nurtured, cared for and reared into adulthood. Emotionally unhealthy or dysfunctional families find the task of rearing and enabling children to be balanced and happy quite challenging and difficult. Because of the importance of the family for the life and well-being of society, it is essential that Accord (NI) continues to work to to provide the necessary supports to strengthen marriage and the family.

Accord (NI's) work falls within activities mandated by the Department of Health, Family and Children's Policy Directorate. In addition, the aims of the organisation dovetail with and compliment the Government's Families Matter - Supporting Families in Northern Ireland (2008). This strategy supports the aims and objectives of another strategy - 'Our Children and Young People, Our Pledge' - which sets out the vision for improving support for families and children.

With 11 locations throughout Northern Ireland, Accord (NI) strives to be as accessible as possible and to reach out to those most marginalised in our society. A significant number of people who avail from our services could not afford counselling within the private sector. An additional direct benefit is that helping families to remain together reduces the cost to the exchequer.

Strategic report

The following sections for achievements and performance and financial review form the strategic report of the charity.

Achievements and performance

Accord (NI) Marriage Education Facilitators offered support and delivered marriage preparation to 1,225 couples across N.Ireland. Both face-to-face and the adapted Virtual Interactive Marriage Preparation programme continued to provide an opportunity for couples, including inter-church couples, preparing for sacramental marriage and was enthusiastically delivered by our facilitators.

There were 1,219 hours of marriage and relationship counselling provided both in-person and online.

Statistics on the challenges couples face when presenting for counselling are as follows:

Communication

22% noted that they and their partner were never or seldom able to talk and listen to each other
36% felt they were always or often ignored or not listened to by their partner
11% reported that they always or often ignored or did not listen to their partner
20% felt they were always or often criticised or insulted by their partner
12% reported that they always or often criticise their partner
13% felt they were always or often belittled or put down by their partner
5% reported that they always or often belittled or put down their partner.

Problematic Behaviour

6% reported their own or their partner's use of alcohol was always or often problematic
3% reported their own or their partner's use of drugs was always or often problematic
2% reported their own or their partner's gambling was always or often problematic
16% reported their own or their partner's use of the phone/texting always or often caused problems
15% reported that their own or their partner's use of the internet or social media always or often caused problems
29% reported that trust in the relationship was always or often affected by problem behaviours.

Intimacy

33% reported that they never or seldom experienced closeness and affection with their partner
43% described their sexual relationship as either absent, poor or very poor
5% reported difficulty always or often having sex
7% reported their partner always or often having concerns about another close, physical, or emotional relationship of theirs
12% reported always or often having concerns about another close, physical, or emotional relationship of their partner's.

Achievements and performance *(continued)*

Family Issues

26% reported that childcare and home duties always and often caused problems in the relationship
18% reported problems between them and their own or their partner's extended family always or often caused difficulties in their relationship
2% reported issues of culture, religious beliefs or values often or always caused difficulties between them and their partner
14% reported bereavement, other loss or grief experienced by them or their partner affected their relationship always or often
22% reported that either they or their partner always or often experienced depression
20% reported that finances and financial management always or often caused problems between them.

Conflict

47% reported they always, repeatedly or often argued with their partner
25% reported that arguments are never resolved calmly
61% reported that arguments are sometimes resolved calmly
39% reported that they or their partner always, repeatedly or often yelled or shouted during arguments
2% reported that they or their partner always, repeatedly or often throw things during arguments
2% reported that they or their partners always, repeatedly or often pushed, hit or slapped during arguments
9% reported that children were within earshot during arguments always, repeatedly or often
9% reported that behaviour during arguments caused distress to children always, repeatedly or often

CPD for Counsellors:

The following role-relevant training programmes were designed to meet the specialist needs of couple counsellors and included two hours of post-course reading;

- An Introduction to Neurodiversity in Couples Work
- Working with cases where Domestic Abuse has been identified
- An Introduction to Addiction in Couples Work
- The Impact of illness and disability on the Couple Relationship: Challenges for the Couple Therapist
- An Introduction to Trauma in Couples Work
- Taking Stock - Moving Forward
- Working with Couples in the Aftermath of Infidelity
- Challenges of Working with Couples where there are Stepfamily Dynamics

CPD for Marriage Education Facilitators:

- Laying Strong Foundations
- Family of Origin
- Couple Conversations
- Sexuality and Intimacy
- Choosing the Sacrament of Marriage
- Working with Conflict

Achievements and performance *(continued)*

Policy Review and Development

The Board undertook a review of all existing polices and procedures and introduced a number of relevant new policies.

The following policies and procedures were ratified in 2024:

- Domestic Abuse Policy
- Child Safeguarding Policy
- Adult Safeguarding Policy
- Data Protection Policy including Privacy Notices
- Accord NI Protocol and Procedures for the Delivery of Accord NI Virtual Interactive Marriage Preparation Programme
- Protocol and Procedures for Online Counselling
- Complaints Handling Policy & Procedure
- Code of Ethics and Practice
- Whistle Blowing Policy
- Refund and Cancellation Policy
- Finance Expenses Policy

Synodal Reflection

Following the Synodal Reflection in 2023, a further gathering took place in 2024 to broaden the discussion with a wider audience including apostolates for marriage and family - priests, representatives of pastoral councils, agencies/groups involved in the ministry of marriage and family, and education bodies. It was agreed that a proposal be taken forward for members of organisations present on this day to join the Council for Marriage and the Family and allow for closer working on our common mission. A commitment was given that there would be more of these gatherings in order to continue to build relationships and encourage each other in our challenging and vital work.

Inter-Company Meeting, Ballymacscanlon

The boards of the three Accord Companies (Accord NI, Accord CLG and Accord Dublin) met in February to review the work of Accord across the island and reaffirm that the work of this ministry remains important and much needed. Areas of mutual interest were discussed including stronger links with parishes and other religious organisations, developing a ministry or marriage, meeting and communicating with people who have come to make Ireland their home, developing a more outward facing role, and engaging with the prevailing culture about the goods news of the beauty of marriage.

Financial review

Given its responsibility to ensure organisational sustainability, the Board took the difficult decision of operating recharges to centres in order to meet the balance of funding required for support provided by Regional office. This is a result of the cessation of the Department of Health Core Grant this year, and the absence of alternative funding. Accord (NI) will apply for the next round of funding in 2026/27. Accord (NI) continues to obtain finance from marriage preparation programme delivery, counselling contributions and diocesan grants which will be used to support families with complex needs that require both prevention and early intervention. The board will continue to lobby for the reinstatement of the Core grant and acknowledgement that the Voluntary and Community Sector plays a vital part of the public service infrastructure in N.Ireland, with a reach and expertise that the public sector does not always have into communities.

Accord (NI) Regional Office and all centres operate individually and all resources are transferred into the bank accounts of Accord Northern Ireland Catholic Marriage Care Service. All funds are lodged into, and all expenses paid from, accounts operating under the name of Accord (NI).

Plans for future periods

- Validation of Marriage Care UK/Accord NI Certificate in Couple Counselling
- Conduct Research on Catholic Marriage in N.Ireland
- Selection and Training of Marriage Education Facilitators
- Continue to work with the Voluntary and Community Sector Joint Forum to lobby for the reinstatement of grant aid
- Further reflect on the Key Themes emerging from the Pre-Synodal Assembly of the Catholic Church in Ireland and ensure the centrality of Sacramental Marriage is included. In the Pre-Synodal Assembly document, families were recognised as 'the first educator of faith', the seedbed of belonging. The domestic Church was seen as central to sustaining faith in an increasingly secular context.
- Engage in a further Inter-Company Meeting with Sister Companies; Accord Dublin and Accord CLG, to ensure the continuation of our common shared mission and avail of opportunities for collaboration

Trustees' responsibilities statement

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

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The trustees' annual report and the strategic report were approved on 21 November 2025 and signed on behalf of the board of trustees by:

+ Eamon Martin

Archbishop Eamon Martin
Trustee

Deirdre O'Rawe

Deirdre O'Rawe
Charity Secretary

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Independent Auditor's Report to the Members of Accord Northern Ireland Catholic Marriage Care Service

Year ended 31 March 2025

Opinion

We have audited the financial statements of Accord Northern Ireland Catholic Marriage Care Service (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities (including income and expenditure account), statement of financial position and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006 and the Charities Act (Northern Ireland) 2008.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Act (Northern Ireland) 2008 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

Our approach was as follows:

We obtained an understanding of the legal and regulatory frameworks that are applicable to the entity and determined that the most significant are those that relate to:

- the charitable status of the Charity and its registration with The Charity Commission for Northern Ireland under the Charities Act (Northern Ireland) 2008 and the Charities Act (Northern Ireland) 2013;

- compliance with the Charities SORP (FRS 102) (second edition - October 2020) - 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 2020);

- data protection laws (including UK General Data Protection Regulation (GDPR)); and

We assessed the risks of material misstatement in respect of fraud with the consideration of:

- the Charity's own assessment of the risks that irregularities may occur either because of fraud or error that was approved by the directors of the Trustee;

- the results of our enquiries of management and the Audit Committee about their own identification and assessment of the risks of irregularities;

- any matters we identified having obtained and reviewed the Charity's documentation of their policies and procedures relating to:

- identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;

- detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;

- the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations; and

- the matters discussed among the audit engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

Based on the results of our risk assessment we designed our audit procedures to identify non-compliance with such laws and regulations identified above.

- we considered the opportunities and incentives that may exist within the organisation for fraud and identified the greatest potential for fraud in the areas of the controls covering the receipt of donations and offerings that are received in cash and in which management is required to exercise significant judgment, such as disclosure of adjusting items. In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override.

- we also obtained an understanding of the legal and regulatory framework that the Charity operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included NI Charity legislation (including the regulator, The Charities Commission for Northern Ireland) and the Charity SORP.

- in addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the Group's ability to operate or to avoid a material penalty. This included data protection and safeguarding.

- we made enquiries of management and those charged with governance and reviewed minutes of the Board of the Trustee and Finance Committees and enquired about any communications with the charity regulator.

Audit procedures designed to respond to the risks of fraud

- we considered the risk of fraud through management override and, in response, we incorporated testing of manual journal entries into our audit approach.

- we considered the risk of fraud through transactions outside the normal course of transactions by noting anything that was unusual in nature or size and enquired about such transaction to gain an understanding of their nature;

- based on the results of our risk assessment we designed our audit procedures to identify and to address material misstatements in relation to fraud and other irregularities.

- we reviewed the operation of the controls within the Northern Ireland Regional office over donations and the segregation of duties within those controls, together with substantive testing and analytical review and incorporating an element of unpredictability in the selection of the nature, timing and extent of audit procedures.

- we evaluated the selection and application of accounting policies by the Charity, particularly those related to subjective measurements and complex transactions, that may be indicative of fraudulent financial reporting.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with section 65 of the Charities Act (Northern Ireland) 2008. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Conor McCaffery ACA (Senior Statutory Auditor)

For and on behalf of
Hill Vellacott
Chartered accountants & statutory auditor
22 Great Victoria Street
Belfast
BT2 7BA

21 November 2025

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2025

	Note	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	2024 Total funds £
Income and endowments					
Donations and legacies	5	34,234	80,428	114,662	92,175
Charitable activities	6	136,697	–	136,697	250,969
Investment income	7	9,496	–	9,496	7,135
Other income	8	36,547	–	36,547	20,547
Total income		216,974	80,428	297,402	370,826
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies	9	–	99,620	99,619	103,066
Expenditure on charitable activities	10,11	284,727	–	284,728	231,505
Total expenditure		284,727	99,620	384,347	334,571
Net (expenditure)/income and net movement in funds		(67,753)	(19,192)	(86,945)	36,255
Reconciliation of funds					
Total funds brought forward		443,842	282,151	725,993	689,738
Total funds carried forward		376,089	262,959	639,048	725,993

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

The notes on pages 17 to 25 form part of these financial statements.

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Statement of Financial Position

31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible fixed assets	16	13,268	12,678
Current assets			
Debtors	17	7,786	20,719
Cash at bank and in hand		673,969	744,445
		681,755	765,164
Creditors: amounts falling due within one year	18	55,975	51,849
Net current assets		625,780	713,315
Total assets less current liabilities		639,048	725,993
Net assets		639,048	725,993
Funds of the charity			
Restricted funds		262,959	282,151
Unrestricted funds		376,089	443,842
Total charity funds	21	639,048	725,993

These financial statements were approved by the board of trustees and authorised for issue on 21 November 2025, and are signed on behalf of the board by:

+ Eamon Martin

Archbishop Eamon Martin
Trustee

The notes on pages 17 to 25 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in Northern Ireland and a registered charity in Northern Ireland. The address of the registered office is Cana House, St Mary's Church, Chaple Lane, Grotto Entrance, 1st Floor, 68 Berry Street, Belfast, BT1 1FJ.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Significant judgements.
There are no judgements (apart from those involving assimilations) that the trustees have made in the process of applying the unity's accounting policies that that have a significant effect on the amounts recognise in the financial statements.

Key sources of estimation uncertainty
Accounting estimates and assumptions are made concerning the future and, by their nature, will rarely equal the related actual outcome. There are no key assumptions and other sources of estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities.

