

**Catholic
Marriage
Care
Limited**

**Annual Report and Financial
Statements**

31 March 2010

Company Limited by Guarantee
Registration Number
417528 (England and Wales)

Charity Registration Number
218159

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Reference and administrative information

President Most Rev Vincent Nichols, Archbishop of Westminster

Chief Executive Mr Terry Prendergast

Directors Mrs Judith Schmidt (Chairperson)
Ms Sue Burrige
Mr Tony Cabourn-Smith
Rev Canon Michael Cooley
Mrs Freda Lambert
Mr Hugh Parry
Mr Charles Perryman (Vice Chair)
Mr Andrew von Speyr
Rev Philip White
Mrs Sheila Wright

Secretary Mr Terry Prendergast

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Company registration number 417528 (England and Wales)

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Reference and administrative information

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Vision, mission and activity – a summary

Vision and mission of Marriage Care

Vision

Catholic Marriage Care Limited (“Marriage Care”) embraces and upholds the Christian vision of marriage as a vocation of life and love, with the power to transform the lives of the couple, the family and society. We seek to work for a society where adults are emotionally literate, able to form and sustain long-term relationships, and pass this knowledge and skill onto their own families and communities, but crucially to their own children.

Mission

Marriage Care offers support to people in their marriages, relationships and family life.

We have been involved in the development and delivery of relationship support (counselling, preparation, education, crisis helpline support) for over sixty years. We have broadened our strategic vision and scope over these years.

Summary of the objects of the charity

Our charity’s purposes, as set out in the objects contained in the Memorandum and Articles of Association, are to help people in the spheres of marriage, relationships and family life.

The aims of the charity are to provide support and education both to couples in relationships and to families, so as to reduce the distress caused by relationship difficulties or breakdown, and to educate those embarking on relationships so that they will be better prepared to live out their lives. We do this by providing relationship counselling, marriage and relationship preparation, relationship education, in schools and elsewhere, and any other services whose purpose is to promote and support marriage, relationships and family life in accordance with the Christian vision of marriage as a vocation of life and love.

Public benefit

We have referred to the Charity Commission’s general guidance on public benefit when reviewing our aims and objectives and in planning our future services. In particular, the Directors consider carefully how planned activities will contribute to the aims and objectives they have set and deliver public benefit.

Vision, mission and activity – a summary

Summary of Marriage Care activity

- ◆ We provide help to adult couples at the emotional, psychological, sexual and spiritual level.
- ◆ We seek to promote emotional literacy for young people in schools and other educational establishments, as well as for couples in adult relationships. Family breakdown, with the consequent social, emotional, psychological and economic costs, weighs heavily on UK communities, and we are therefore committed to providing accessible services for adult couples in preparation and support for marriage and all long-term relationships.
- ◆ The current concern in relation to parenting has caused us to work more closely with the adult couple as parents, both in our own work and in partnership with other agencies. In this, we have worked closely and have been supported by our Government partner, the Department of Education (formerly the Department for Children, Schools and Families).
- ◆ We continue to provide all of these services through a local network of committed and professionally trained volunteers in England and Wales, supported by a small paid workforce, with an emphasis on providing accessible and affordable services at a time that people need them (cf. page 9 for the Marriage Care Network).

Chairman's statement

I am pleased to introduce the 2009/10 Annual Report and Financial Statements after another challenging but successful and productive year for Marriage Care. The main focus of work this year has been the implementation of the Five Year Plan, agreed by the Board in 2008. Achievement of the ambitious targets set therein for increasing the visibility and take-up of our services will depend on work undertaken in the fifty-four Marriage Care Centres, so in May 2009 Mary Paterson was appointed Director of Centre Development, a new post created specifically to provide help and support to Centre management teams. During the year she organised a very successful Conference for Centre Chairs as well as training sessions for managers at the Annual Conference, which this year, for the first time, was organised as a training event for all volunteers, management and practitioners, to underline the interdependence of all parts of the organisation.

It is important that all members of Marriage Care Centres understand and are involved with the Plan and so improved communication with the membership has been a priority for the Board. The Report refers to the new newsletter issued monthly by the Chief Executive and a members' only section has also been added to the website. It has been heartening to note the interest and engagement of the membership both at plenary sessions at the Annual Conference and at meetings of the Forum, which have continued to be lively and well attended. This commitment has also been reflected in a welcome increase in the flow of information coming to National Office from the Centres, something that is vital if we are to be able to monitor progress.

During this period, we have noticed the increasing impact of the recession on our clients and, potentially, on our organisation. The recession has meant that many people have been affected by stress in their relationships thus suggesting the need for the services we provide. We have been very pleased, therefore, both at the level of policy and of financial provision, by the continuing support of central Government, a consistent feature since the Harris Committee Report in 1947, as this has suggested a mutual concern of the importance of family and relationships.

Financially, this has been a successful year with results very much in line with the budget. However, notwithstanding the support noted above, the extent of our dependence on government for our core funding is of considerable concern as we await the outcome of the present spending review. That we have managed to stay within budget this year is due to the hard work not only of the slender management team but also of the volunteers in all parts of Marriage Care, through whose generosity and dedication we are able to continue to offer our services to all regardless of their ability to pay. However, as the Report and Financial Statements show, the cost of providing these services to professional standards is high, both in financial terms and in terms of the thousands of hours voluntarily given; it is important that those who can afford to pay for them should make a contribution that acknowledges this.

Chairman's statement

Finally, I would like to thank the Chief Executive, all at National Office and my fellow Directors for their help and support this year. However, my biggest thanks are to all the volunteers in the Centres who give so much to make Marriage Care the special organisation that it is and who are working now to ensure that it can continue into the future.

Judith Schmidt, Chair.

Date:

The Chief Executive's comment for the year 2009-2010

The year has continued as one of growth, driven by the first year of the five-year strategic plan. One of the key elements of the year was the construction of the new post of Director of Centre Development, to focus specifically on supporting Centres principally through Centre Chairs and Centre management. We had come to realise that the professional services delivered to service users via our main areas of activity would only really be as good as the management and organisation surrounding them in each Centre. The Centre Management Conference, held in October 2009, was well attended and seemed to generate the interest and enthusiasm that is necessary for this development and growth.

Central government has continued to be very supportive, and we were given extra grant income to focus on those who were hit badly by the recession. This allowed us to continue to offer services to all at affordable levels and maintain our strongly held principle of only asking for contributions to our services. Whilst there has been continued debate over the years about how this might affect how we are viewed by some sections of the community, it does mean that those who come to us for help do not have to be primarily concerned with their own economic status, but can receive services without feeling pressed in monetary terms. It is interesting to note that the five-year plan and thinking does seem to be having some effect since income from these contributions has been maintained with a modest increase, despite the more general economic downturn.

Our contact with other organisations in our field of work has also continued to develop and grow. The partnership with One Plus One, where we have provided relationship counsellors to moderate the coupleconnection.com website, has proved beneficial and efficacious. Certainly, attempting to provide services in new ways, using web-based and other modern communications systems, is showing how the organisation can move with the times, and respond to what service users seem to want. Much of this was backed up by the research we were engaged in with the Institute of Health and Society at Newcastle University, and the Family and Parenting Institute that eventually led to the publication of the research report, Relationships Matter. There was much food for thought in the findings but also some helpful support for what we have been doing for some time now. We also started discussions with Parentline Plus on trying to develop a partnership that would deliver enhanced family support from two organisations committed to this area of work but with different areas of skill and experience using the medium of the telephone for those in crisis.

I would particularly like to thank the Board of Directors, under the leadership of Judith Schmidt for their support of the organisation, and of me in particular, through some difficult issues that arose during the year but which have ultimately allowed us to focus on some important concerns about identity and mission. The small but very committed staff team based in the national office and in Nottingham also deserve mention here as well.