3. **Accounting policies** *(continued)*

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

3. **Accounting policies** *(continued)*

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings	-	10% straight line

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

3. Accounting policies *(continued)*

Impairment of fixed assets *(continued)*

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Limited by guarantee

Accord Northern Ireland Catholic Marriage Care Service is a company limited by guarantee and accordingly does not have share capital. Every member of the company undertakes to contribute such an amount as may be required, not exceeding £1, to the assets of the company in the event of it being wound up while he or she is a member or within one year after he or she ceases to be a member.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Donations			
DHSSPS	–	32,681	32,681
Bishops Contribution	34,234	–	34,234
Diocesan Grant - Belfast	–	19,500	19,500
Diocesan Grant - Ballymena	–	3,600	3,600
Diocesan Grant - Enniskillen	–	6,000	6,000
Diocesan Grant - NIRO	–	18,647	18,647
	34,234	80,428	114,662

5. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
DHSSPS	–	32,681	32,681
Bishops Contribution	10,894	–	10,894
Diocesan Grant - Belfast	–	19,500	19,500
Diocesan Grant - Ballymena	–	3,600	3,600
Diocesan Grant - Enniskillen	–	6,000	6,000
Diocesan Grant - NIRO	–	19,500	19,500
	10,894	81,281	92,175

There is also a contribution from the Derry Diocese towards the costs incurred by the Derry centre. This contribution is paid directly to the parish offices and not to the main Accord NI bank account.

6. Charitable activities

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Marriage Preparation Programmes.	136,697	136,697	250,969	250,969

7. Investment income

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Bank interest receivable	9,496	9,496	7,135	7,135

8. Other income

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Counselling income	22,535	22,535	16,547	16,547
Sundry income	14,012	14,012	4,000	4,000
	36,547	36,547	20,547	20,547

9. Costs of raising donations and legacies

	Restricted Funds £	**Total Funds 2025 £**	Restricted Funds £	Total Funds 2024 £
Administration wages and salaries	81,650	81,650	85,936	85,936
Rent & Rates	16,000	16,000	14,667	14,667
Premises maintence and cleaning	–	–	353	353
Governance Costs	1,970	1,969	2,110	2,110
	99,620	99,619	103,066	103,066

10. Expenditure on charitable activities by fund type

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Marriage Preparation Programmes	235,835	235,835	219,115	219,115
Counselling Costs	43,542	43,542	7,540	7,540
Support costs	5,350	5,351	4,850	4,850
	284,727	284,728	231,505	231,505

11. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	**Total funds 2025 £**	Total fund 2024 £
Marriage Preparation Programmes	235,835	–	235,835	219,115
Counselling Costs	43,542	–	43,542	7,540
Governance costs	–	5,351	5,351	4,850
	279,377	5,351	284,728	231,505

Counselling activities in the current year have made a loss of £21,007 (2024 - Loss £14,793).

12. Net (expenditure)/income

Net (expenditure)/income is stated after charging/(crediting):

	2025 £	2024 £
Depreciation of tangible fixed assets	2,745	2,372

13. Auditors remuneration

	2025 £	2024 £
Fees payable for the audit of the financial statements	4,860	4,851

14. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
Wages and salaries	177,154	188,565
Employer contributions to pension plans	9,696	8,951
	186,850	197,516

The average head count of employees during the year was 17 (2024: 23). The average number of full-time equivalent employees during the year is analysed as follows:

	2025	2024
	No.	No.
Administrative staff	5	5
Facilitators	7	13
Counsellors	5	5
	17	23

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

15. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

16. Tangible fixed assets

	Fixtures and fittings
	£
Cost	
At 1 Apr 2024	24,472
Additions	3,335
At 31 Mar 2025	27,807
Depreciation	
At 1 Apr 2024	11,794
Charge for the year	2,745
At 31 Mar 2025	14,539
Carrying amount	
At 31 Mar 2025	13,268
At 31 Mar 2024	12,678

17. Debtors

	2025	2024
	£	£
Prepayments and accrued income	2,339	4,691
Other debtors	5,447	16,028
	7,786	20,719

18. Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	53,095	48,478
Social security and other taxes	2,880	3,371
	55,975	51,849

19. Deferred income

	2025	2024
	£	£
Amount deferred in year	40,590	35,800

20. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £9,696 (2024: £8,951).

21. Analysis of charitable funds

Unrestricted funds

	At 1 Apr 2024	Income	Expenditure	At 31 Mar 2025
	£	£	£	£
General funds	443,842	216,974	(284,727)	376,089

	At 1 Apr 2023	Income	Expenditure	At 31 Mar 2024
	£	£	£	£
General funds	385,802	289,545	(231,505)	443,842

21. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 Apr 2024	Income	Expenditure	At 31 Mar 2025
	£	£	£	£
DHSSPS & Diocesan Grants	282,151	80,428	(99,620)	262,959

	At 1 Apr 2023	Income	Expenditure	At 31 Mar 2024
	£	£	£	£
DHSSPS & Diocesan Grants	303,936	81,281	(103,066)	282,151

DHSSPS & Diocesan Grants restricted fund

The company receives a revenue grant each year from the department of health and this funding is used to fund core staff salaries and other administraition expenses at the regional office. A monitoring report is submitted each quarter to the department. In addition to this there are Diocesan grants provided to provide funding for administration expenses.

Centre restricted funds

The company commenced operations on 1st May 2016 and at that point all of the bank accounts and other assets and liabilities for the 9 regional branches were transferred into the central company account. The balances accumulated at the point of transfer were deemed to be restricted for use in the individual Diocese in which they were collected.

22. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	Total Funds 2025
	£	£	£
Tangible fixed assets	13,268	–	13,268
Current assets	428,399	253,263	681,662
Creditors less than 1 year	(55,882)	–	(55,882)
Net assets	385,785	253,263	639,048

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Tangible fixed assets	12,678	–	12,678
Current assets	472,022	293,142	765,164
Creditors less than 1 year	(51,849)	–	(51,849)
Net assets	432,851	293,142	725,993

Accord Northern Ireland Catholic Marriage Care Service

Northern Ireland - Charity number 102332

Accounts

HILL VELLACOTT
CHARTERED ACCOUNTANTS

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COMPANY REGISTRATION NUMBER: NI627165
CHARITY REGISTRATION NUMBER: NIC102332

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Financial Statements

31 March 2024

HILL VELLACOTT
Chartered accountants & statutory auditor
22 Great Victoria Street
Belfast
BT2 7BA

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2024

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Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2024

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2024.

Chair's report

Reference and administrative details

Registered charity name	Accord Northern Ireland Catholic Marriage Care Service
Charity registration number	NIC102332
Company registration number	NI627165
Principal office and registered office	Cana House St Mary's Church, Chaple Lane Grotto Entrance 1st Floor, 68 Berry Street Belfast BT1 1FJ
The trustees	
	Archbishop Eamon Martin Bishop Michael Router Bishop Donal McKeown Bishop Lawrence Duffy Mrs C O'Loan (Resigned 14 March 2024) Mr P McGuinness Mrs G Loughran Bishop Alan McGuckian (Appointed 27 April 2024)
Company secretary	Deirdre O'Rawe
Auditor	Hill Vellacott Chartered accountants & statutory auditor 22 Great Victoria Street Belfast BT2 7BA

Structure, governance and management

Accord NI has centres across N. Ireland with its Regional Office based in Belfast. This year the company was fully operational with a central administration; account payment processes were effectively implemented and reviewed. In 2023/24, the company had 2 full time and 3 part-time employees, 49 volunteers, and 13 in training. The Board of Trustees met on a quarterly basis and the day-to-day operations are delegated to the Regional Director. Accord Northern Ireland CLG Catholic Marriage Care Service has eight regional centres in Belfast (Including Downpatrick),Derry, Armagh, Newry, Maghera, Omagh, Ballymena and Enniskillen, an outreach centres in Coleraine and a Regional Office in Belfast.

Objectives and activities

Accord NI is an agency of the Catholic Church providing a service to couples preparing for or seeking a deeper commitment within the Sacrament of Marriage. Accord NI's services are open to all regardless of faith, denomination or none. Services are provided, based on client need rather than ability to pay. In the Marriage Education Programme, couples are invited to explore and reflect on the essential elements of their marriage and the purpose and value of their choices within a committed relationship. Accord NI specialises in Inter-Church marriage preparation and works with clergy from the other main denominations. Relationship counselling is provided for couples, as well as individuals in a couple relationship, in a caring and confidential manner.

People who benefit from our work are;

- Those whose ability to communicate in marriage is enhanced in marriage preparation;
- Those who learn through counselling to cope with, what on their own, would be over-whelming challenges in their relationships;
- Those who avail of the fertility and wellbeing service;
- The children, parents and teachers who benefit from the pioneering work in relationships and sexuality education in schools;
- Those who are helped through counselling to separate amicably and to minimise the consequential damage to their children.

Objectives and activities *(continued)*

Accord NI's counselling service contributes in a very positive way to the happiness and well-being of many children, often very significantly, when their parents seek help in order to resolve their relationship difficulties.We know from couples presenting for counselling that communication, problematic behaviour and managing conflict continue to be the main reasons couples seek our help. One striking recent statistic in that 49% of couples attending Accord (NI) reported that arguments are sometimes resolved calmly. As a pastoral service, Accord NI seeks to support and strengthen marriages, relationships and families. Research clearly shows that inter-parental conflict can damage intimate relationships and cause disruption in family life. The family is necessary for the stability of society as a unit in which children, are nurtured, cared for and reared into adulthood. Emotionally unhealthy or dysfunctional families can often find the task of rearing and enabling children to be balanced and happy especially challenging and difficult. Given the importance of the family for the life and well-being of society, it is essential that Accord NI continues to work to provide the necessary supports to strengthen marriages, relationships and families.

Our counsellors remain committed to accompanying couples when they need us and for as long as they need us and are open to all, regardless of faith, denomination or none. Our service is based on need rather than an ability to contribute and in this cost-of-living crisis we continue to see a significant number of couples who are struggling financially.

Accord NI's work falls within activities mandated by the Department of Health, Family and Children's Policy Directorate. In addition, the aims of the organisation dovetail with and compliment the Government's Families Matter - Supporting Families in Northern Ireland (2008). This strategy supports the aims and objectives of another strategy - 'Our Children and Young People, Our Pledge' - which sets out the vision for improving support for families and children.

With 11 locations throughout Northern Ireland, Accord NI strives to be as accessible as possible and to reach out to those most marginalised in our society. The vast majority of people who avail from our services could not afford counselling within the private sector. An additional direct benefit is that helping families to remain together reduces the cost to the exchequer.

Strategic report

The following sections for achievements and performance and financial review form the strategic report of the charity.

Achievements and performance

Accord Marriage Education Facilitators offered support and delivered marriage preparation to 2,204 couples who attended 126 programmes. Both face-to-face and the adapted Virtual Interactive Marriage Preparation programme developed in 2020 continued to provide an opportunity for couples, including inter-church couples, preparing for sacramental marriage and was enthusiastically delivered by our facilitators. There were 1,309 hours of marriage and relationship counselling provided both in-person and online.

Achievements and performance *(continued)*

Communication

24% noted that they and their partner were never or seldom able to talk and listen to each other
33% felt they were always or often ignored or not listened to by their partner
17% reported that they always or often ignored or did not listen to their partner
20% felt they were always or often criticised or insulted by their partner
21% reported that they always or often criticise their partner
20% felt they were always or often belittled or put down by their partner
11% reported that they always or often belittled or put down their partner.

Problematic Behaviour

16% reported their own or their partner's use of alcohol was always or often problematic
4% reported their own or their partner's use of drugs was always or often problematic
0% reported their own or their partner's gambling was always or often problematic
16% reported their own or their partner's use of the phone/texting, internet or social media always or often caused problems
32% reported that trust in the relationship was always or often affected by problem behaviours.

Intimacy

36% reported that they never or seldom experienced closeness and affection with their partner
50% described their sexual relationship as either absent, poor or very poor
12% reported difficulty always or often having sex
15% reported their partner always or often having concerns about another close, physical, or emotional relationship of theirs
11% reported always or often having concerns about another close, physical, or emotional relationship of their partner's.

Achievements and performance *(continued)*

Family Issues

30% reported that childcare and home duties always and often caused problems in the relationship
32% reported problems between them and their own or their partner's extended family always or often
7% reported issues of culture, religious beliefs or values often or always caused difficulties between them and their partner
23% reported bereavement, other loss or grief experienced by them or their partner affected their relationship always or often
34% reported that either they or their partner always or often experienced depression
33% reported that finances and financial management always or often caused problems between them.

Conflict

56% reported they always, repeatedly or often argued with their partner
25% reported that arguments are never resolved calmly
59% reported that arguments are sometimes resolved calmly
44% reported that they or their partner always, repeatedly or often yelled or shouted during arguments
0% reported that they or their partner always, repeatedly or often throw things during arguments.
2% reported that children were within earshot during arguments always, repeatedly of often.
4% reported that behaviour during arguments caused distress to children always, repeatedly or often.

CPD delivered to Counsellors:

- Sexual Issues in Couple Therapy: The role of the Couple Therapist.
- An Introduction to Neurodiversity in Couples Work.
- Master Class in Family Therapy Skills.
- Master Class in Couple and Relationships Counselling Skills.

CPD delivered to Marriage Education Facilitators included:

- Laying Strong Foundations.
- Family of Origin.
- Couple Conversations.
- Sexuality and Intimacy.
- Trust and Commitment.
- Choosing the Sacrament of Marriage.
- Working with Conflict.
- Relationship, Wellbeing and Family.