The Chief Executive's comment for the year 2009-2010

Naturally, the main work of the organisation continues to be carried out by gifted and generous people around the country who come to the organisation to deliver this professional level of service in many differing ways to those who seek out our help and support either in marriage preparation or relationship counselling.

T Prendergast
Chief Executive

The Marriage Care Network of Centres, supporting marriage, relationships and family life in England and Wales, including other service outlets.

Barnet & Enfield (Finsbury Park and Oakwood)	Ilford (Barkingside, Chadwell Heath, Chingford)	Preston (Lancaster, Morecambe)
Birmingham (Acocks Green)	Leeds (Huddersfield, York)	Reading
Blackheath	Lincolnshire (Brigg, Grimsby, Scunthorpe)	Sheffield (formerly Hallam)
Blackpool	Liverpool	South Bucks
Bournemouth & Poole	London (Hayes, Notting Hill, Shepherds Bush)	South/Mid Cheshire (Crewe)
Brighton	Marriage Care South West (Bodmin, Dorchester, Exeter, Newton Abbot, Plymouth, Torquay, Totnes)	Southampton (Winchester)
Bristol (Bath)	Medway Towns (Chatham)	Southend (Rayleigh)
Cardiff	Milton Keynes	Southport
Carlisle (Cockermouth, Penrith)	Newmarket (Ely)	Stockport
Chelmsford (Witham, South Woodham Ferrers)	Newport	Swansea
Colchester and Ipswich	Norfolk (Beccles, Great Yarmouth, Kings Lynn, Norwich)	Trafford (Altrincham)
Coventry	North East Hants	Tyneside (Middlesbrough, Newcastle, Stockton)
Crawley	North Staffs (Shrewsbury, Stoke on Trent)	Warrington
Croydon (Purley)	Northamptonshire (Corby, Kettering, Northampton)	Wiltshire (Swindon)
Eastbourne	Nottingham & Derby (Nuneaton)	Wimbledon (Morden)
Gloucestershire (Cheltenham)	Oxford	Wolverhampton & Dudley
Greater Manchester (Colne, Bolton, Prestwich, Manchester, Rochdale, Salford)	Peterborough (Orton Malbourne)	Wrexham
Hereford (Bromyard)	Portsmouth	National Office
Marriage Care also has a Centre based in Gibraltar.		

Directors' report 31 March 2010

The Directors present their statutory report together with the financial statements of Catholic Marriage Care Limited for the year ended 31 March 2010.

The report, which constitutes a Trustees' report for the purposes of charity legislation and a Directors' report for the purposes of company legislation, has been prepared in accordance with Part VI of the Charities Act 1993.

The financial statements have been prepared in accordance with the accounting policies set out on pages 35 and 36 of the attached accounts and comply with the charitable company's Memorandum and Articles of Association, applicable laws and the requirements of the Statement of Recommended Practice on "Accounting and Reporting by Charities" issued in March 2005

Constitution

Catholic Marriage Care Limited (Marriage Care), a charity registered under the Charities Act 1993, is constituted as a company limited by guarantee and is governed by Memorandum and Articles of Association. In the event of the charity being wound up during the period of membership, or within the year following, company members are required to contribute an amount not exceeding £1.

Scope

From 1 April 2000, the activities, assets and liabilities of the local Marriage Care Centres have been included within the charity's accounts.

Structure

The charity comprises 54 local Centres, which provide services, and a National Office. With the exception of a few support staff, all those working in the Centres are volunteers who are supported by a small paid workforce based mainly at the National Office in London. The charity is governed by a Board of Directors which meets regularly throughout the year to determine its strategic vision and direction. The Board is supported in its work by the Chief Executive and National Office management team, who are responsible for implementing Board decisions. The views of Centres are transmitted to the Board and management team through the Marriage Care Forum, a representative group elected by "clusters" of Centres. There is a high level of attendance at meetings, which supports good governance and management. In addition, all Centres meet as local units during the year to co-ordinate their work, share best practice and reflect on meeting local needs.

Governance

The election of Directors

The Directors are elected at the Annual General Meeting of the charity by the membership. Those eligible to vote are determined by their membership of the charity on 1 September of any one year. There is a clear voting process. Candidates for election as Directors must be members of the charity and a proportion of them must be Catholics.

Governance (continued)

The election of Directors (continued)

Election is carried out by simple majority vote. In addition, the Directors have the power to co-opt people during the year to help deal with specific matters. In addition, the President has the power to nominate someone to serve as a Director.

Policies and procedures relating to Directors' training and induction

All Directors receive an induction pack prior to joining the Board so that they are equipped to carry out their role. Additionally, new Board members receive direct support from the Chairman of the Board and the Chief Executive. In order to keep Board members informed about the charity's on-going work, the Board receives reports from senior staff members as required. In addition, the Board meets from time to time more informally with the management team to work on specific areas of development.

Directors

The following Directors were in office at the date on which this annual report was approved and served on the Board throughout the year to 31 March 2010, except where shown.

<i>Directors</i>	<i>Appointed / Retired</i>
Ms Sue Burridge - Sue Burridge has been the Marriage and Family Policy adviser for the Church of England since 2000. In that time, she has briefed Bishops in the House of Lords on most of the Labour Government's legislation on marriage, family and children. Before that, she was Head of Personal, Social and Religious Education for a large Girls' Comprehensive in North London. She has two young adult daughters.	Co-opted onto the Board in May 2010
Mr Tony Cabourn-Smith - Mr Cabourn-Smith is a retired senior partner of a major accounting firm. He is the Treasurer of the Wimbledon Centre, where he is also a counsellor and FOCCUS facilitator. He is Chair of the Finance Committee.	
Rev Canon Michael Cooley - Fr Michael is parish priest of Our Lady of La Salette and St Joseph, in Bermondsey, the Diocese of Southwark. He is the President's nominee and a Theologian.	
Mrs Freda Lambert - Mrs Lambert is a Past-President of the National Board of Catholic Women.	
Mrs Truda-Anne Lee - Mrs Lee has been a counsellor, supervisor and tutor in Marriage Care for many years. During the year, she was also Chair of the Services Committee.	Retired April 2010
Mr Hugh Parry - Mr Parry has a background in financial services and insurance. During the year, he was also a counsellor for Marriage Care in Bournemouth and Poole. He is Chair of the Strategy Committee.	

Directors' report 31 March 2010

Governance (continued)

Directors (continued)

Directors	Appointed / Retired
Mr Charles Perryman - Mr Perryman is a retired engineer. He is a magistrate and also chairs the South Yorkshire Police Authority. He is also a counsellor, supervisor and tutor in Marriage Care, based in the Sheffield Centre. He is Vice-Chair of the Board.	
Mr John Priest - Mr Priest is a former counsellor and Regional Officer in Marriage Care, actively supporting the Gloucestershire Centre as a member.	Retired April 2010
Mrs Judith Schmidt - Mrs Schmidt is a former counsellor with Marriage Care and former Chair of the Oxford Centre. She is also a barrister and magistrate. She is the Chairperson of the Board.	
Mr Andrew von Speyr - Mr von Speyr has a background in sales and marketing with Kraft Foods. He also is the chair of the Gloucestershire Centre.	
Rev Philip White - Mr White is Head of Legal Services with the Charity Commission in Liverpool, and a Deacon of the Diocese of Shrewsbury. He is also a marriage preparation provider and counsellor in (and chaplain to) the Liverpool/Wirral Centre. He is Chair of the Remuneration Committee.	
Mrs Sheila Wright - Mrs Wright is a self-employed Coach working within Essex. She is a counsellor, supervisor and Tutor with Marriage Care at the Colchester and Ipswich Centre.	

Mr Tony Cabourn-Smith received remuneration of £995 (2009 - £890) and Mrs Sheila Wright received £1,310 (2009 - £426) from the charity during the year in respect of their work as moderators for a website, the coupleconnection.net, for which the charity provides moderating services.