Achievements and performance *(continued)*

Marriage Care UK Initial Counsellor Training

Marriage Care UK is an organisational member of the British Association for Counselling and Psychotherapy (BACP) and works in accordance with BACP's ethical framework. The new 'Certificate in Relationship Counselling' (CRC) training course has been developed in line with BACP's criteria for a course of this nature and the learning outcomes have been mapped to their latest Scope of Practice and Education (SCoPEd) framework. A cohort of 12 trainees (eight Accord NI and four Marriage Care UK) began Phase 1 of the Certificate in Relationship Counselling (CRC) training in 2024. The certificate consists of 19 months of academic content delivery and assignments, and 160 hours of counselling delivered via webcam and face to face. The aim is for trainee counsellors to start their 160 hours of working with clients in Autumn 2024, after the fourth residential weekend. This is subject to progress, and the final sign-off to begin seeing clients is decided by tutors and supervisors. Trainees will be required to offer webcam and in-person sessions. To meet BACP standards, at least 51% of the first 100 placement hours will need to be face to face sessions. Trainees will work with individuals and couples, but at least 60% of counselling hours should be with couples. This course is designed to give opportunities for practice and evaluation of skills when working with couples, and to consider the professional and ethical issues specific to counselling couples rather than individuals.

Synodal Gathering

During this year, the Board has begun a fundamental review of the work and future direction of Accord (NI). This has involved consultation with facilitators, counsellors, spouses, priest directors and staff at a Synodal Gathering in September 2023.This gathering afforded an opportunity to share unique insights into the joys and challenges of Catholic marriage today. We heard about the pastoral needs of those preparing for Catholic marriage, of couples as they settle into permanent and committed life together and of those who face the challenge of fundamental disappointment in their relationship. Opportunities for encouraging others to become part of this ministry were highlighted as were the challenges and barriers that might be addressed, notably the lack of connection between Accord NI and parish communities. Since then, we have launched the new Accord Marriage Preparation Programme and Clergy video, both of which help in strengthening ties between the couples, parishes and Accord NI.

Financial review

Accord Northern Ireland Marriage Care Service obtains finance from a number of sources, marriage preparation courses, counselling contributions and diocesan grants. Given the cessation of the Department of Health Core Grant to the voluntary and community sector in September 2023, and the Board's responsibility to ensure organizational sustainability, it was agreed that in the absence of alternative funding, the Board takes the difficult decision of operating billing to centres in order to meet the balance of funding required for NI Regional office. Accord NI is actively working with NICVA, CO3 and the third sector to lobby for the reinstalment of funding.

As of 1st May 2016, the Accord Regional Office and the 9 centres ceased to operate individually and all resources were transferred into the bank accounts of Accord Northern Ireland Catholic Marriage Care Service. Since then, all funds have been lodged into and all expenses have been paid from accounts operated under the name of the Accord NI CLG.

Plans for future periods

- Implementation of the new Accord Marriage Preparation Programme and rolling out training for all Marriage Education Facilitators.
- Development of extended virtual Marriage Preparation Programme.
- Completion of delivery of Phase 1 of the Certificate in Couple Counselling in partnership with Marriage Care UK.
- Selection and Training of Couple Counselling Supervisors.
- Selection and training of Fertility and Wellbeing Counsellors.
- A further Synodal Reflection in 2024 on the Challenges facing the future of the Service of the Catholic Church in supporting Marriage, Relationships and Families through Marriage Preparation and accompanying Couples in their relationship difficulties. The Board is seeking to enrich the Accord NI conversation and is inviting a small number of clergy and representatives from pastoral councils and agencies/groups involved in the ministry of marriage and family, to join Accord members as we focus on the key synodal questions that emerged from our first gathering in 2023.
- Supporting priests in completing the final stage of the Marriage Preparation Programme.
- Implementation of a new Marriage Education Facilitator Supervision Model.
- Board ratification of Child Safeguarding, Adult Safeguarding and Domestic Abuse policies.

Trustees' responsibilities statement

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

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The trustees' annual report and the strategic report were approved on 7 November 2024 and signed on behalf of the board of trustees by:

+ Eamon Martin

Archbishop Eamon Martin
Trustee

Deirdre O'Rawe

Deirdre O'Rawe
Charity Secretary

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Independent Auditor's Report to the Members of Accord Northern Ireland Catholic Marriage Care Service

Year ended 31 March 2024

Opinion

We have audited the financial statements of Accord Northern Ireland Catholic Marriage Care Service (the 'charity') for the year ended 31 March 2024 which comprise the statement of financial activities (including income and expenditure account), statement of financial position and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006 and the Charities Act (Northern Ireland) 2008.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Act (Northern Ireland) 2008 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

Our approach was as follows:

We obtained an understanding of the legal and regulatory frameworks that are applicable to the entity and determined that the most significant are those that relate to:

- the charitable status of the Charity and its registration with The Charity Commission for Northern Ireland under the Charities Act (Northern Ireland) 2008 and the Charities Act (Northern Ireland) 2013;

- compliance with the Charities SORP (FRS 102) (second edition - October 2020) - 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 2020);

- data protection laws (including UK General Data Protection Regulation (GDPR)); and

We assessed the risks of material misstatement in respect of fraud with the consideration of:

- the Charity's own assessment of the risks that irregularities may occur either because of fraud or error that was approved by the directors of the Trustee;

- the results of our enquiries of management and the Audit Committee about their own identification and assessment of the risks of irregularities;

- any matters we identified having obtained and reviewed the Charity's documentation of their policies and procedures relating to:

- identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;

- detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;

- the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations; and

- the matters discussed among the audit engagement team regarding how and where fraud might

occur in the financial statements and any potential indicators of fraud.

Based on the results of our risk assessment we designed our audit procedures to identify non-compliance with such laws and regulations identified above.

- we considered the opportunities and incentives that may exist within the organisation for fraud and identified the greatest potential for fraud in the areas of the controls covering the receipt of donations and offerings that are received in cash and in which management is required to exercise significant judgment, such as disclosure of adjusting items. In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override.

- we also obtained an understanding of the legal and regulatory framework that the Charity operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included NI Charity legislation (including the regulator, The Charities Commission for Northern Ireland) and the Charity SORP.

- in addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the Group's ability to operate or to avoid a material penalty. This included data protection and safeguarding.

- we made enquiries of management and those charged with governance and reviewed minutes of the Board of the Trustee and Finance Committees and enquired about any communications with the charity regulator.

Audit procedures designed to respond to the risks of fraud

- we considered the risk of fraud through management override and, in response, we incorporated testing of manual journal entries into our audit approach.

- we considered the risk of fraud through transactions outside the normal course of transactions by noting anything that was unusual in nature or size and enquired about such transaction to gain an understanding of their nature;

- based on the results of our risk assessment we designed our audit procedures to identify and to address material misstatements in relation to fraud and other irregularities.

- we reviewed the operation of the controls within the Northern Ireland Regional office over donations and the segregation of duties within those controls, together with substantive testing and analytical review and incorporating an element of unpredictability in the selection of the nature, timing and extent of audit procedures.

- we evaluated the selection and application of accounting policies by the Charity, particularly those related to subjective measurements and complex transactions, that may be indicative of fraudulent financial reporting.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with section 65 of the Charities Act (Northern Ireland) 2008. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Conor McCaffery ACA (Senior Statutory Auditor)

For and on behalf of
Hill Vellacott
Chartered accountants & statutory auditor
22 Great Victoria Street
Belfast
BT2 7BA

7 November 2024

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2024

	Note	2024 Unrestricted funds £	2024 Restricted funds £	2024 Total funds £	2023 Total funds £
Income and endowments					
Donations and legacies	5	10,894	81,281	92,175	132,197
Charitable activities	6	250,969	–	250,969	288,328
Investment income	7	7,135	–	7,135	1,024
Other income	8	20,547	–	20,547	22,638
Total income		289,545	81,281	370,826	444,187
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies	9	–	103,066	103,066	100,414
Expenditure on charitable activities	10,11	231,505	–	231,505	191,364
Total expenditure		231,505	103,066	334,571	291,778
Net income and net movement in funds		58,040	(21,785)	36,255	152,409
Reconciliation of funds					
Total funds brought forward		385,802	303,936	689,738	537,329
Total funds carried forward		443,842	282,151	725,993	689,738

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

The notes on pages 18 to 27 form part of these financial statements.

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Statement of Financial Position

31 March 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible fixed assets	16	12,678	14,322
Current assets			
Debtors	17	20,719	31,528
Cash at bank and in hand		744,445	723,984
		765,164	755,512
Creditors: amounts falling due within one year	18	51,849	80,096
Net current assets		713,315	675,416
Total assets less current liabilities		725,993	689,738
Net assets		725,993	689,738
Funds of the charity			
Restricted funds		282,151	303,936
Unrestricted funds		443,842	385,802
Total charity funds	21	725,993	689,738

These financial statements were approved by the board of trustees and authorised for issue on 7 November 2024, and are signed on behalf of the board by:

+Eamon Martin

Archbishop Eamon Martin
Trustee

The notes on pages 18 to 27 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in Northern Ireland and a registered charity in Northern Ireland. The address of the registered office is Cana House, St Mary's Church, Chaple Lane, Grotto Entrance, 1st Floor, 68 Berry Street, Belfast, BT1 1FJ.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Significant judgements.
There are no judgements (apart from those involving assimilations) that the trustees have made in the process of applying the unity's accounting policies that that have a significant effect on the amounts recognise in the financial statements.

Key sources of estimation uncertainty
Accounting estimates and assumptions are made concerning the future and, by their nature, will rarely equal the related actual outcome. There are no key assumptions and other sources of estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities.

3. Accounting policies *(continued)*

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

3. Accounting policies *(continued)*

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings	-	10% straight line

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

3. **Accounting policies** *(continued)*

Impairment of fixed assets *(continued)*

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Limited by guarantee

Accord Northern Ireland Catholic Marriage Care Service is a company limited by guarantee and accordingly does not have share capital. Every member of the company undertakes to contribute such an amount as may be required, not exceeding £1, to the assets of the company in the event of it being wound up while he or she is a member or within one year after he or she ceases to be a member.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Donations			
DHSSPS	–	32,681	32,681
Bishops Contribution	10,894	–	10,894
Diocesan Grant - Belfast	–	19,500	19,500
Diocesan Grant - Ballymena	–	3,600	3,600
Diocesan Grant - Armagh	–	–	–
Diocesan Grant - Enniskillen	–	6,000	6,000
Diocesan Grant - NIRO	–	19,500	19,500
	10,894	81,281	92,175

5. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
DHSSPS	–	65,363	65,363
Bishops Contribution	27,234	–	27,234
Diocesan Grant - Belfast	–	19,500	19,500
Diocesan Grant - Ballymena	–	3,600	3,600
Diocesan Grant - Armagh	–	7,000	7,000
Diocesan Grant - Enniskillen	–	–	–
Diocesan Grant - NIRO	–	9,500	9,500
	27,234	104,963	132,197

There is also a contribution from the Derry Diocese towards the costs incurred by the Derry and Maghera centres. This contribution is paid directly to the parish offices and not to the main Accord NI bank account.

6. Charitable activities

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	Total Funds 2023 £
Marriage Preparation Programmes.	250,969	250,969	288,328	288,328

7. Investment income

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	Total Funds 2023 £
Bank interest receivable	7,135	7,135	1,024	1,024

8. Other income

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	Total Funds 2023 £
Counselling income	16,547	16,547	18,690	18,690
Sundry income	4,000	4,000	3,948	3,948
	20,547	20,547	22,638	22,638

9. Costs of raising donations and legacies

	Restricted Funds £	**Total Funds 2024 £**	Restricted Funds £	Total Funds 2023 £
Administration wages and salaries	85,936	85,936	82,304	82,304
Rent & Rates	14,667	14,667	16,032	16,032
Premises maintence and cleaning	353	353	166	166
Governance Costs	2,110	2,110	1,912	1,912
	103,066	103,066	100,414	100,414

10. Expenditure on charitable activities by fund type

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	Total Funds 2023 £
Marriage Preparation Programmes	219,115	219,115	165,909	165,909
Counselling Costs	7,540	7,540	21,046	21,046
Support costs	4,850	4,850	4,409	4,409
	231,505	231,505	191,364	191,364

Counselling costs have reduced as counsellors are now paid through wages and salaries.

11. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	**Total funds 2024 £**	Total fund 2023 £
Marriage Preparation Programmes	219,115	–	219,115	165,909
Counselling Costs	7,540	–	7,540	21,046
Governance costs	–	4,850	4,850	4,409
	226,655	4,850	231,505	191,364

Counselling activities in the current year have made a loss of £14,793 (2023 - Loss £2,355).

12. Net income

Net income is stated after charging/(crediting):

	2024 £	2023 £
Depreciation of tangible fixed assets	2,372	2,359

13. Auditors remuneration

	2024 £	2023 £
Fees payable for the audit of the financial statements	4,851	4,410

14. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024	2023
	£	£
Wages and salaries	188,565	129,291
Employer contributions to pension plans	8,951	8,593
	197,516	137,884

The average head count of employees during the year was 23 (2023: 12). The average number of full-time equivalent employees during the year is analysed as follows:

	2024	2023
	No.	No.
Administrative staff	5	5
Facilitators	13	–
Counsellors	5	–
	23	5

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

15. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

16. Tangible fixed assets

	Fixtures and fittings
	£
Cost	
At 1 Apr 2023	23,744
Additions	728
At 31 Mar 2024	24,472
Depreciation	
At 1 Apr 2023	9,422
Charge for the year	2,372
At 31 Mar 2024	11,794
Carrying amount	
At 31 Mar 2024	12,678
At 31 Mar 2023	14,322

17. Debtors

	2024	2023
	£	£
Prepayments and accrued income	4,691	3,592
Other debtors	16,028	27,936
	20,719	31,528

18. Creditors: amounts falling due within one year

	2024	2023
	£	£
Accruals and deferred income	48,478	76,863
Social security and other taxes	3,371	3,233
	51,849	80,096

19. Deferred income

	2024	2023
	£	£
Amount deferred in year	35,800	64,167

20. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £8,951 (2023: £8,593).

21. Analysis of charitable funds

Unrestricted funds

	At 1 Apr 2023	Income	Expenditure	At 31 Mar 2024
	£	£	£	£
General funds	385,802	289,545	(231,505)	443,842

	At 1 Apr 2022	Income	Expenditure	At 31 Mar 2023
	£	£	£	£
General funds	237,942	339,224	(191,364)	385,802

21. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 Apr 2023	Income	Expenditure	**At 31 Mar 2024**
	£	£	£	£
DHSSPS & Diocesan Grants	303,936	81,281	(103,066)	282,151

	At 1 Apr 2022	Income	Expenditure	At 31 Mar 2023
	£	£	£	£
DHSSPS & Diocesan Grants	299,387	104,963	(100,414)	303,936

DHSSPS & Diocesan Grants restricted fund

The company receives a revenue grant each year from the department of health and this funding is used to fund core staff salaries and other administraition expenses at the regional office. A monitoring report is submitted each quarter to the department. In addition to this there are Diocesan grants provided to provide funding for administration expenses.

Centre restricted funds

The company commenced operations on 1st May 2016 and at that point all of the bank accounts and other assets and liabilities for the 9 regional branches were transferred into the central company account. The balances accumulated at the point of transfer were deemed to be restricted for use in the individual Diocese in which they were collected.

22. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	**Total Funds 2024**
	£	£	£
Tangible fixed assets	12,678	–	12,678
Current assets	472,022	293,142	765,164
Creditors less than 1 year	(51,849)	–	(51,849)
Net assets	432,851	293,142	725,993

	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£
Tangible fixed assets	14,322	–	14,322
Current assets	449,205	306,307	755,512
Creditors less than 1 year	(80,096)	–	(80,096)
Net assets	383,431	306,307	689,738

Accord Northern Ireland Catholic Marriage Care Service

Northern Ireland - Charity number 102332

Accounts

COMPANY REGISTRATION NUMBER: NI627165
CHARITY REGISTRATION NUMBER: NIC102332

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Financial Statements

31 March 2023

HILL VELLACOTT
Chartered accountants & statutory auditor
22 Great Victoria Street
Belfast
BT2 7BA

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2023

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Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2023

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2023.

Chair's report

Reference and administrative details

Registered charity name	Accord Northern Ireland Catholic Marriage Care Service
Charity registration number	NIC102332
Company registration number	NI627165
Principal office and registered office	Cana House St Mary's Church, Chaple Lane Grotto Entrance 1st Floor, 68 Berry Street Belfast BT1 1FJ
The trustees	
	Archbishop Eamon Martin Archbishop Noel Treanor (Resigned 20 January 2023) Bishop Michael Router Bishop Donal McKeown Bishop Lawerence Duffy Mrs C O'Loan Mr P McGuinness Mrs G Loughran
Company secretary	Deirdre O'Rawe
Auditor	Hill Vellacott Chartered accountants & statutory auditor 22 Great Victoria Street Belfast BT2 7BA

Structure, governance and management

Accord NI has centres across N. Ireland with its Regional Office based in Belfast. This year the company was fully operational with a central administration; account payment processes were effectively implemented and reviewed. In 2022/23, the company had 2 full time and 2 part-time employees, 50 volunteers, and 6 in training. The Board of Trustees met on a quarterly basis and the day-to-day operations are delegated to the Regional Director. Accord Northern Ireland CLG Catholic Marriage Care Service has 8 regional centres in Belfast, Derry, Armagh, Newry, Maghera, Omagh, Ballymena and Enniskillen, with outreach centres in Downpatrick (Crossgar), Coleraine and the NI Regional Office in Belfast.

Objectives and activities

Accord NI is an agency of the Catholic Church providing a service to couples preparing for or seeking a deeper commitment within the Sacrament of Marriage. Accord NI's services are open to all regardless of faith, denomination or none. Services are provided, based on client need rather than ability to pay. In the Marriage Education Programme, couples are invited to explore and reflect on the essential elements of their marriage and the purpose and value of their choices within a committed relationship. Accord NI specialises in Inter-Church marriage preparation and works with clergy from the other main denominations. Relationship counselling is provided for couples, as well as individuals in a couple relationship, in a caring and confidential manner.

People who benefit from our work are;

- Those whose ability to communicate in marriage is enhanced in marriage preparation;
- Those who learn through counselling to cope with, what on their own, would be over-whelming challenges in their relationships;
- Those who avail of the fertility and wellbeing service;
- The children, parents and teachers who benefit from the pioneering work in relationships and sexuality education in schools;
- Those who are helped through counselling to separate amicably and to minimise the consequential damage to their children.

Objectives and activities *(continued)*

Accord NI's counselling service contributes in a very positive way to the happiness and well-being of many children, often very significantly, when their parents seek help in order to resolve their relationship difficulties. As a pastoral service based on gospel values, Accord NI seeks to support and strengthen marriages, relationships and families. Research clearly shows that inter-parental conflict can damage intimate relationships and cause disruption in family life. This is even more critical for children living in situations of domestic violence or abuse. The family is necessary for the stability of society as a unit in which children, the future generation, are nurtured, cared for and reared into adulthood. Emotionally unhealthy or dysfunctional families find the task of rearing and enabling children to be balanced and happy quite challenging and difficult. Because of the importance of the family for the life and well-being of society, it is essential that Accord NI continues to work to provide the necessary supports to strengthen marriage and the family.

Accord NI's work falls within activities mandated by the Department of Health, Family and Children's Policy Directorate. In addition, the aims of the organisation dovetail with and compliment the Government's Families Matter - Supporting Families in Northern Ireland (2008). This strategy supports the aims and objectives of another strategy - 'Our Children and Young People, Our Pledge' - which sets out the vision for improving support for families and children.

With 11 locations throughout Northern Ireland, Accord NI strives to be as accessible as possible and to reach out to those most marginalised in our society. The vast majority of people who avail from our services could not afford counselling within the private sector. An additional direct benefit is that helping families to remain together reduces the cost to the exchequer.

Strategic report

The following sections for achievements and performance and financial review form the strategic report of the charity.

Achievements and performance

Accord Marriage Education Facilitators offered support and delivered marriage preparation to 2,009 couples. Both face-to-face and the adapted Virtual Interactive Marriage Preparation programme developed in 2020 continued to provide an opportunity for couples, including inter-church couples, preparing for sacramental marriage and was enthusiastically delivered by our facilitators. There were 1,289 hours of marriage and relationship counselling provided both in-person and online.

Communication

22% noted that they and their partner were never or seldom able to talk and listen to each other
34% felt they were always or often ignored or not listened to by their partner
15% reported that they always or often ignored or did not listen to their partner
23% felt they were always or often criticised or insulted by their partner
10% reported that they always or often criticise their partner
14% felt they were always or often belittled or put down by their partner
4% reported that they always or often belittled or put down their partner.

Achievements and performance *(continued)*

Problematic Behaviour

13% reported their own or their partner's use of alcohol was always or often problematic
3% reported their own or their partner's use of drugs was always or often problematic
2% reported their own or their partner's gambling was always or often problematic
16% reported their own or their partner's use of the phone/texting, internet or social media always or often caused problems
21% reported that trust in the relationship was always or often affected by problem behaviours.

Intimacy

34% reported that they never or seldom experienced closeness and affection with their partner
47% described their sexual relationship as either absent, poor or very poor
10% reported difficulty always or often having sex
7% reported their partner always or often having concerns about another close, physical, or emotional relationship of theirs
9% reported always or often having concerns about another close, physical, or emotional relationship of their partner's.

Family Issues

19% reported that childcare and home duties always and often caused problems in the relationship
21% reported problems between them and their own or their partner's extended family always or often
5% reported issues of culture, religious beliefs or values often or always caused difficulties between them and their partner
18% reported bereavement, other loss or grief experienced by them or their partner affected their relationship always or often
22% reported that either they or their partner always or often experienced depression
26% reported that finances and financial management always or often caused problems between them.

Conflict

49% reported they always, repeatedly or often argued with their partner
23% reported that arguments are never resolved calmly
49% reported that arguments are sometimes resolved calmly
35% reported that they or their partner always, repeatedly or often yelled or shouted during arguments
2% reported that they or their partner always, repeatedly or often throw things during arguments.

Achievements and performance ***(continued)***

CPD for counsellors included:

- An Introduction to Addiction in Couples Work,
- Sharing Best Practice,
- Taking Stock - Moving Forward,
- Training for Accord counsellors who made themselves available to take cases who present with issues linked to their role as host families for Ukrainian refugees, - A Master Class in Family Therapy Skills covering An Overview of Family Therapy,Skills used in Family Therapy, Genograms, Family Dynamics, Blended Families, Step Families, Co-Parenting and Parental Alienation

CPD for facilitators included:

- Facilitator Training in the delivery of the new Marriage Education Programme,- Exploring the Church's teaching on the Sacrament of Marriage

During this year, the Board has begun a fundamental review of the work and future direction of Accord (NI). This has involved consultation with facilitators and counsellors through a survey (February 2022). The Board understood that for many counsellors and facilitators the principal motivation for involvement in Accord is to be of service to the Catholic and to the wider community. However, the Board in recognition of the hours of dedicated and professional service which have been provided by our facilitators and counsellors; several of whom have been with us for many years considered a new way of recognising financially the role of our counsellors and facilitators. The Board's decision was to offer to every facilitator and counsellor a contract as a worker with effect from 1 September 2022. Under the new contractual arrangements, facilitators and counsellors chose to work some or all of their hours on a voluntary basis.

Financial review

Accord Northern Ireland Marriage Care Service obtains finance from a number of sources; primarily grant support from the Department of Health and the northern dioceses, as well as marriage preparation courses, and preperation programmes.

As of 1st May 2016, the Accord Regional Office and the 9 centres ceased to operate individually and all resources were transferred into the bank accounts of Accord Northern Ireland Catholic Marriage Care Service. Since then, all funds have been lodged into and all expenses have been paid from accounts operated under the name of the Accord NI CLG.

Plans for future periods

- Implementation of the new Accord Marriage Preparation Programme and rolling out training for all Marriage Education Facilitators.
- The development of a Certificate in Couple Counselling in partnership with Marriage Care UK.
- Selection and Training of Couple Counselling Supervisors.
- A Synodal Reflection on the Challenges facing the future of the Service of the Catholic Church in supporting Marriage, Relationships and Families through Marriage Preparation and accompanying Couples in their relationship difficulties.
- Supporting priests in completing the final stage of the Marriage Preparation Programme.
- Piloting of a new Marriage Education Facilitator Supervision Model.
- Review of Child Safeguarding and Domestic Abuse policies.

Trustees' responsibilities statement

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

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The trustees' annual report and the strategic report were approved on 14 November 2023 and signed on behalf of the board of trustees by:

Archbishop Eamon Martin
Trustee

Deirdre O'Rawe
Charity Secretary

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Independent Auditor's Report to the Members of Accord Northern Ireland Catholic Marriage Care Service

Year ended 31 March 2023

Opinion

We have audited the financial statements of Accord Northern Ireland Catholic Marriage Care Service (the 'charity') for the year ended 31 March 2023 which comprise the statement of financial activities (including income and expenditure account), statement of financial position and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006 and the Charities Act (Northern Ireland) 2008.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Act (Northern Ireland) 2008 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

Our approach was as follows:

We obtained an understanding of the legal and regulatory frameworks that are applicable to the entity and determined that the most significant are those that relate to:

- the charitable status of the Charity and its registration with The Charity Commission for Northern Ireland under the Charities Act (Northern Ireland) 2008 and the Charities Act (Northern Ireland) 2013;

- compliance with the Charities SORP (FRS 102) (second edition - October 2020) - 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 2020);

- data protection laws (including UK General Data Protection Regulation (GDPR)); and

We assessed the risks of material misstatement in respect of fraud with the consideration of:

- the Charity's own assessment of the risks that irregularities may occur either because of fraud or error that was approved by the directors of the Trustee;

- the results of our enquiries of management and the Audit Committee about their own identification and assessment of the risks of irregularities;

- any matters we identified having obtained and reviewed the Charity's documentation of their policies and procedures relating to:

- identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;

- detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;

- the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations; and

- the matters discussed among the audit engagement team regarding how and where fraud might

occur in the financial statements and any potential indicators of fraud.

Based on the results of our risk assessment we designed our audit procedures to identify non-compliance with such laws and regulations identified above.

- we considered the opportunities and incentives that may exist within the organisation for fraud and identified the greatest potential for fraud in the areas of the controls covering the receipt of donations and offerings that are received in cash and in which management is required to exercise significant judgment, such as disclosure of adjusting items. In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override.

- we also obtained an understanding of the legal and regulatory framework that the Charity operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included NI Charity legislation (including the regulator, The Charities Commission for Northern Ireland) and the Charity SORP.

- in addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the Group's ability to operate or to avoid a material penalty. This included data protection and safeguarding.

- we made enquiries of management and those charged with governance and reviewed minutes of the Board of the Trustee and Finance Committees and enquired about any communications with the charity regulator.

Audit procedures designed to respond to the risks of fraud

- we considered the risk of fraud through management override and, in response, we incorporated testing of manual journal entries into our audit approach.

- we considered the risk of fraud through transactions outside the normal course of transactions by noting anything that was unusual in nature or size and enquired about such transaction to gain an understanding of their nature;

- based on the results of our risk assessment we designed our audit procedures to identify and to address material misstatements in relation to fraud and other irregularities.

- we reviewed the operation of the controls within the Northern Ireland Regional office over donations and the segregation of duties within those controls, together with substantive testing and analytical review and incorporating an element of unpredictability in the selection of the nature, timing and extent of audit procedures.