A total of £3,489 (2009 - £8,584) was reimbursed for out of pocket travelling and subsistence expenses to 7 (2009 - 13) Directors. Of these expenses, £168 (2009 - £905) was donated back to the charity under Gift Aid.

One Director had a beneficial interest in a contract with the charity during the year. Following her appointment after fair and open competition in December 2007, Mrs Jane Perryman continues to fulfil the role of Services Development Manager with the charity at a salary of £14,560 (reviewable annually). She is married to a Director (Mr Charles Perryman) who took no part in the deliberations or decision to appoint her. By virtue of their relationship (married couple living together and sharing common household expenses), Mr Perryman derives a personal benefit from Mrs Perryman's employment. This arrangement is endorsed by the Board and is in accordance with our governing provisions as a charity.

Governance (continued)

Statement of Directors' responsibilities

The Directors (who are also trustees of Catholic Marriage Care Limited for the purposes of the Charities Act) are responsible for preparing the Directors' report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing these financial statements, the Directors are required to:

- ◆ select suitable accounting policies and then apply them consistently;
- ◆ observe the methods and principles in the Statement of Recommended Practice (Accounting and Reporting by Charities) (the Charities SORP);
- ◆ make judgements and estimates that are reasonable and prudent;
- ◆ state whether applicable United Kingdom Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- ◆ prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Directors are responsible for keeping adequate accounting records that 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.

Each of the Directors confirms that:

- ◆ so far as the Director is aware, there is no relevant audit information of which the charity's auditors are unaware; and
- ◆ the Director has taken all the steps that he/she ought to have taken as a Director in order to make himself/herself aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

This confirmation is given and should be interpreted in accordance with the provisions of s418 of the Companies Act 2006.

Governance (continued)

Organisational structure

The Directors have five meetings in each year and additionally hold Awaydays as required to focus on future development and strategic direction of the organisation over the next five years. During this year, we worked on the following areas, as well as the on-going maintenance matters:

- ◆ continuing to consider how best to raise the profile of Marriage Care in the media and in other areas;
- ◆ continuing work to ensure that the financial resources of the organisation are put to best use;
- ◆ developing a Board appraisal process, parallel to that for the Chief Executive, as well as developing new job descriptions for the Chair of the Board and the Chief Executive and drawing up a working protocol between the two;
- ◆ reviewing the annual risk assessment process;
- ◆ continuing the development of the five-year strategy.

In addition, the Finance Committee met five times during the year and the Marketing Committee once. The Services Committee was disbanded and a new Committee, focused on Strategy was established and the work of the Marketing Committee was subsumed into this new grouping. The primary purpose of this new Committee is to monitor progress against strategic goals. This Committee met three times during this period and is made up of two Board members, the Chief Executive, the Director of Centre Development and three Centre Chairs. Additionally, the Remuneration Committee that focuses on staff salaries met twice. These were the Committees of the main Board for the reporting period.

The National Office, under the leadership of the Chief Executive, worked with both the Board of Directors and Marriage Care Centres. The management team of the National Office met eleven times during the year. The team's role is to ensure that all major issues related to functioning and development are dealt with, and targets and strategies set, within the direction set by the Board of Directors. The management team are supported by a small administration team.

As noted above, the Chair of the Board instituted a new Board appraisal process during the year. In addition, the Board agreed new job descriptions for the Chair of the Board and the Chief Executive. It also developed a working protocol to define work between these two members of the charity. Finally, in line with strategic development, the Board set the Chief Executive key objectives related to the five-year plan and he reported on these both to the Chair and at Board meetings.

Governance (continued)

Organisational structure (continued)

The 54 Centres of Marriage Care also worked hard during the year. Given the different structure and nature of Centres – each tries to respond to local need and is therefore structured on this basis – the number and form of meetings varied from Centre to Centre. Some Centres find it useful to meet frequently, others less so.

The Marriage Care Forum, which met four times during the reporting period, continues to grow and provide a very helpful source of communication and information between the Board of Directors and Centres. This group, made up of 16 representatives of Centres, plus Board members and the Chief Executive and some of his staff, focused on key Marriage Care issues. Included in the year's work was in-depth work on:

- ◆ working with the new Director of Centre Development, and the Centre Development in general;
- ◆ the restructuring of the clusters to accommodate changes and to facilitate communication and discussion;
- ◆ the development and finalising of the Marriage Care Covenant, setting out the working relationship between the Board of Directors, the staff at the National Office and Centre personnel;
- ◆ the development and design of the members' area of the website;
- ◆ the introduction and development of project plans related to the five-year strategic plan;
- ◆ discussions about the identity and mission of Marriage Care;
- ◆ the automation of the National Telephone Appointments Service.

All these meetings were well attended. There is a marked commitment to Marriage Care by its members and staff, and this is reflected in the efficacy and efficiency of these different settings. To aid communication within the charity, a monthly newsletter is distributed by the National Office to Centres through the website to alert them to major changes or developments, and to share events and happenings across the organisation.

In addition, a Management Conference was held in October 2009 in London. The event was chaired by the Director of Centre Development, in post since May 2009, and focused on Centre Management in relation to structure, finance and joint working, engaging in debate with them on the key issues for Marriage Care. The event was very successful with a high level of participation from Centres, leading to some specific outcomes. The event will be repeated in the next reporting period. There has been a recognition that it is vital to have good and well supported Centre Management in order to ensure that services to service users remain of the highest standard.

Governance (continued)

Risk management

The Directors have assessed the major risks to which the charity is exposed, in particular those relating to the specific operational areas of the charity, its investments and its finances. We believe that by monitoring reserve levels, by ensuring controls exist over key financial systems, and by examining the operational and business risks faced by the charity, we have established effective systems to mitigate those risks.

We produced a detailed risk management document and this was reviewed formally in the December 2009 and February 2010 Board meetings, as well as continuing to pay attention to this area of activity as part of the regular Board and sub-committee meetings. The Chief Executive maintains an oversight on a day-to-day basis. There have been a number of amendments and updates to this year's analysis based on practice development, legal matters and a perspective on the general welfare of the charity. Policies are in place covering all of the charity's work and all aspects of its functioning and operation. These policies are disseminated to all Centres when they are reviewed and amended. New policies are brought into operation as the need arises, or to comply with changes in legislation or practice.

Objectives and activities

Principal aims and activities

The main objective of Marriage Care is to provide for the life-long support of couples in marriage, long-term relationships and family life. It does this by promoting the delivery of services supporting marriage and relationships through the local Marriage Care Centres which provide:

- ◆ relationship counselling
- ◆ marriage preparation
- ◆ relationship education training

In addition, the National Office provides a Telephone Helpline for people in immediate crisis with relationship difficulties, and aids the Centres in volunteer selection and training so that they can offer the services noted above. Further, the National Office provides information and advice to the general public about how to go about the process of marrying, normally in the Catholic Church, but also more generally. Information about marriage, for students, researchers and journalists is also provided, mainly centrally but also through Centre personnel.

Work carried out during the year

As noted above, the key element in Marriage Care is the close working relationship between the Centres and National Office. Other than the Telephone Helpline, virtually all work with service users happens through 54 Centres. Counselling, marriage preparation and education work went on throughout the year, and the National Office provided training, consultation, policy and practice support to enable all of this.