- we evaluated the selection and application of accounting policies by the Charity, particularly those related to subjective measurements and complex transactions, that may be indicative of fraudulent financial reporting.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor’s report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor’s report. However, future events or conditions may cause the charity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with section 65 of the Charities Act (Northern Ireland) 2008. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Conor McCaffery ACA (Senior Statutory Auditor)

For and on behalf of
Hill Vellacott
Chartered accountants & statutory auditor
22 Great Victoria Street
Belfast
BT2 7BA

14 November 2023

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2023

	Note	2023 Unrestricted funds £	2023 Restricted funds £	2023 **Total funds** £	2022 Total funds £
Income and endowments					
Donations and legacies	**5**	27,234	104,963	132,197	131,502
Charitable activities	**6**	288,328	–	288,328	254,636
Investment income	**7**	1,024	–	1,024	186
Other income	**8**	22,638	–	22,638	20,825
Total income		339,224	104,963	444,187	407,149
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies	**9**	151,034	100,414	251,448	221,495
Expenditure on charitable activities	**10,11**	40,330	–	40,330	53,435
Total expenditure		191,364	100,414	291,778	274,930
Net income and net movement in funds		147,860	4,549	152,409	132,219
Reconciliation of funds					
Total funds brought forward		237,942	299,387	537,329	405,110
Total funds carried forward		385,802	303,936	689,738	537,329

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

The notes on pages 17 to 27 form part of these financial statements.

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Statement of Financial Position

31 March 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible fixed assets	**15**	14,322	16,086
Current assets			
Debtors	**16**	31,528	22,328
Cash at bank and in hand		723,984	637,080
		755,512	659,408
Creditors: amounts falling due within one year	**17**	80,096	138,165
Net current assets		675,416	521,243
Total assets less current liabilities		689,738	537,329
Net assets		689,738	537,329
Funds of the charity			
Restricted funds		303,936	299,387
Unrestricted funds		385,802	237,942
Total charity funds	**20**	689,738	537,329

These financial statements were approved by the board of trustees and authorised for issue on 14 November 2023, and are signed on behalf of the board by:

Archbishop Eamon Martin
Trustee

The notes on pages 17 to 27 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in Northern Ireland and a registered charity in Northern Ireland. The address of the registered office is Cana House, St Mary's Church, Chaple Lane, Grotto Entrance, 1st Floor, 68 Berry Street, Belfast, BT1 1FJ.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Significant judgements.
There are no judgements (apart from those involving assimilations) that the trustees have made in the process of applying the unity's accounting policies that that have a significant effect on the amounts recognise in the financial statements.

Key sores of estimation uncertainty
Accounting estimates and assumptions are made concerning the future and, by their nature, will rarely equal the related actual outcome. There are no key assumptions and other sources of estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities.

3. Accounting policies *(continued)*

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

3. Accounting policies *(continued)*

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings	-	10% straight line

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

3. Accounting policies *(continued)*

Impairment of fixed assets *(continued)*

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Limited by guarantee

Accord Northern Ireland Catholic Marriage Care Service is a company limited by guarantee and accordingly does not have share capital. Every member of the company undertakes to contribute such an amount as may be required, not exceeding £1, to the assets of the company in the event of it being wound up while he or she is a member or within one year after he or she ceases to be a member.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Donations			
DHSSPS	–	65,363	65,363
Bishops Contribution	27,234	–	27,234
Diocesan Grant - Belfast	–	19,500	19,500
Diocesan Grant - Ballymeana	–	3,600	3,600
Diocesan Grant - Downpatrick	–	–	–
Diocesan Grant - Armagh	–	7,000	7,000
Diocesan Grant - NIRO	–	9,500	9,500
Big Lottery Grant	–	–	–
	27,234	104,963	132,197

5. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Donations			
DHSSPS	–	65,365	65,365
Bishops Contribution	21,787	–	21,787
Diocesan Grant - Belfast	–	19,500	19,500
Diocesan Grant - Ballymeana	–	3,600	3,600
Diocesan Grant - Downpatrick	–	6,750	6,750
Diocesan Grant - Armagh	–	–	–
Diocesan Grant - NIRO	–	4,500	4,500
Big Lottery Grant	10,000	–	10,000
	31,787	99,715	131,502

There is also a contribution from the Derry Diocese towards the costs incurred by the Derry and Maghera centres. This contribution is paid directly to the parish offices and not to the main Accord NI bank account.

6. Charitable activities

	Unrestricted Funds £	**Total Funds 2023 £**	Unrestricted Funds £	Total Funds 2022 £
Marriage Preparation Programmes.	288,328	288,328	254,636	254,636

7. Investment income

	Unrestricted Funds £	**Total Funds 2023 £**	Unrestricted Funds £	Total Funds 2022 £
Bank interest receivable	1,024	1,024	186	186

8. Other income

	Unrestricted Funds £	**Total Funds 2023 £**	Unrestricted Funds £	Total Funds 2022 £
Counselling income	18,690	18,690	19,400	19,400
Sundry income	3,948	3,948	1,425	1,425
	22,638	22,638	20,825	20,825

9. Costs of raising donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Administration wages and salaries	46,987	82,304	129,291
Pension costs	8,593	–	8,593
Rent & Rates	31,165	16,032	47,197
Light & Heat	4,002	–	4,002
Premises maintence and cleaning	12,192	166	12,358
Insurance	4,669	–	4,669
Staff Travel & Expenses	6,672	–	6,672
Advertising & Publicity	2,180	–	2,180
Telephone	8,155	–	8,155
Stationary & Sunderies	10,589	–	10,589
Governance Costs	15,830	1,912	17,742
	151,034	100,414	251,448

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Administration wages and salaries	20,530	90,252	110,782
Pension costs	9,082	–	9,082
Rent & Rates	21,344	9,564	30,908
Light & Heat	2,332	–	2,332
Premises maintence and cleaning	7,935	575	8,510
Insurance	4,323	–	4,323
Staff Travel & Expenses	4,505	–	4,505
Advertising & Publicity	15,715	–	15,715
Telephone	8,958	–	8,958
Stationary & Sunderies	8,879	–	8,879
Governance Costs	15,806	1,695	17,501
	119,409	102,086	221,495

10. Expenditure on charitable activities by fund type

	Unrestricted Funds £	**Total Funds 2023 £**	Unrestricted Funds £	Total Funds 2022 £
Marriage Preparation Programmes	19,285	19,285	23,642	23,642
Counselling Costs	21,045	21,045	29,793	29,793
	40,330	40,330	53,435	53,435

11. Expenditure on charitable activities by activity type

	Activities undertaken directly	**Total funds 2023**	Total fund 2022
	£	**£**	£
Marriage Preparation Programmes	19,285	19,285	23,642
Counselling Costs	21,045	21,045	29,793
	40,330	40,330	53,435

Counselling activities in the current year have made a loss of £2,355 (2022 - Loss £10,393).

12. Net income

Net income is stated after charging/(crediting):

	2023	2022
	£	£
Depreciation of tangible fixed assets	2,359	2,646

13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2023	2022
	£	£
Wages and salaries	129,291	110,782
Employer contributions to pension plans	8,593	9,082
	137,884	119,864

The average head count of employees during the year was 12 (2022: 5). The average number of full-time equivalent employees during the year is analysed as follows:

	2023	2022
	No.	No.
Administrative staff	5	5

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

14. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

15. Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 Apr 2022	23,149
Additions	595
At 31 Mar 2023	23,744
Depreciation	
At 1 Apr 2022	7,063
Charge for the year	2,359
At 31 Mar 2023	9,422
Carrying amount	
At 31 Mar 2023	14,322
At 31 Mar 2022	16,086

16. Debtors

	2023 £	2022 £
Prepayments and accrued income	3,592	737
Other debtors	27,936	21,591
	31,528	22,328

17. Creditors: amounts falling due within one year

	2023 £	2022 £
Accruals and deferred income	76,863	133,883
Social security and other taxes	3,233	4,282
	80,096	138,165

18. Deferred income

	2023 £	2022 £
Amount deferred in year	64,167	119,476

19. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £8,593 (2022: £9,082).

20. Analysis of charitable funds

Unrestricted funds

	At 1 Apr 2022	Income	Expenditure	**At 31 Mar 2023**
	£	£	£	£
General funds	237,942	339,224	(191,364)	385,802

	At 1 Apr 2021	Income	Expenditure	At 31 Mar 2022
	£	£	£	£
General funds	103,352	307,434	(172,844)	237,942

Restricted funds

	At 1 Apr 2022	Income	Expenditure	**At 31 Mar 2023**
	£	£	£	£
DHSSPS & Diocesan Grants	299,387	104,963	(100,414)	303,936

	At 1 Apr 2021	Income	Expenditure	At 31 Mar 2022
	£	£	£	£
DHSSPS & Diocesan Grants	301,758	99,715	(102,086)	299,387

DHSSPS & Diocesan Grants restricted fund

The company recieves a revenue grant each year from the department of health and this funding is used to fund core staff salaries and other administraition expenses at the regional office. A monitoring report is submitted each quarter to the department. In addition to this there are Diocesan grants provided to provide funding for administration expenses.

Centre restricted funds

The company commenced operations on 1st May 2016 and at that point all of the bank accounts and other assets and liabilities for the 9 regional branches were transferred into the central company account. The balances accumulated at the point of transfer were deemed to be restricted for use in the individual Diocese in which they were collected. During the period to 31st March 2018 Accord CLG came into operation in ROI and at 31st March 2018 the charge for central services to that point was divided between the centres to reduce the restricted fund balances carried forward.

21. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Tangible fixed assets	14,322	–	14,322
Current assets	449,205	306,307	755,512
Creditors less than 1 year	(80,096)	–	(80,096)
Net assets	383,431	306,307	689,738

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	16,086	–	16,086
Current assets	360,021	299,387	659,408
Creditors less than 1 year	(138,165)	–	(138,165)
Net assets	237,942	299,387	537,329

Accord Northern Ireland Catholic Marriage Care Service

Northern Ireland - Charity number 102332

Annual report

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2023

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2023.

Chair's report

Reference and administrative details

Registered charity name	Accord Northern Ireland Catholic Marriage Care Service
Charity registration number	NIC102332
Company registration number	NI627165
Principal office and registered office	Cana House St Mary's Church, Chaple Lane Grotto Entrance 1st Floor, 68 Berry Street Belfast BT1 1FJ
The trustees	
	Archbishop Eamon Martin Archbishop Noel Treanor (Resigned 20 January 2023) Bishop Michael Router Bishop Donal McKeown Bishop Lawerence Duffy Mrs C O'Loan Mr P McGuinness Mrs G Loughran
Company secretary	Deirdre O'Rawe
Auditor	Hill Vellacott Chartered accountants & statutory auditor 22 Great Victoria Street Belfast BT2 7BA

Structure, governance and management

Accord NI has centres across N. Ireland with its Regional Office based in Belfast. This year the company was fully operational with a central administration; account payment processes were effectively implemented and reviewed. In 2022/23, the company had 2 full time and 2 part-time employees, 50 volunteers, and 6 in training. The Board of Trustees met on a quarterly basis and the day-to-day operations are delegated to the Regional Director. Accord Northern Ireland CLG Catholic Marriage Care Service has 8 regional centres in Belfast, Derry, Armagh, Newry, Maghera, Omagh, Ballymena and Enniskillen, with outreach centres in Downpatrick (Crossgar), Coleraine and the NI Regional Office in Belfast.

Objectives and activities

Accord NI is an agency of the Catholic Church providing a service to couples preparing for or seeking a deeper commitment within the Sacrament of Marriage. Accord NI's services are open to all regardless of faith, denomination or none. Services are provided, based on client need rather than ability to pay. In the Marriage Education Programme, couples are invited to explore and reflect on the essential elements of their marriage and the purpose and value of their choices within a committed relationship. Accord NI specialises in Inter-Church marriage preparation and works with clergy from the other main denominations. Relationship counselling is provided for couples, as well as individuals in a couple relationship, in a caring and confidential manner.

People who benefit from our work are;

- Those whose ability to communicate in marriage is enhanced in marriage preparation;
- Those who learn through counselling to cope with, what on their own, would be over-whelming challenges in their relationships;
- Those who avail of the fertility and wellbeing service;
- The children, parents and teachers who benefit from the pioneering work in relationships and sexuality education in schools;
- Those who are helped through counselling to separate amicably and to minimise the consequential damage to their children.

Objectives and activities *(continued)*

Accord NI's counselling service contributes in a very positive way to the happiness and well-being of many children, often very significantly, when their parents seek help in order to resolve their relationship difficulties. As a pastoral service based on gospel values, Accord NI seeks to support and strengthen marriages, relationships and families. Research clearly shows that inter-parental conflict can damage intimate relationships and cause disruption in family life. This is even more critical for children living in situations of domestic violence or abuse. The family is necessary for the stability of society as a unit in which children, the future generation, are nurtured, cared for and reared into adulthood. Emotionally unhealthy or dysfunctional families find the task of rearing and enabling children to be balanced and happy quite challenging and difficult. Because of the importance of the family for the life and well-being of society, it is essential that Accord NI continues to work to provide the necessary supports to strengthen marriage and the family.

Accord NI's work falls within activities mandated by the Department of Health, Family and Children's Policy Directorate. In addition, the aims of the organisation dovetail with and compliment the Government's Families Matter - Supporting Families in Northern Ireland (2008). This strategy supports the aims and objectives of another strategy - 'Our Children and Young People, Our Pledge' - which sets out the vision for improving support for families and children.

With 11 locations throughout Northern Ireland, Accord NI strives to be as accessible as possible and to reach out to those most marginalised in our society. The vast majority of people who avail from our services could not afford counselling within the private sector. An additional direct benefit is that helping families to remain together reduces the cost to the exchequer.

Strategic report

The following sections for achievements and performance and financial review form the strategic report of the charity.

Achievements and performance

Accord Marriage Education Facilitators offered support and delivered marriage preparation to 2,009 couples. Both face-to-face and the adapted Virtual Interactive Marriage Preparation programme developed in 2020 continued to provide an opportunity for couples, including inter-church couples, preparing for sacramental marriage and was enthusiastically delivered by our facilitators. There were 1,289 hours of marriage and relationship counselling provided both in-person and online.

Communication

22% noted that they and their partner were never or seldom able to talk and listen to each other
34% felt they were always or often ignored or not listened to by their partner
15% reported that they always or often ignored or did not listen to their partner
23% felt they were always or often criticised or insulted by their partner
10% reported that they always or often criticise their partner
14% felt they were always or often belittled or put down by their partner
4% reported that they always or often belittled or put down their partner.

Achievements and performance *(continued)*

Problematic Behaviour

13% reported their own or their partner's use of alcohol was always or often problematic
3% reported their own or their partner's use of drugs was always or often problematic
2% reported their own or their partner's gambling was always or often problematic
16% reported their own or their partner's use of the phone/texting, internet or social media always or often caused problems
21% reported that trust in the relationship was always or often affected by problem behaviours.

Intimacy

34% reported that they never or seldom experienced closeness and affection with their partner
47% described their sexual relationship as either absent, poor or very poor
10% reported difficulty always or often having sex
7% reported their partner always or often having concerns about another close, physical, or emotional relationship of theirs
9% reported always or often having concerns about another close, physical, or emotional relationship of their partner's.

Family Issues

19% reported that childcare and home duties always and often caused problems in the relationship
21% reported problems between them and their own or their partner's extended family always or often
5% reported issues of culture, religious beliefs or values often or always caused difficulties between them and their partner
18% reported bereavement, other loss or grief experienced by them or their partner affected their relationship always or often
22% reported that either they or their partner always or often experienced depression
26% reported that finances and financial management always or often caused problems between them.

Conflict

49% reported they always, repeatedly or often argued with their partner
23% reported that arguments are never resolved calmly
49% reported that arguments are sometimes resolved calmly
35% reported that they or their partner always, repeatedly or often yelled or shouted during arguments
2% reported that they or their partner always, repeatedly or often throw things during arguments.

Achievements and performance *(continued)*

CPD for counsellors included:

- An Introduction to Addiction in Couples Work,
- Sharing Best Practice,
- Taking Stock - Moving Forward,
- Training for Accord counsellors who made themselves available to take cases who present with issues linked to their role as host families for Ukrainian refugees, - A Master Class in Family Therapy Skills covering An Overview of Family Therapy,Skills used in Family Therapy, Genograms, Family Dynamics, Blended Families, Step Families, Co-Parenting and Parental Alienation

CPD for facilitators included:

- Facilitator Training in the delivery of the new Marriage Education Programme,- Exploring the Church's teaching on the Sacrament of Marriage

During this year, the Board has begun a fundamental review of the work and future direction of Accord (NI). This has involved consultation with facilitators and counsellors through a survey (February 2022). The Board understood that for many counsellors and facilitators the principal motivation for involvement in Accord is to be of service to the Catholic and to the wider community. However, the Board in recognition of the hours of dedicated and professional service which have been provided by our facilitators and counsellors; several of whom have been with us for many years considered a new way of recognising financially the role of our counsellors and facilitators. The Board's decision was to offer to every facilitator and counsellor a contract as a worker with effect from 1 September 2022. Under the new contractual arrangements, facilitators and counsellors chose to work some or all of their hours on a voluntary basis.

Financial review

Accord Northern Ireland Marriage Care Service obtains finance from a number of sources; primarily grant support from the Department of Health and the northern dioceses, as well as marriage preparation courses, and preperation programmes.

As of 1st May 2016, the Accord Regional Office and the 9 centres ceased to operate individually and all resources were transferred into the bank accounts of Accord Northern Ireland Catholic Marriage Care Service. Since then, all funds have been lodged into and all expenses have been paid from accounts operated under the name of the Accord NI CLG.

Plans for future periods

- Implementation of the new Accord Marriage Preparation Programme and rolling out training for all Marriage Education Facilitators.
- The development of a Certificate in Couple Counselling in partnership with Marriage Care UK.
- Selection and Training of Couple Counselling Supervisors.
- A Synodal Reflection on the Challenges facing the future of the Service of the Catholic Church in supporting Marriage, Relationships and Families through Marriage Preparation and accompanying Couples in their relationship difficulties.
- Supporting priests in completing the final stage of the Marriage Preparation Programme.
- Piloting of a new Marriage Education Facilitator Supervision Model.
- Review of Child Safeguarding and Domestic Abuse policies.

Trustees' responsibilities statement

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

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The trustees' annual report and the strategic report were approved on 14 November 2023 and signed on behalf of the board of trustees by:

Archbishop Eamon Martin
Trustee

Deirdre O'Rawe
Charity Secretary

Accord Northern Ireland Catholic Marriage Care Service

Northern Ireland - Charity number 102332

Annual return

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Independent Auditor's Report to the Members of Accord Northern Ireland Catholic Marriage Care Service

Year ended 31 March 2023

Opinion

We have audited the financial statements of Accord Northern Ireland Catholic Marriage Care Service (the 'charity') for the year ended 31 March 2023 which comprise the statement of financial activities (including income and expenditure account), statement of financial position and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006 and the Charities Act (Northern Ireland) 2008.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Act (Northern Ireland) 2008 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

Our approach was as follows:

We obtained an understanding of the legal and regulatory frameworks that are applicable to the entity and determined that the most significant are those that relate to:

- the charitable status of the Charity and its registration with The Charity Commission for Northern Ireland under the Charities Act (Northern Ireland) 2008 and the Charities Act (Northern Ireland) 2013;

- compliance with the Charities SORP (FRS 102) (second edition - October 2020) - 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 2020);

- data protection laws (including UK General Data Protection Regulation (GDPR)); and

We assessed the risks of material misstatement in respect of fraud with the consideration of:

- the Charity's own assessment of the risks that irregularities may occur either because of fraud or error that was approved by the directors of the Trustee;

- the results of our enquiries of management and the Audit Committee about their own identification and assessment of the risks of irregularities;

- any matters we identified having obtained and reviewed the Charity's documentation of their policies and procedures relating to:

- identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;

- detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;

- the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations; and

- the matters discussed among the audit engagement team regarding how and where fraud might

occur in the financial statements and any potential indicators of fraud.

Based on the results of our risk assessment we designed our audit procedures to identify non-compliance with such laws and regulations identified above.

- we considered the opportunities and incentives that may exist within the organisation for fraud and identified the greatest potential for fraud in the areas of the controls covering the receipt of donations and offerings that are received in cash and in which management is required to exercise significant judgment, such as disclosure of adjusting items. In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override.

- we also obtained an understanding of the legal and regulatory framework that the Charity operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included NI Charity legislation (including the regulator, The Charities Commission for Northern Ireland) and the Charity SORP.

- in addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the Group's ability to operate or to avoid a material penalty. This included data protection and safeguarding.

- we made enquiries of management and those charged with governance and reviewed minutes of the Board of the Trustee and Finance Committees and enquired about any communications with the charity regulator.

Audit procedures designed to respond to the risks of fraud

- we considered the risk of fraud through management override and, in response, we incorporated testing of manual journal entries into our audit approach.

- we considered the risk of fraud through transactions outside the normal course of transactions by noting anything that was unusual in nature or size and enquired about such transaction to gain an understanding of their nature;

- based on the results of our risk assessment we designed our audit procedures to identify and to address material misstatements in relation to fraud and other irregularities.

- we reviewed the operation of the controls within the Northern Ireland Regional office over donations and the segregation of duties within those controls, together with substantive testing and analytical review and incorporating an element of unpredictability in the selection of the nature, timing and extent of audit procedures.

- we evaluated the selection and application of accounting policies by the Charity, particularly those related to subjective measurements and complex transactions, that may be indicative of fraudulent financial reporting.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with section 65 of the Charities Act (Northern Ireland) 2008. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Conor McCaffery ACA (Senior Statutory Auditor)

For and on behalf of
Hill Vellacott
Chartered accountants & statutory auditor
22 Great Victoria Street
Belfast
BT2 7BA

14 November 2023

Accord Northern Ireland Catholic Marriage Care Service

Northern Ireland - Charity number 102332

Accounts

COMPANY REGISTRATION NUMBER: NI627165
CHARITY REGISTRATION NUMBER: NIC102332

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Financial Statements

31 March 2021

EXCHANGE AUDITING LIMITED
Chartered accountants & statutory auditor
Oakmont House
2 Queens Road
Lisburn
BT27 4TZ

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2021

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Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2021

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2021.

Reference and administrative details

Registered charity name	Accord Northern Ireland Catholic Marriage Care Service
Charity registration number	NIC102332
Company registration number	NI627165
Principal office and registered office	Cana House Chapel Lane Belfast BT1 1HH
The trustees	
	Archbishop Eamon Martin Bishop Noel Treanor Bishop Michael Router Bishop Donal McKeown Father Tim Bartlett Bishop Lawrence Duffy Mrs Maria Ferguson Mrs Clare O'Loan
Company secretary	Mrs Deirdre O'Rawe
Auditor	Exchange Auditing Limited Chartered accountants & statutory auditor Oakmont House 2 Queens Road Lisburn BT27 4TZ
Bankers	Bank of Ireland 364 Lisburn Road Belfast BT9 6GL
Solicitors	Napier Solicitors 1-9 Castle Arcade Belfast BT1 5DF

Structure, governance and management

Accord NI has centres across N. Ireland with its Regional Office based in Belfast. This year the company was fully operational with a central administration, account payment processes were effectively implemented and reviewed. In 2020/21, the company had 2 full time and 3 part-time employees, 56 volunteers and 6 in training. The Board of Trustees met on a quarterly basis and the day to day operations have been delegated to the regional director. Accord Northern Ireland CLG Catholic Marriage Care Service has 9 regional centres in Belfast, Derry, Armagh, Newry, Maghera, Omagh, Ballymena, Enniskillen and Downpatrick, an outreach centre, in Coleraine and a Regional Office in Belfast.

Objectives and activities

Accord is an agency of the Catholic Church providing a service to couples preparing for or seeking a deeper commitment within the Sacrament of Marriage. Accord's services are open to all regardless of faith, denomination or none. Services are provided, based on client need rather than ability to pay. In the marriage education programme we empower couples to explore and reflect on the essential elements of their marriage and the purpose and value of their choices within a committed relationship. Accord specialises in Inter-church marriage preparation and works with clergy from the other main denominations. Accord's post primary relationships and sexuality education service - 'Love Matters' - developed in partnership with the CCEA is under review. It is a programme for young people aged 11 to 16 years to help them develop safe and fulfilling relationships. Relationship counselling is provided for couples as well as individuals in a couple relationship in a caring and confidential manner.

People who benefit from our work are;

- Those whose ability to communicate in marriage is enhanced in marriage preparation;
- Those who learn through counselling to cope with, what on their own, would be over-whelming challenges in their relationships;
- Those who avail of the fertility and wellbeing service;
- The children, parents and teachers who benefit from the pioneering work in relationships and sexuality education in schools;
- Those who are helped through counselling to separate amicably and to minimize the consequential damage to their children.

Objectives and activities *(continued)*

Accord's counselling service contributes in a very positive way to the happiness and well-being of many children, often very significantly, when their parents seek help in order to resolve their relationship difficulties. This is even more critical for children living in situations of domestic violence or abuse. The family is necessary for the stability of society as a unit in which children, the future generation, are nurtured, cared for and reared into adulthood. The reaction of parents to each other in their home environment and the example children see set by them shapes and moulds to a great degree the patterns of thinking, feeling and behaviour of young people. The family greatly contributes to and influences personality development for children. As they grow, children, draw into themselves attitudes and styles of life from around those persons living close to them, they mirror the behaviour of others and frequently act it out in their own lives. It follows from this that emotionally unhealthy or dysfunctional families find the task of rearing and enabling children to be balanced and happy is quite challenging and difficult. Because of the importance of the family for the life and well-being of society it is essential that Accord continues to work to provide the necessary supports to strengthen marriage and the family.

Accord's work falls within activities mandated by the Department of Health Family and Children's Policy Directorate. In addition, the aims of the organisation dovetail with and compliment the Government's Families Matter - Supporting Families in Northern Ireland (2008). This strategy supports the aims and objectives of another strategy - 'Our Children and Young People, Our Pledge' - which sets out the vision for improving support for families and children.

With 11 locations throughout Northern Ireland, Accord NI strives to be as accessible as possible and to reach out to those most marginalised in our society. The vast majority of people who avail from our services could not afford counselling within the private sector. An additional direct benefit is that helping families to remain together reduces the cost to the exchequer.

Public Benefit

The trustees of Accord (NI) have fully complied with the Public Benefit requirements as set out in the Charity Commission for Northern Ireland's statutory guidance on public benefit. The main purpose of Accord (NI) is to support the family and relationships and they do this by providing marriage and relationship counselling and facilitating pre marriage courses throughout Northern Ireland.

Strategic report

The following sections for achievements and performance, financial review and plans for future periods form the strategic report of the charity.