Objectives and activities (continued)

Work carried out during the year (continued)

During the year, trainee counsellors achieved certificate qualifications working with the following Centres (note: this was the last year that the certificate was awarded as it was replaced by the Diploma in Relationship Counselling as the basic qualification):

Blackheath (1)	Chelmsford (1)
Coventry (1)	Croydon (1)
Ilford (1)	Liverpool (2)
London (1)	Newmarket (1)
Sheffield (formerly Hallam) (3)	Southport (1)

Further, the Fast Track training programme for counsellors was run in a different form this year, with a more flexible course structure, with the aim of getting experienced counsellors trained in relationship work as quickly as possible. The courses were non-residential and are being monitored in relation to effectiveness and accessibility. During the year, the following Centres had new counsellors trained within this programme:

Barnet and Enfield (1)	Blackpool and Fylde (2)
Carlisle (1)	Colchester and Ipswich (1)
Croydon (2)	Greater Manchester (2)
London (3)	MCSW (1)
Milton Keynes (1)	Peterborough (2)
Preston (3)	Reading (1)
Southampton (2)	Wimbledon (1)

In addition, there has been a comprehensive continuing professional development programme (CPD) and the following number of Centres were represented at the different events:

<i>DATE</i>	<i>EVENT & VENUE</i>	<i>ATTENDEES</i>	<i>CENTRES REPRESENTED</i>
April 09	National training event	77	35
June 09	South East CPD	19	15
June 09	Carlisle Centre CPD	3	1
June 09	North West CPD	21	12
Oct 09	Tutor training weekend	23	16
Oct 09	Milton Keynes Centre CPD	5	1
Oct 09	South West CPD	26	12
Mar 10	Supervisor training weekend	60	40
	Total	234	

The other major service provided by the charity is marriage and relationship preparation using two approaches. One is a skills-based group course structure and, during the year, the following Centres had newly trained personnel in post:

Objectives and activities (continued)

Work carried out during the year (continued)

Barnet and Enfield (5)	Blackheath (3)	Bristol (3)	Birmingham (1)
Carlisle (2)	Croydon (4)	Leeds (3)	London (1)
Marriage Care South West (3)	Peterborough (1)	Southport (2)	Tyneside (2)

A total of 30 new practitioners

The other approach is an inventory-based approach using a method developed by our partners in America, FOCCUS Inc. FOCCUS (Facilitating Open Couple Communication, Understanding and Study) uses a computer-based inventory system to build up a profile of the couple. During the year, the following Centres had new facilitators in place:

Ilford (1)	Greater Manchester (1)
Southend (1)	Trafford (1)

A total of 4 new practitioners

Throughout the year, there were 8 CPD events for marriage preparation providers in different parts of the country attended by a total of 49 practitioners and representing 26 Centres. In addition, a highly successful conference for those who provide marriage preparation and FOCCUS was held in February 2010. The event was led by Mr Denis Bradley, from ACCORD in Ireland, and focused on self-awareness. The event was attended by 77 practitioners.

As part of its commitment to support the Catholic Dioceses in England and Wales, Marriage Care also trained 13 external marriage preparation practitioners (Shrewsbury, Cardiff and Westminster Dioceses).

The facility of using FOCCUS on-line is proving to be successful, providing now an even more accessible service for those preparing for marriage and relationships.

In order to maintain the organisation's practice standards and quality control, 14 trainees commenced training as new supervisors during the reporting period. The course does not end until the next financial year so the final numbers who succeed in passing the course will not be known till then.

Alongside the above, the local Centres are looking for other ways of meeting local needs, within their spheres of competence, as well as other activities that go beyond the mere delivery of services. As an example of this, the following Centres were engaged in the following activities:

Objectives and activities (continued)

Work carried out during the year (continued)

- ◆ Blackheath Centre has continued with its annual development day and has been in negotiations with the Archdiocese of Southwark about the increase and development of marriage preparation in its area in the Diocese;
- ◆ Carlisle Centre has been engaged in a local publicity drive that appears to have made some impact upon the numbers of people seeking help for their relationships;
- ◆ Colchester/Ipswich Centre has continued to gain momentum, with the practitioners there involved in service provision, though it is still looking for suitable management team members;
- ◆ Croydon Centre produced a business card advertising services and this idea was taken up by the national office, so that many more such cards were printed;
- ◆ Liverpool Centre took over marriage preparation for the Archdiocese of Liverpool in the city of Liverpool and recruited a large number of new providers of the service;
- ◆ North Staffs Centre moved to new and more appropriate premises so as to continue to provide high quality services to service users within their catchment area;
- ◆ The Peterborough Centre in May 2009 celebrated twenty-five years of service to the local and wider community in the provision of marriage and relationship support.

During the year, the number of Centres served by the National Telephone Appointments Service has continued to expand to 43 out of the 54, so that now the great majority of counsellors are part of the system. This vital service operates from 10.00 am to 9.00 pm, providing a "live" voice for service users. It has made the operation more efficient and focused, something that is vital when working with volunteers. The appointments team also collect important statistical information on numbers of clients, appointments kept or failed and hours worked by counsellors. To provide a more responsive and viable service, the system has now been automated and the future service structure of the Appointments Service is being reviewed.

The National Office itself has continued to lead in the area of working in partnership with other agencies, and this is replicated at local level. The development with One Plus One Partnership Research has continued. One Plus One have developed two different web-based resources for parents and couples, and Marriage Care counsellors are providing facilitation, moderation and support on the coupleconnection.net, a Government-supported interactive, self-help website that provides a wide range of individuals and couples with resources and practical tools designed to enable them to improve their relationships. Marriage Care also became an active member of the Kids in the Middle Coalition, a group of 25 organisations focused on family support, and 25 Agony Aunts and Uncles, who decided to work together in order to ensure that the child's voice was heard in family breakdown or difficulty. Finally, Marriage Care started a discussion with Parentline Plus in relation to the running of the Telephone Helpline (see below for more details).

Objectives and activities (continued)

Work carried out during the year (continued)

The re-built website has proved to be a useful addition and support for our work, and it is now possible for service users to access relationship counselling appointments directly via the web, by email. Additional pages on debt and finance, supported by our government partner were added as were pages on parenting support. The organisation also developed a members' area of the website, for Marriage Care members, that now holds all the key information for Centre personnel on a range of matters related to our work. This ranges from policies and practice matters, to information about training and selection processes. It has been a very useful addition to the support service for Centres, increasing and facilitating communication process.

Marriage Care is continually exploring and seeking out new methods of work, or taking up tried and tested services. Further, the Chief Executive continues to chair the International Commission on Couple and Family Relations (ICCFR), an international group focused on our area of work with links to the UN. In addition, he has also started to attend meetings of FAFCE (the Federation of Catholic Family Associations in Europe) to provide further information and resource for the organisation in our field of work and activity.

We also continued with our close links to our sister organisations in Ireland (ACCORD) and in Scotland (Scottish Marriage Care), by joint working meetings, attendance at Annual Conferences, and in shared training and practice development.

Marriage Care also has maintained its links with the Catholic hierarchy. The Chief Executive is a member of the Bishops' Marriage and Family Life Committee, and various members of the organisation sit on national and Diocesan groups. The Chief Executive and two Board members held a successful and positive meeting with the President of the charity, Archbishop Vincent Nichols, in February 2010, to explore how better to work alongside Church groups and how to continue to support the Church in the area of marriage and relationships.

Public benefit

It is generally accepted that individual, mature human flourishing requires the presence of successful and enduring close personal and social relationships. Marriage Care is a charity that offers its services to the whole community (all of which we make available without discrimination on grounds of belief, ethnicity or race, sex, ability or sexual orientation). We do this by providing relationship and marriage education, relationship counselling, a telephone crisis helpline, and general information to the public on the issues related to marrying in England and Wales, and further afield where requested. The services are provided on a non-fee basis by professionally trained volunteers, where service users are asked to make whatever financial contribution they can towards costs of the charity, so that all sections of the community can access these services without fear of judgement. The only restriction on our services is that clients must be over 16 years of age.

Objectives and activities (continued)

Public benefit (continued)

The individual benefits to members of the community, the more general social benefits flowing from the existence and maintenance of stable relationships, particularly those involving children, are well attested and documented in academic and other literature. We have noted with some concern the breakdown of family units with the consequent social, emotional, psychological and economic costs, which weigh heavily on UK communities. Amongst other indicators of public benefit, there is the clear public policy shown by the Government's commitment to stable personal family units, particularly where children are involved, and witnessed by the support of our work by the Department of Education (formerly the Department for Children, Schools and Families). Such public policy has clear cross-party support. Within the above comments, therefore, we set out below how the organisation has delivered these public benefits.