Achievements and performance

The economic hardship and social constraints imposed by the Coronavirus pandemic changed life for everyone and caused significant distress to marriages, relationships and families. Many couples had to deal with illness and loss, the uncertainty of employment, home-schooling and unprecedented levels of stress and pressure. To help alleviate distress, a Covid-19 Emergency Couples Support Helpline became operational, manned by volunteer, accredited counsellors. This proved to be a lifeline for people during lockdown and the service was available Monday to Friday 9am to 8pm. This Support Helpline responded to 597 calls from individuals and couples experiencing difficulties in their relationships. Accord NI responded in the following ways:

For individuals living in fear at home, Accord NI counsellors were able to identify and handle domestic abuse. In such situations the priority is the safety of the fearful person and their children. Accord supported individuals to develop a safety plan and advised on specialist crisis support contact numbers.•

Accord NI advised that, in general, couples should try and keep the lines of communication open with their spouse/partner, be conscious of how they raise issues with their spouse/partner, and be willing to look at themselves and their behaviour in addition to their spouse/ partner's shortcomings.

When permitted and in compliance with Government health advice and guidance, Accord NI provided 861 face-to-face counselling hours. The organisation, during the time of increased restrictions, took steps to minimise the amount of its staff and volunteers that needed to be physically in offices. The Department of Health issued a letter to Accord counsellors confirming that they were carrying out an essential service as stipulated by the Department of Health NI; 'as a voluntary registered charity part-funded by DOH Accord provides counselling to couples and individuals experiencing relationship difficulties including domestic abuse. This work is especially needed in this unprecedented time of stress and anxiety for couples and families. We are particularly aware that the quality of couples' relationships is likely to deteriorate during this time with an increased likelihood that children will be exposed to unsafe behaviour in the home.'

Achievements and performance *(continued)*

Accord NI embarked on a progressive programme to train counsellors in online couple counselling and provide a safe and ethical internet platform for delivery of this service, in addition to face-to-face counselling, when possible. Protocols for online counselling, and in preparation for the reopening of face-to-face counselling, were developed and all counsellors and administrators were trained to ensure public health guidelines were adhered to. This was also a time when many couples were suffering the disappointment of having to postpone their weddings. Accord Marriage Education Facilitators offered support and delivered marriage preparation to 905 couples. An adapted Virtual Interactive Marriage Preparation course was developed for delivery by zoom conferencing and facilitators enthusiastically engaged in the necessary training. Peer Support Groups have been established and extra administration has been put in place to accommodate hosting of courses. Every effort was made to accommodate couples marrying up to March 2021 who were unable to access a face-to-face course. Continuous Professional Development (CPD) for counsellors, and facilitators was provided in the following areas; the adapted Virtual Interactive Marriage Preparation Programme, Couples & Relationships Telephone Support and Online Counselling. Research commissioned by Accord NI Catholic Marriage Care Service to analyse the current provision for Relationships and Sexuality Education in Catholic post-primary schools in the Northern Dioceses of Ireland, was submitted in a report in April 2020. Accord NI had three principal aims in commissioning the report:

To begin a cycle of review of the Accord (NI) Relationships and Sexuality Education programme and resources that were first developed in 2002. To analyse evidence sufficiently enough to be able to formulate workable suggestions for the way ahead in enhancing RSE provision in Catholic schools in Northern Ireland.

To complete a scoping report that identifies the main strengths and areas for development in the provision of Relationships and Sexuality Education.

To achieve these aims it was decided that the best approach was to undertake a qualitative study that carefully sampled the situation in seven post-primary Catholic schools. There are two main reasons behind this decision. First, qualitative research allows for a more in-depth exploration of the provision of RSE. Rather than quantifying survey responses or presenting measurable data about student and teacher attitudes to RSE, the attention is on recognising what different groupings within the school have to say about this important part of the curriculum. Second, a qualitative approach allowed the research to be framed as a listening exercise - conducted on behalf of the Northern Bishops. A key goal was to listen carefully to what teachers, governors, young people and their parents have to say about RSE in their Catholic school. This gave the research project an added pastoral dimension. As the research proceeded it quickly became apparent that the schools involved valued the opportunity to be part of a report that was going back to their bishops. Focusing on a sample of seven schools as part of a qualitative research investigation has generated a rich set of data. It provides a timely and accurate snapshot of RSE in Catholic post-primary schools in Northern Ireland.

Financial review

Accord Northern Ireland Marriage Care Service obtains finance from a number of sources; primarily grant support from the Department of Health, marriage preparation courses, counselling contributions and diocesan grants. Given the unavoidable loss of contributions from clients and couples and in order to meet ongoing costs, Accord NI actively availed of funding from the Department for Communities to help alleviate financial difficulties.

As of 1st May 2016 the Accord Regional Office and the 9 centres ceased to operate individually and all resources were transferred into the bank accounts of Accord Northern Ireland Catholic Marriage Care Service. Since then, all funds have been lodged into and all expenses have been paid from accounts operated under the name of the Accord NI CLG.

Plans for future periods

In order to facilitate an effective online counselling service and continue face-to-face counselling, Accord NI will implement a secure Case Management System, through Counsel360. This system will provide;

A Global Calendar to replace centre appointment books, enabling authorised staff to quickly see what counselling sessions are coming up, which completed sessions need to be updated and importantly see Counsellor and Centre availability.

Referral information, captured once and avoiding rekeying of the same information into multiple systems (on paper, in the appointment book, on spreadsheets).

All client and case related documentation scanned, uploaded and stored centrally in Counsel360, leading to a reduction in paperwork and filing storage required.

Counsellor login and updating of counselling sessions online via the system securely from any location with an internet connection.

Ease of reporting as all the data is in one centralised database.

Supervision sessions managed via the system to ensure best practice compliance.

Accommodation of both online counselling and in-person counselling sessions, and management of waiting lists.

GDPR compliance.

A review of the Accord Marriage Preparation Programme was completed and the pilot of a revised programme began but had to be suspended in March 2020 due to Covid-19. Final recommendations will be submitted to the Board of Directors for ratification, on completion of the pilot, and training will be rolled out for all Marriage Education Facilitators. A video to support priests completing the final stage of the Marriage reparation Programme is in production and will be made available through diocesan structures. Bookings for the Virtual Interactive Marriage Preparation Programme (12 programmes per month) will continue until public health guidance allows for the resumption of face-to-face programmes. Peer Support Groups are being established and extra administration is being put in place to accommodate hosting of courses. Work on the revision of the following policies is nearing completion; Child Safeguarding, Domestic Abuse, Adult Safeguarding and Complaints Handling.

Trustees' responsibilities statement

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

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The trustees' annual report and the strategic report were approved on 9 November 2021 and signed on behalf of the board of trustees by:

Archbishop Eamon Martin	Mrs Deirdre O'Rawe
Trustee	Charity Secretary

Opinion

We have audited the financial statements of Accord Northern Ireland Catholic Marriage Care Service (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities (including income and expenditure account), statement of financial position and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

The audit was designed & planned in such a way as to leave it capable of detecting irregularities, including fraud. No irregularities of fraud were detected.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

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

Malachi McConville BSc FCA (Senior Statutory Auditor)

For and on behalf of
Exchange Auditing Limited
Chartered accountants & statutory auditor
Oakmont House
2 Queens Road
Lisburn
BT27 4TZ

9 November 2021

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2021

	Note	2021 Unrestricted funds £	2021 Restricted funds £	2021 **Total funds** £	2020 Total funds £
Income and endowments					
Donations and legacies	**5**	108,972	128,303	237,275	142,229
Charitable activities	**6**	99,777	–	99,777	212,151
Investment income	**7**	172	–	172	417
Other income	**8**	6,505	–	6,505	36,157
Total income		215,426	128,303	343,729	390,954
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies	**9**	97,463	98,599	196,062	395,699
Expenditure on charitable activities	**10,11**	16,588	3,599	20,188	24,627
Total expenditure		114,051	102,198	216,250	420,326
Net income/(expenditure) and net movement in funds		101,375	26,105	127,479	(29,372)
Reconciliation of funds					
Total funds brought forward		1,977	275,653	277,629	307,002
Total funds carried forward		103,352	301,758	405,108	277,629

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

The notes on pages 15 to 26 form part of these financial statements.

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Statement of Financial Position

31 March 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible fixed assets	**16**	13,877	7,103
Current assets			
Debtors	**17**	48,963	14,061
Cash at bank and in hand		409,358	308,824
		458,321	322,885
Creditors: amounts falling due within one year	**18**	67,089	52,358
Net current assets		391,232	270,527
Total assets less current liabilities		405,109	277,630
Net assets		405,109	277,630
Funds of the charity			
Restricted funds		301,758	275,652
Unrestricted funds		103,351	1,977
Total charity funds	**21**	405,109	277,629

These financial statements were approved by the board of trustees and authorised for issue on 9 November 2021, and are signed on behalf of the board by:

Archbishop Eamon Martin
Trustee

Bishop Noel Treanor
Trustee

The notes on pages 15 to 26 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in Northern Ireland and a registered charity in Northern Ireland. The address of the registered office is Cana House, Chapel Lane, Belfast, BT1 1HH.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) Charities (Accounts and Reports) Regulations (Northern Ireland) 2015.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102: (a) Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

3. Accounting policies ***(continued)***

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

3. Accounting policies *(continued)*

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings	-	10% straight line

3. Accounting policies ***(continued)***

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Limited by guarantee

Accord Northern Ireland Catholic Marriage Care Service is a company limited by guarantee and accordingly does not have a share capital. Every member of the company undertakes to contribute such an amount as may be required, not exceeding £1, to the assets of the company in the event of it being wound up while he or she is a member or within one year after he or she ceases to be a member.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2021 £**
Grants			
Dept of Health	–	81,703	81,703
Bishop Contribution	21,787	–	21,787
Diocesan Grant - Belfast	–	19,500	19,500
Diocesan Grant - B'Mena	–	3,600	3,600
Diocesan Grant - D'Patrick	–	13,500	13,500
Diocesan Grant - Omagh	–	–	–
Diocesan Grant - Armagh	–	7,000	7,000
Diocesan Grant - Enniskillen	–	3,000	3,000
Government Grant	87,185	–	87,185
	108,972	128,303	237,275

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Grants			
Dept of Health	–	65,362	65,362
Bishop Contribution	21,787	–	21,787
Diocesan Grant - Belfast	–	18,750	18,750
Diocesan Grant - B'Mena	–	3,600	3,600
Diocesan Grant - D'Patrick	–	14,250	14,250
Diocesan Grant - Omagh	–	4,000	4,000
Diocesan Grant - Armagh	–	8,250	8,250
Diocesan Grant - Enniskillen	–	6,230	6,230
Government Grant	–	–	–
	21,787	120,442	142,229

There is also a contribution from the Derry Diocese towards the costs incurred by the Derry and Maghera Centres. This contribution is paid directly to the the parish offices and not into the main Accord bank account.

6. Charitable activities

	Unrestricted Funds £	**Total Funds 2021 £**	Unrestricted Funds £	Total Funds 2020 £
Marriage Preparation Courses	99,777	99,777	212,151	212,151

7. Investment income

	Unrestricted Funds £	**Total Funds 2021 £**	Unrestricted Funds £	Total Funds 2020 £
Bank interest receivable	172	172	417	417

8. Other income

	Unrestricted Funds £	**Total Funds 2021 £**	Unrestricted Funds £	Total Funds 2020 £
Counselling Income	6,505	6,505	36,157	36,157

9. Costs of raising donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2021 £**
Admin wages & salaries	17,850	88,858	106,708
Pension costs	9,082	–	9,082
Rent and water rates	17,469	3,750	21,219
Light and heat	680	–	680
Premises maintenance & cleaning	3,041	108	3,149
Insurance	4,105	–	4,105
Staff travel and expenses	1,454	–	1,454
Adverts & publicity	2,875	–	2,875
Telephone	7,857	3,000	10,857
Stationery & sundries	3,895	2,883	6,778
Depreciation - Fixtures	1,420	–	1,420
Administrator expenses/CPD	1,783	–	1,783
Counsellor Hours,CPD and Expenses	9,823	–	9,823
Facilitator Hours,CPD and Expenses	12,527	–	12,527
MPC venue hire	2,042	–	2,042
MPC Course exps	1,560	–	1,560
	97,463	98,599	196,062

9. Costs of raising donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Admin wages & salaries	8,370	105,434	113,804
Pension costs	9,082	–	9,082
Rent and water rates	35,297	3,750	39,047
Light and heat	1,030	–	1,030
Premises maintenance & cleaning	3,990	1,349	5,339
Insurance	4,286	–	4,286
Staff travel and expenses	1,536	1,840	3,376
Adverts & publicity	12,074	4,400	16,474
Telephone	6,622	3,000	9,622
Stationery & sundries	10,352	5,237	15,589
Depreciation - Fixtures	1,010	–	1,010
Administrator expenses/CPD	11,081	4,000	15,081
Counsellor Hours,CPD and Expenses	48,924	–	48,924
Facilitator Hours,CPD and Expenses	55,444	–	55,444
MPC venue hire	39,785	–	39,785
MPC Course exps	17,806	–	17,806
	266,689	129,010	395,699

10. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2021 £**
Support costs	16,588	3,599	20,188

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Support costs	21,028	3,600	24,627

11. Expenditure on charitable activities by activity type

	Support costs £	**Total funds 2021 £**	Total fund 2020 £
Governance costs	20,188	20,188	24,627

12. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2021	2020
	£	£
Depreciation of tangible fixed assets	1,420	1,010

13. Auditors remuneration

	2021	2020
	£	£
Fees payable for the audit of the financial statements	4,800	4,800

14. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021	2020
	£	£
Wages and salaries	106,708	113,804
Employer contributions to pension plans	9,082	9,082
	115,790	122,886

The average head count of employees during the year was 7 (2020: 7). The average number of full-time equivalent employees during the year is analysed as follows:

	2021	2020
	No.	No.
Number of staff - Administration	7	7

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

15. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

16. Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 April 2020	10,100
Additions	8,194
At 31 March 2021	18,294
Depreciation	
At 1 April 2020	2,997
Charge for the year	1,420
At 31 March 2021	4,417
Carrying amount	
At 31 March 2021	13,877
At 31 March 2020	7,103

17. Debtors

	2021 £	2020 £
Prepayments and accrued income	723	701
Other debtors	48,240	13,360
	48,963	14,061

18. Creditors: amounts falling due within one year

	2021 £	2020 £
Accruals and deferred income	67,089	52,358

19. Deferred income

	2021 £	2020 £
Amount deferred in year	58,455	21,980

20. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £9,082 (2020: £9,082).