We review our aims and objectives regularly, and each year. The review looks at what we have achieved and the outcomes of our work in the previous 12-month period. The review looks at the performance of each key activity and the benefits they have brought to those groups of people we were set up to help. The reviewing process allows us to ensure that our aims, objectives and activities remain focused on our stated purposes. The development noted above of having the Chief Executive working to specific objectives related to the planning process is an example of this.

Who used and benefited from our services

There is general concern from all quarters at the levels of relationship breakdown in the UK. Whilst the divorce rate in marriages has slowed in recent years, this is partly attributable to the fact that fewer people are marrying. The rise of cohabitation is cause for concern, at one level, since there is still evidence that these relationships are less stable than marriages. Current estimates suggest that around 160,000 children and young people suffer because of their parents' separation or divorce each year. A similar number suffer on account of parental incarceration. The cost to the public purse is considerable, with current estimates suggesting that this is in excess of £20bn per annum. Relationship breakdown is no respecter of class or social status, so that all sections of the community feel the effects of this disease in our society. During the year, additional funds were given by the government department to specifically support service users adversely affected by the recession. Apart from the increase in work, this also led to the development of a specific page on the website to help people in difficult financial situations. Marriage Care has continued with its principle of not charging a set fee for its services so that no one is disadvantaged because of a lack of finance from benefiting from our help and support.

During the final part of the reporting period, we were again approached by our government partner and asked to set up services for couples with disabled children. Financial support was given for this though the major part of this development will take place during the next financial year.

Objectives and activities (continued)

Who used and benefited from our services (continued)

During this past period, 2,948 couples participated in our marriage preparation programmes, which are designed to educate and prepare people for long-term relationships, mainly marriage. Also, 1,460 new individuals or couples with a perceived problem with their relationship were seen by our relationship counsellors.

Achievements and performance

Relationship and Marriage Education

We continue to have downloads from the website of the 76 lesson plans developed specifically for schools in the area of relationship education and emotional intelligence. The Head of Relationship and Marriage Education is also a member of the Sex Education Forum that focuses on policy in this area of work.

Marriage Care has worked with almost a third of the people who wish to marry in the Catholic Church, thus allowing us to influence these people, some of whom were already parents, since the vast majority of those who attend our courses are cohabiting.

It is clear from figures produced by the Office of National Statistics that fewer people are marrying but the number of couples seen by us has nevertheless increased. Virtually 100% of the evaluation forms issued were received back from service users (couples complete them as the course ends). Feedback shows clients see clear benefits in attending and levels of satisfaction match the target. The groups are varied – almost all of the couples have included at least one Catholic though it is relatively unusual to have a couple where both are Catholic. The increase in the use of FOCCUS has meant that there is now a much broader choice for couples preparing for long-term relationships, offering a more flexible opportunity for couples.

We receive almost 100% feedback from our marriage preparation work and below are a very small sample of responses offered to us:

- ◆ We liked the mix of religion and relationship stuff. The balance was just right and we learnt a lot! Well done! My partner wasn't looking forward to this at all but we both agree that it is the best thing we have ever done for our relationship and hopefully for our future happiness.
- ◆ What I learned on this course could have saved my first marriage. Thank you so much. These are tools I hope we can use forever for a strong healthy relationship.
- ◆ I would like to say how great a day it was on Saturday to be able to stand back from all the manic preparation of the wedding day and speak about the marriage itself! I really felt it was a positive day for all attendees and I want to say thank you and thank you to Marriage Care for organising these!

Achievements and performance (continued)

Relationship and Marriage Education (continued)

- ◆ Neither of us are from religious backgrounds but wanted to give ourselves the best opportunity we could to make our marriage, happy, long and lasting. The classes have brought us closer together, made us more aware of each others feelings and needs and opened up conversations that may never have happened.
- ◆ Thank you for providing the platform for some good discussions but also for helping us to see that we have a great foundation on which to build the rest of our lives together.

Relationship Counselling

The Diploma in Relationship Counselling is now the established initial training in relationship counselling in Marriage Care. The second course commenced in October 2009 with 18 trainees. Additionally, the new version of Fast Track training for experienced counsellors has been very successful with 23 new counsellors joining Marriage Care.

The evaluation feedback from clients who come for relationship counselling is moving, helpful and instructive. A very small selection of responses on how counselling helped and other relevant comments, are set out below:

- ◆ Helping me to understand that my feelings (sometimes hopelessness) were normal at a certain stage of a marriage breakdown, but coming through that time feeling somewhat positive about the future, yet realistic.
- ◆ Enormous help. It was a safe place for us to communicate our core view/points without it getting out of hand
- ◆ Gave me a model for effective communication in my relationships and helped me reflect on what has gone well in the past relationships and my own needs for marriage as a commitment, to choose someone who feels the same way.
- ◆ Counsellor was great. Always stayed very neutral and was very good at helping us understand each other. Provided a "safe" environment for us to have difficult discussions that otherwise may have resulted in big arguments and no resolution.
- ◆ Unrealistically, I would have liked the whole solution to our problems. However, we know that the solution has to be worked upon and found by us. Nevertheless, this is an invaluable voluntary support service for couples in trouble.

The cultural and spiritual breadth of people seeking to train and work as relationship counsellors continues. The majority of these remain Catholic, though we have members from other Christian communities, non-Christian communities, and some of no faith. What binds them together is the shared Marriage Care ethos. By using a website for volunteer recruitment during the year, some 50% of the new trainee intake were from sources other than the Catholic community. The respective levels of different cultures and communities in England are well represented in the counselling workforce.

Achievements and performance (continued)

Relationship Counselling (continued)

Our concerns in respect of all volunteers is the declining numbers of those coming forward, hence the programme commenced during the last period to raise the organisation's profile to attract new volunteers as well as service users, and the development of a new five-year strategic plan (see below). The whole volunteer workforce delivered in excess of 14,000 hours of service to users during this year, spending an additional 9,700 hours in training and supervision to ensure safe and effective practice.

Quality Assurance and Practice Development

The continuing development of the National Telephone Appointments Service has started to produce more timely and reliable statistics. The automation of the service is now starting to provide a smoother service for clients and counsellors and to offer detailed statistical information.

The numbers of client evaluation forms received as a result of relationship counselling continues to increase. There is virtually a 100% response in relation to evaluation forms from marriage preparation (see above) and there has been a sharp increase in the numbers of returned annual reports from supervisors on the counsellors they supervise. This is the result of work with the supervisors and counsellors, to explain the importance of this information.

Telephone Helpline

The Helpline has provided a good service to those who are in immediate crisis in their relationships. It is clearly a "pressure release" for many people in families. The number of calls is difficult to manage but there are huge numbers of callers on the days that Marriage Care is mentioned on a TV programme, or when relationships are a topic on such a programme.

The line potentially continues to provide high levels of immediate support to many in deep distress. However, the line has been very difficult to staff for a variety of reasons and so discussions have been initiated between Marriage Care and Parentline Plus to discover whether this service can be outsourced to the latter organisation, so that callers receive a 24/7 service when they call in crisis. The discussions continue at the time of writing this report.

Centre Management

There has been extensive work carried out in re-structuring and configuring the Centre Management tasks and roles. The local Centres are most effective and efficient, and service user-friendly, when there is strong local management. The Centre Management Conference (see above) was instrumental in providing feedback on this key area of activity, with some clear ideas about what was needed to increase efficiency and benefit. Clearly, the addition of the new post of Director of Centre Development during the year has proved timely and positive in supporting this vital role within Marriage Care.