21. Analysis of charitable funds

Unrestricted funds

	At 1 April 2020	Income	Expenditure	**At 31 March 2021**
	£	£	£	£
General funds	1,977	215,426	(114,051)	103,352

	At 1 April 2019	Income	Expenditure	At 31 March 2020
	£	£	£	£
General funds	19,182	270,512	(287,717)	1,977

Restricted funds

	At 1 April 2020	Income	Expenditure	**At 31 March 2021**
	£	£	£	£
DHSSPS & Diocesan Grants	275,653	128,303	(102,198)	301,758

	At 1 April 2019	Income	Expenditure	At 31 March 2020
	£	£	£	£
DHSSPS & Diocesan Grants	287,820	120,442	(132,610)	275,652

Dept of Health Restricted Fund
The company receives a revenue grant each year from the Department of Health and this is to be used to fund core staff salaries and other administration expenses at the regional office of the company. A monitoring report is submitted each quarter to the Department.

Centre Restricted Funds
The company commenced operations on 1st May 2016 and at that point all of the bank accounts and other assets and liabilities for the 9 regional branches were transferred into the central company account. The balances accumulated at the point of transfer were deemed to be restricted for use in the individual Diocese in which they were collected. During the period to 31st March 2018 Accord CLG came into operation in ROI and at 31st March 2018 the charge for central services to that point was divided between the centres to reduce the restricted fund balances carried forward.

22. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2021 £**
Tangible fixed assets	13,877	–	13,877
Current assets	458,321	–	458,321
Creditors less than 1 year	(67,089)	–	(67,089)
Net assets	405,109	–	405,109

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Tangible fixed assets	7,103	–	7,103
Current assets	47,233	275,652	322,885
Creditors less than 1 year	(52,358)	–	(52,358)
Net assets	1,978	275,652	277,630

Accord Northern Ireland Catholic Marriage Care Service

Northern Ireland - Charity number 102332

Annual report

Structure, governance and management

Accord NI has centres across N. Ireland with its Regional Office based in Belfast. This year the company was fully operational with a central administration, account payment processes were effectively implemented and reviewed. In 2020/21, the company had 2 full time and 3 part-time employees, 56 volunteers and 6 in training. The Board of Trustees met on a quarterly basis and the day to day operations have been delegated to the regional director. Accord Northern Ireland CLG Catholic Marriage Care Service has 9 regional centres in Belfast, Derry, Armagh, Newry, Maghera, Omagh, Ballymena, Enniskillen and Downpatrick, an outreach centre, in Coleraine and a Regional Office in Belfast.

Objectives and activities

Accord is an agency of the Catholic Church providing a service to couples preparing for or seeking a deeper commitment within the Sacrament of Marriage. Accord's services are open to all regardless of faith, denomination or none. Services are provided, based on client need rather than ability to pay. In the marriage education programme we empower couples to explore and reflect on the essential elements of their marriage and the purpose and value of their choices within a committed relationship. Accord specialises in Inter-church marriage preparation and works with clergy from the other main denominations. Accord's post primary relationships and sexuality education service - 'Love Matters' - developed in partnership with the CCEA is under review. It is a programme for young people aged 11 to 16 years to help them develop safe and fulfilling relationships. Relationship counselling is provided for couples as well as individuals in a couple relationship in a caring and confidential manner.

People who benefit from our work are;

- Those whose ability to communicate in marriage is enhanced in marriage preparation;
- Those who learn through counselling to cope with, what on their own, would be over-whelming challenges in their relationships;
- Those who avail of the fertility and wellbeing service;
- The children, parents and teachers who benefit from the pioneering work in relationships and sexuality education in schools;
- Those who are helped through counselling to separate amicably and to minimize the consequential damage to their children.

Objectives and activities *(continued)*

Accord's counselling service contributes in a very positive way to the happiness and well-being of many children, often very significantly, when their parents seek help in order to resolve their relationship difficulties. This is even more critical for children living in situations of domestic violence or abuse. The family is necessary for the stability of society as a unit in which children, the future generation, are nurtured, cared for and reared into adulthood. The reaction of parents to each other in their home environment and the example children see set by them shapes and moulds to a great degree the patterns of thinking, feeling and behaviour of young people. The family greatly contributes to and influences personality development for children. As they grow, children, draw into themselves attitudes and styles of life from around those persons living close to them, they mirror the behaviour of others and frequently act it out in their own lives. It follows from this that emotionally unhealthy or dysfunctional families find the task of rearing and enabling children to be balanced and happy is quite challenging and difficult. Because of the importance of the family for the life and well-being of society it is essential that Accord continues to work to provide the necessary supports to strengthen marriage and the family.

Accord's work falls within activities mandated by the Department of Health Family and Children's Policy Directorate. In addition, the aims of the organisation dovetail with and compliment the Government's Families Matter - Supporting Families in Northern Ireland (2008). This strategy supports the aims and objectives of another strategy - 'Our Children and Young People, Our Pledge' - which sets out the vision for improving support for families and children.

With 11 locations throughout Northern Ireland, Accord NI strives to be as accessible as possible and to reach out to those most marginalised in our society. The vast majority of people who avail from our services could not afford counselling within the private sector. An additional direct benefit is that helping families to remain together reduces the cost to the exchequer.

Public Benefit

The trustees of Accord (NI) have fully complied with the Public Benefit requirements as set out in the Charity Commission for Northern Ireland's statutory guidance on public benefit. The main purpose of Accord (NI) is to support the family and relationships and they do this by providing marriage and relationship counselling and facilitating pre marriage courses throughout Northern Ireland.

Strategic report

The following sections for achievements and performance, financial review and plans for future periods form the strategic report of the charity.

Achievements and performance

The economic hardship and social constraints imposed by the Coronavirus pandemic changed life for everyone and caused significant distress to marriages, relationships and families. Many couples had to deal with illness and loss, the uncertainty of employment, home-schooling and unprecedented levels of stress and pressure. To help alleviate distress, a Covid-19 Emergency Couples Support Helpline became operational, manned by volunteer, accredited counsellors. This proved to be a lifeline for people during lockdown and the service was available Monday to Friday 9am to 8pm. This Support Helpline responded to 597 calls from individuals and couples experiencing difficulties in their relationships. Accord NI responded in the following ways:

For individuals living in fear at home, Accord NI counsellors were able to identify and handle domestic abuse. In such situations the priority is the safety of the fearful person and their children. Accord supported individuals to develop a safety plan and advised on specialist crisis support contact numbers.•

Accord NI advised that, in general, couples should try and keep the lines of communication open with their spouse/partner, be conscious of how they raise issues with their spouse/partner, and be willing to look at themselves and their behaviour in addition to their spouse/ partner's shortcomings.

When permitted and in compliance with Government health advice and guidance, Accord NI provided 861 face-to-face counselling hours. The organisation, during the time of increased restrictions, took steps to minimise the amount of its staff and volunteers that needed to be physically in offices. The Department of Health issued a letter to Accord counsellors confirming that they were carrying out an essential service as stipulated by the Department of Health NI; 'as a voluntary registered charity part-funded by DOH Accord provides counselling to couples and individuals experiencing relationship difficulties including domestic abuse. This work is especially needed in this unprecedented time of stress and anxiety for couples and families. We are particularly aware that the quality of couples' relationships is likely to deteriorate during this time with an increased likelihood that children will be exposed to unsafe behaviour in the home.'

Achievements and performance *(continued)*

Accord NI embarked on a progressive programme to train counsellors in online couple counselling and provide a safe and ethical internet platform for delivery of this service, in addition to face-to-face counselling, when possible. Protocols for online counselling, and in preparation for the reopening of face-to-face counselling, were developed and all counsellors and administrators were trained to ensure public health guidelines were adhered to. This was also a time when many couples were suffering the disappointment of having to postpone their weddings. Accord Marriage Education Facilitators offered support and delivered marriage preparation to 905 couples. An adapted Virtual Interactive Marriage Preparation course was developed for delivery by zoom conferencing and facilitators enthusiastically engaged in the necessary training. Peer Support Groups have been established and extra administration has been put in place to accommodate hosting of courses. Every effort was made to accommodate couples marrying up to March 2021 who were unable to access a face-to-face course. Continuous Professional Development (CPD) for counsellors, and facilitators was provided in the following areas; the adapted Virtual Interactive Marriage Preparation Programme, Couples & Relationships Telephone Support and Online Counselling. Research commissioned by Accord NI Catholic Marriage Care Service to analyse the current provision for Relationships and Sexuality Education in Catholic post-primary schools in the Northern Dioceses of Ireland, was submitted in a report in April 2020. Accord NI had three principal aims in commissioning the report:

To begin a cycle of review of the Accord (NI) Relationships and Sexuality Education programme and resources that were first developed in 2002. To analyse evidence sufficiently enough to be able to formulate workable suggestions for the way ahead in enhancing RSE provision in Catholic schools in Northern Ireland.

To complete a scoping report that identifies the main strengths and areas for development in the provision of Relationships and Sexuality Education.

To achieve these aims it was decided that the best approach was to undertake a qualitative study that carefully sampled the situation in seven post-primary Catholic schools. There are two main reasons behind this decision. First, qualitative research allows for a more in-depth exploration of the provision of RSE. Rather than quantifying survey responses or presenting measurable data about student and teacher attitudes to RSE, the attention is on recognising what different groupings within the school have to say about this important part of the curriculum. Second, a qualitative approach allowed the research to be framed as a listening exercise - conducted on behalf of the Northern Bishops. A key goal was to listen carefully to what teachers, governors, young people and their parents have to say about RSE in their Catholic school. This gave the research project an added pastoral dimension. As the research proceeded it quickly became apparent that the schools involved valued the opportunity to be part of a report that was going back to their bishops. Focusing on a sample of seven schools as part of a qualitative research investigation has generated a rich set of data. It provides a timely and accurate snapshot of RSE in Catholic post-primary schools in Northern Ireland.

Financial review

Accord Northern Ireland Marriage Care Service obtains finance from a number of sources; primarily grant support from the Department of Health, marriage preparation courses, counselling contributions and diocesan grants. Given the unavoidable loss of contributions from clients and couples and in order to meet ongoing costs, Accord NI actively availed of funding from the Department for Communities to help alleviate financial difficulties.

As of 1st May 2016 the Accord Regional Office and the 9 centres ceased to operate individually and all resources were transferred into the bank accounts of Accord Northern Ireland Catholic Marriage Care Service. Since then, all funds have been lodged into and all expenses have been paid from accounts operated under the name of the Accord NI CLG.

Plans for future periods

In order to facilitate an effective online counselling service and continue face-to-face counselling, Accord NI will implement a secure Case Management System, through Counsel360. This system will provide;

A Global Calendar to replace centre appointment books, enabling authorised staff to quickly see what counselling sessions are coming up, which completed sessions need to be updated and importantly see Counsellor and Centre availability.

Referral information, captured once and avoiding rekeying of the same information into multiple systems (on paper, in the appointment book, on spreadsheets).

All client and case related documentation scanned, uploaded and stored centrally in Counsel360, leading to a reduction in paperwork and filing storage required.

Counsellor login and updating of counselling sessions online via the system securely from any location with an internet connection.

Ease of reporting as all the data is in one centralised database.

Supervision sessions managed via the system to ensure best practice compliance.

Accommodation of both online counselling and in-person counselling sessions, and management of waiting lists.

GDPR compliance.

A review of the Accord Marriage Preparation Programme was completed and the pilot of a revised programme began but had to be suspended in March 2020 due to Covid-19. Final recommendations will be submitted to the Board of Directors for ratification, on completion of the pilot, and training will be rolled out for all Marriage Education Facilitators. A video to support priests completing the final stage of the Marriage reparation Programme is in production and will be made available through diocesan structures. Bookings for the Virtual Interactive Marriage Preparation Programme (12 programmes per month) will continue until public health guidance allows for the resumption of face-to-face programmes. Peer Support Groups are being established and extra administration is being put in place to accommodate hosting of courses. Work on the revision of the following policies is nearing completion; Child Safeguarding, Domestic Abuse, Adult Safeguarding and Complaints Handling.

Trustees' responsibilities statement

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

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The trustees' annual report and the strategic report were approved on 9 November 2021 and signed on behalf of the board of trustees by:

Archbishop Eamon Martin
Trustee

Mrs Deirdre O'Rawe
Charity Secretary

Accord Northern Ireland Catholic Marriage Care Service

Northern Ireland - Charity number 102332

Annual return

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Independent Auditor's Report to the Members of Accord Northern Ireland Catholic Marriage Care Service

Year ended 31 March 2021

Opinion

We have audited the financial statements of Accord Northern Ireland Catholic Marriage Care Service (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities (including income and expenditure account), statement of financial position and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

The audit was designed & planned in such a way as to leave it capable of detecting irregularities, including fraud. No irregularities of fraud were detected.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

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

Malachi McConville BSc FCA (Senior Statutory Auditor)

For and on behalf of
Exchange Auditing Limited
Chartered accountants & statutory auditor
Oakmont House
2 Queens Road
Lisburn
BT27 4TZ

9 November 2021