Achievements and performance (continued)

Centre Management (continued)

The risk assessment guidelines have been reviewed again to help practitioners provide a good and supportive service for those who seek our help. The areas that these guidelines cover are: domestic abuse; child abuse; suicide; and mental health issues.

Value for money

All of the above work was carried out mainly by the volunteer workforce of Marriage Care who provide these services on a totally unpaid basis, and the voluntary contribution of people up and down the country continues to be one of the organisation's greatest assets. This is an almost unique situation in a relationship support agency providing a very good value for money level of support for families.

Again, the supervisory workforce provide their services free of charge – given the relative numbers of supervisees, sessions and what would be the rate of payment, we conservatively estimate that the true cost of having to provide this service at the market rate would be in excess of £85,000. The tutors, or training team, are another fundamental group within Marriage Care since they deliver every piece of internal training and do this at no charge to the organisation. We conservatively estimate that the respective market rate for providing this training is around £280,000. This has meant that we have been able to maintain our provision of varied services without paying any of the service providers.

Finally, with 54 Centre Chairs in post, with additional Centre support from Treasurers, providing in the region of £300,000 per annum in voluntary time and expertise, at conservatively estimated market rates, this again is a huge gift of time and revenue to the support of families (£665,000 approximately in total).

It should be noted that none of the above figures are contained in the accounts.

Future plans

The major task facing the Directors will be monitoring implementation of the five-year strategic plan. Key elements of the work will be:

- ◆ the further development of marriage preparation to those marrying within other faiths, or in civil ceremonies;
- ◆ the development of relationship work in prisons;
- ◆ the further development of Counselling and Supervision, with the employment of a new Director of Counselling and Supervision, as well as a consolidation of that work;
- ◆ the further development of the National Telephone Appointments Service, and decisions about its structure and placement;
- ◆ the recruitment of new Board members to facilitate and support the organisation's direction;

Future plans (continued)

- ◆ the potential development of Telephone Counselling as a result of the findings of the research, Relationships Matter, as well as other matters related to that work;
- ◆ an exploration of the brand image of Marriage Care, with the related marketing requirements, and organisational development.

Much of the work of the next four years, therefore, will be bound up in this planning process. Each of the Centres will continue to provide targets of their intended output so that the growth and development of Marriage Care can be monitored and achieved.

At the same time, there will be continuing initiatives and some developments that fall outside the strict planning process. The work noted above with One Plus One will continue, providing a very specific but much needed level of support to adult couples who are parents.

Financial review

Financial report for the year

Incoming resources during the year were £957,719 in 2010 compared to £1,264,803 in 2009 which benefited from an exceptional donation of £213,169. Expenditure has decreased to £1,010,838 in 2010 from £1,140,481 in 2009.

Net unrealised investment gains of £52,365 for the year (2009 £57,033 losses) gave rise to a final decrease in funds of £754 (2009: increase of £67,289) for the year. Total funds carried forward at 31 March 2010 amounted to £1,042,893 (2009 – £1,043,647).

Reserves policy

As the foregoing sections demonstrate, Marriage Care carries out a diverse range of services and activities, mainly offered by the Marriage Care Centres, so the development and support of these Centres is crucial to the objectives and can only be achieved fully over the medium to long-term. Thus, all areas of the charity's commitments require long-term and sustained funding, and investment.

The Finance Committee, on behalf of the Board of Directors, conducts an annual review of the level of unrestricted reserves by considering risks associated with the various income streams, expenditure plans and balance sheet items. This enables an estimate to be made of the level of reserves that are sufficient:

- ◆ to allow time for reorganisation in the event of a downturn in income or asset values;
- ◆ to protect ongoing work programmes; and
- ◆ to allow the charity to meet its objectives.

Risks and issues considered by the Finance Committee in making this judgement on the level of unrestricted reserves include:

Financial review (continued)

Reserves policy (continued)

- ◆ over-dependence on any single source of income;
- ◆ likelihood of a downturn in income streams;
- ◆ period of time required to adapt to changes in income streams;
- ◆ potential decrease in the value of the investment portfolio; and
- ◆ requirements for a reasonable level of working capital.

This year the Finance Committee reconsidered the basis upon which the reserves should be held by analysing the risks to key income streams and their impact in terms of available funds. This re-assessment confirmed the material uncertainty underlying the charity's income streams and the required level of unrestricted reserves takes account of the new risk profile and the forward projections.

Designated funds

The charity has a number of designated funds that are for future use. These reserves are shown in note 16 to the financial statements.

Funds amounting to £384,699 have been set aside by the Directors in a tangible fixed assets fund. The fund represents the net book value of the charity's tangible fixed assets at 31 March 2010. The tangible fixed assets are essential to the charity being able to fulfil its objectives and carry out its work and as such the funds they represent should not be regarded as realisable in order to meet ongoing expenditure or commitments.

In addition, funds totalling £102,388 have been designated, or set aside, by the Directors to represent the resources required to fund the working capital and immediate needs of Centres.

Finally, a priority development fund of £250,000 has been earmarked to cover specific projects and anticipated shortfalls in the charity's income over the next three years to enable the charity to meet its objectives.

General fund

In the light of these designated funds and the requirement to take account of the risks identified above, the Directors consider that the level of free reserves should at any one time be equivalent to at least nine months' annual grant that has been receivable from the Department for Children, Schools and Families (now the Department of Education), i.e. approximately £300,000.

Financial review (continued)

General fund (continued)

The Directors are of the opinion that this provides sufficient flexibility to cover temporary shortfalls in incoming resources due to timing differences in income flows, adequate working capital to cover core costs, and the flexibility to allow the charity to respond to unforeseen emergencies whilst specific action plans are formulated and implemented. At 31 March 2010 the level of the general fund was £305,806, leaving little to spare against the target.

The charity's assets

Acquisitions and disposals of fixed assets during the year are recorded in the notes to the financial statements.

The Directors are of the opinion that the market value of the freehold property is in excess of the net book value at which it is shown on the balance sheet.

Investment powers of the Directors

The Memorandum of Association prescribes the investment powers of the Directors as follows:

“To deposit or invest funds in any manner (but to invest only after obtaining advice from a financial expert and having regard to the suitability of investments and the need for diversification).”

There is further power to delegate (subject to certain conditions) the management of investments to a financial expert and to arrange for investments to be held by a nominee.

Investments of Marriage Care primarily comprise funds invested in unit trusts managed by BlackRock Investment Managers Limited. They are split between Charinco-income and Charishare-medium term growth shareholdings. The overall policy is to maximise growth in the medium-term taking account of income requirements needed to fund expenditure in the short-term. Regular contact is maintained with the investment managers.

In addition, funds of £150,000 were held on deposit and earmarked for investment in a 12-month Royal Bank of Scotland Fixed Rate Bond. These funds represent amounts set aside for future expenditure through the designated priority development fund.

The Directors are of the opinion that their investment policy is appropriate.

Employees

Catholic Marriage Care Limited is an equal opportunities employer and applies objective criteria to recruit and assess on merit. Selection criteria and procedures are reviewed to ensure that individuals are selected, promoted and treated on the basis of their relevant merits and abilities. All employees are given an equal opportunity and, where appropriate and possible, special training to enable them to progress both within and outside the organisation. Catholic Marriage Care Limited is committed to a programme of action to make this policy effective and brings it to the attention of all employees.

Signed on behalf of the Directors:

Judith V Schmidt

Director

Approved by the Directors on: 28 September 2010

Independent auditor's report to the members of Catholic Marriage Care Limited

We have audited the financial statements of Catholic Marriage Care Limited for the year ended 31 March 2010 which comprise the statement of financial activities, the balance sheet, the principal accounting policies and the related notes. The financial statements have been prepared under the accounting policies set out therein.

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.

Respective responsibilities of Directors and auditors

The Directors are also the trustees of Catholic Marriage Care Limited. Their responsibilities for preparing the annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and for being satisfied that the financial statements give a true and fair view are set out in the statement of Director's responsibilities contained in the Directors' report.

Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland).

We report to you our opinion as to whether the financial statements give a true and fair view, have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice and have been prepared in accordance with the Companies Act 2006. We also report to you whether, in our opinion, the information given in the Director's annual report is consistent with those financial statements.

In addition we report to you if, in our opinion, the charity has not kept adequate accounting records, if the charity's financial statements are not in agreement with the accounting records and returns, if we have not received all the information and explanations we require for our audit, or if certain disclosures of Director's remuneration specified by law are not made.

We read other information contained in the annual report, and consider whether it is consistent with the audited financial statements. This other information comprises the Chairman's Statement, the Chief Executive's comment for the year 2009–2010, and the Directors' report. We consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the financial statements. Our responsibilities do not extend to other information.

Basis of audit opinion

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the Directors in the preparation of the financial statements, and of whether the accounting policies are appropriate to the charity's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

Opinion

In our opinion:

- ◆ the financial statements give a true and fair view of the state of the charity's affairs as at 31 March 2010 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- ◆ the financial statements have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- ◆ the financial statements have been prepared in accordance with the Companies Act 2006; and
- ◆ the information given in the Directors' annual report is consistent with the financial statements.

Amanda Francis, Senior Statutory Auditor
for and on behalf of Buzzacott LLP, Statutory Auditors
12 New Fetter Lane
London
EC4A 1AG

4 October 2010

Statement of financial activities Year to 31 March 2010

	Notes	Unrestricted funds			Total 2010 funds £	Total 2009 funds £
		General fund £	Designated funds £	Restricted funds £		
Income and expenditure						
Incoming resources						
Incoming resources from generated funds						
. Voluntary income	1	111,767	—	485,677	597,444	858,325
. Investment income and interest receivable	2	13,418	—	—	13,418	22,379
Incoming resources from charitable activities						
. Counselling and training		130,961	—	—	130,961	122,849
. Marriage preparation		169,967	—	—	169,967	161,792
. Parenting and relationship education	3	45,929	—	—	45,929	82,997
. Annual conference		—	—	—	—	16,461
Total incoming resources		472,042	—	485,677	957,719	1,264,803
Resources expended						
Cost of generating funds						
	4	—	—	20,221	20,221	79,681
Charitable activities						
	5					
. Counselling and training		362,317	—	271,734	634,051	609,063
. Marriage preparation		96,721	—	76,396	173,117	208,543
. Parenting and relationship education		41,575	—	13,892	55,467	113,472
. Telephone helpline		1,529	—	24,685	26,214	27,183
. Centre development		—	—	81,740	81,740	—
. Projects		—	—	—	—	42,597
. Annual conference		—	—	—	—	32,170
Governance costs	7	20,028	—	—	20,028	27,772
Total resources expended		522,170	—	488,668	1,010,838	1,140,481
Net (outgoing) incoming resources before transfers						
	8	(50,128)	—	(2,991)	(53,119)	124,322
Transfers between funds						
	16	(231,927)	231,927	—	—	—
Statement of total recognised gains and losses						
Net (expenditure) income		(282,055)	231,927	(2,991)	(53,119)	124,322
Net unrealised investment gains (losses)		52,365	—	—	52,365	(57,033)
Net movement in funds		(229,055)	231,927	(2,991)	(754)	67,289
Balances brought forward at 1 April 2009						
		535,496	505,160	2,991	1,043,647	976,358
Balances carried forward at 31 March 2010						
		305,806	737,087	—	1,042,893	1,043,647

All recognised gains and losses are included in the above statement of financial activities.

Statement of financial activities Year to 31 March 2010

	<i>2010</i>	2009
	<i>£</i>	£
<i>Historical cost net movement in funds</i>		
Net movement in funds (page 32)	<i>(754)</i>	67,289
Unrealised (gains) losses on listed investments	<i>(52,365)</i>	57,033
Historical cost net movement in funds	<i>(53,119)</i>	124,322

All of the charity's activities derived from continuing operations during the above two financial periods.

Balance sheet 31 March 2010

	Notes	2010 £	2009 £
Fixed assets			
Tangible fixed assets	11	384,699	392,977
Investments	12	453,117	250,752
		837,816	643,729
Current assets			
Debtors	13	36,798	23,081
Cash at bank and in hand		218,779	442,379
		255,577	465,460
Creditors: amounts falling due within one year	14	(50,500)	(65,542)
Net current assets		205,077	399,918
Total net assets		1,042,893	1,043,647
Represented by:			
Funds and reserves			
Restricted funds	15	—	2,991
Unrestricted funds			
. General fund		305,806	535,496
. Designated funds	16	737,087	505,160
		1,042,893	1,043,647

Approved by the Directors of Catholic Marriage Care Limited (Company Registration No. 417528 (England and Wales)) and signed on their behalf by:

Judith V Schmidt

Director

Approved on: 28 September 2010

Basis of accounting

The financial statements have been prepared under the historical cost convention, as modified by the inclusion of investments at market value, and in accordance with the requirements of the Companies Act 2006. Applicable United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and the Statement of Recommended Practice 'Accounting and Reporting by Charities' (SORP 2005) have been followed in the preparation of these financial statements.

Cash flow

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1 'Cash flow statements'.

Incoming resources

Incoming resources are recognised in the period in which the charity is entitled to receipt and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfil certain conditions before becoming entitled to it or where the donor or funder has specified that the income is to be expended in a future accounting period.

Grants from government and other agencies have been included as incoming resources from charitable activities where these amount to a contract for services or where they relate to specific projects or areas of the charity's work, but as donations where the money is given in response to an appeal or with greater freedom of use, for example monies for core funding.

Resources expended

Expenditure is included in the statement of financial activities when incurred.

Resources expended comprise the following:

- a. The cost of generating funds includes the salaries, direct costs and overheads associated with generating donations and other voluntary income.
- b. Expenditure on charitable activities comprises direct expenditure on the provision of the charity's services, i.e. counselling and training, marriage preparation, the provision of a telephone helpline, relationship education and the carrying out of projects consistent with the charity's objectives. Support costs have been allocated to each of these activities in direct proportion to the direct costs each has incurred including staff costs.
- c. Support costs represent indirect charitable expenditure. In order to carry out the primary purposes of the charity it is necessary to provide support in the form of personnel development, financial procedures, provision of office services and equipment and a suitable working environment. These are allocated to charitable activities on the basis of the direct costs each has incurred.

Resources expended (continued)

- d. Governance costs comprise the costs incurred which are directly attributable to the management of the charity's assets, organisational procedures and the necessary legal procedures for compliance with statutory requirements.

Tangible fixed assets

All assets costing in excess of £1,000 and with an expected useful life exceeding one year are capitalised.

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

- ◆ Freehold buildings 2% on cost
- ◆ Office equipment and furniture 20% on reducing balance

No depreciation is provided on freehold land.

Fixed asset investments

Investments are included on the balance sheet at their market value at the end of the financial period. Realised and unrealised gains (or losses) are credited (or debited) to the statement of financial activities in the year in which they arise.

Fund accounting

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

Designated funds are amounts which have been set aside at the discretion of the Directors for particular purposes. The individual designated funds and a short description of their purposes are given in note 16.

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

Leased assets

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the statement of financial activities on a straight line basis over the lease term.

Pension costs

Contributions to employees' personal pension schemes are debited to the statement of financial activities in the year in which they are payable to the relevant schemes.

Notes to the financial statements 31 March 2010

1 Voluntary income

	Unrestricted funds £	Restricted funds £	Total 2010 £	Total 2009 £
Strategic grant from the Department of Education (DoE) - Children, Young People and Families (CYPF) Grant Programme	—	400,000	400,000	400,000
Grant from the DoE - Children, Young People and Families (CYPF) Grant Programme (additional funding)	—	—	—	100,000
Grant from the DoE – Supporting Families through the Recession	—	81,000	81,000	—
Grant from the DoE – Support for parents of disabled children	—	4,100	4,100	—
Church grants	75,724	—	75,724	78,810
Council grants	242	—	242	8,390
Other grants	9,511	577	10,088	24,645
Donation from the Roman Catholic Diocese of Clifton	—	—	—	213,169
Other donations and voluntary income	26,290	—	26,290	33,311
	111,767	485,677	597,444	858,325

2 Investment income and interest receivable

	Unrestricted funds £	Restricted funds £	Total 2010 £	Total 2009 £
Investment income				
. Fixed interest common investment fund – Charinco	7,661	—	7,661	7,661
. Equity based common investment fund – Charishare	5,129	—	5,129	5,097
. Other investment income	266	—	266	154
	13,056	—	13,056	12,912
Bank interest	362	—	362	9,467
	13,418	—	13,418	22,379

3 Parenting and relationship education

	Unrestricted funds £	Restricted funds £	Total 2010 £	Total 2009 £
Amount receivable from the Parenting Fund managed on behalf of the DoE by the Family and Parenting Institute	—	—	—	60,000
Provision of website moderating services	45,929	—	45,929	22,997
	45,929	—	45,929	82,997

Notes to the financial statements 31 March 2010

4 Cost of generating funds

	Unrestricted funds £	Restricted funds £	Total 2010 £	Total 2009 £
Fundraising staff costs	—	4,248	4,248	8,498
Fundraising and publicity direct costs	—	12,196	12,196	44,272
Allocated support costs (note 6)	—	3,777	3,777	26,911
	—	20,221	20,221	79,681

5 Charitable activities

	Unrestricted funds £	Restricted funds £	Total 2010 £	Total 2009 £
<i>Counselling and training</i>				
Staff costs	20,510	169,679	190,189	180,652
Initial and in-service training	63,950	21,272	85,222	72,770
Practice standards	5,729	27,120	32,849	20,562
Other direct costs	134,168	3,567	137,735	146,569
Allocated support costs (note 6)	137,960	50,096	188,056	188,510
	362,317	271,734	634,051	609,063

	Unrestricted funds £	Restricted funds £	Total 2010 £	Total 2009 £
<i>Marriage preparation</i>				
Staff costs	11,233	39,940	51,173	71,561
United Arab Emirates project	8,038	—	8,038	9,016
FOCCUS & marriage preparation	2,216	17,015	19,231	16,771
Other direct costs	38,406	5,169	43,575	41,844
Allocated support costs (note 6)	36,828	14,272	51,100	69,351
	96,721	76,396	173,117	208,543

	Unrestricted funds £	Restricted funds £	Total 2010 £	Total 2009 £
<i>Parenting and relationship education</i>				
Staff costs	13,902	11,297	25,199	72,950
Other direct costs	11,842	—	11,842	7,751
Allocated support costs (note 6)	15,831	2,595	18,426	32,771
	41,575	13,892	55,467	113,472

Notes to the financial statements 31 March 2010

5 *Charitable activities* (continued)

	Unrestricted funds £	Restricted funds £	Total 2010 £	Total 2009 £
<i>Telephone helpline</i>				
Staff costs	—	10,684	10,684	14,037
Other direct costs	946	9,390	10,337	2,687
Allocated support costs (note 6)	583	4,611	5,194	10,459
	1,529	24,685	26,214	27,183

	Unrestricted funds £	Restricted funds £	Total 2010 £	Total 2009 £
<i>Centre development</i>				
Staff costs	—	66,470	66,470	—
Allocated support costs (note 6)	—	15,270	15,270	—
	—	81,740	81,740	—

	Unrestricted funds £	Restricted funds £	Total 2010 £	Total 2009 £
<i>Projects</i>				
Staff costs	—	—	—	25,258
Allocated support costs (note 6)	—	—	—	17,339
	—	—	—	42,597

	Unrestricted funds £	Restricted funds £	Total 2010 £	Total 2009 £
<i>Annual conference</i>				
Direct costs	—	—	—	24,622
Allocated support costs (note 6)	—	—	—	7,548
	—	—	—	32,170

Notes to the financial statements 31 March 2010

6 Support costs

	Unrestricted funds £	Restricted funds £	Total 2010 £	Total 2009 £
Staff costs	58,233	67,008	125,241	149,624
Insurance	11,324	—	11,324	15,635
Legal and professional costs	3,974	—	3,974	11,968
Central overheads	97,680	23,613	121,293	96,935
Depreciation	16,389	—	16,389	9,215
Staff training	2,031	—	2,031	5,679
Restructuring costs	—	—	—	59,177
Other costs	1,571	—	1,571	4,656
	191,202	90,621	281,823	352,889

Support costs are allocated on the basis of the direct costs incurred by each activity as follows:

	Unrestricted funds £	Restricted funds £	Total 2010 £	Total 2009 £
Cost of generating funds	—	3,777	3,777	26,911
Charitable activities				
. Counselling and training	137,960	50,096	188,056	188,510
. Marriage preparation	36,828	14,272	51,100	69,351
. Relationship education	15,831	2,595	18,426	32,771
. Telephone helpline	583	4,611	5,194	10,459
. Centre development	—	15,270	15,270	—
. Projects	—	—	—	17,339
. Annual conference	—	—	—	7,548
	191,202	90,621	281,823	352,889

7 Governance costs

	Unrestricted funds £	Restricted funds £	Total 2010 £	Total 2009 £
Committee costs	8,371	—	8,371	11,952
Audit fees	11,657	—	11,657	15,420
Legal and professional fees	—	—	—	400
	20,028	—	20,028	27,772

Notes to the financial statements 31 March 2010

8 Net (outgoing) incoming resources before transfers

This is stated after charging:

	<i>Total</i> 2010 £	Total 2009 £
Staff costs (note 9)	473,204	570,694
Auditors' remuneration – statutory audit services	11,657	15,420
Depreciation	16,391	9,215
Operating lease rentals	7,488	7,367

9 Staff costs and Directors' remuneration

	<i>2010</i> £	2009 £
Staff costs during the year were as follows:		
Wages and salaries	423,051	513,399
Social security costs	39,663	45,623
Other pension costs	10,490	11,672
	473,204	570,694

During the year Marriage Care made pension contributions equivalent to 5% of gross pay (2009 – 5%) into employees' personal pension schemes.

	<i>2010</i> £	2009 £
Staff costs per function were as follows:		
Fundraising	4,248	8,498
Charitable activities		
. Counselling and training	190,189	180,652
. Marriage preparation	51,173	71,561
. Relationship education	25,199	72,950
. Helpline	10,684	14,037
. Projects	—	25,258
. Centre development	66,470	—
Support		
. Restructuring	—	48,114
. Other	125,241	149,624
	473,204	570,694

One employee earned between £60,000 and £70,000 per annum (including taxable benefits but excluding employer's pension contributions) during the year (2009 – one employee).

The charity made contributions into a personal pension scheme for the higher paid individual in both years.

Notes to the financial statements 31 March 2010

9 Staff costs and Directors' remuneration (continued)

The average number of employees during the year based on both a headcount and a full time equivalent (FTE) basis, analysed by function, was as follows:

	<i>2010</i> <i>Headcount</i>	2009 Headcount	<i>2010</i> <i>FTE</i>	2009 FTE
Staff numbers	23	25	13.7	14.1

No Director received any remuneration in respect of their services as a Director during the year (2009 - £nil).

Two Directors received an aggregate of £2,305 (2009 - £1,316) in connection with the provision of online moderation for an external website. No other Director received any remuneration from the charity during the year (2009 - £nil). A total of £3,489 (2009 - £8,584) was reimbursed for out of pocket travelling and subsistence expenses to 7 (2009 - 13) Directors. Of these expenses, £168 (2009 - £905) was donated back to the charity under Gift Aid.

10 Taxation

Catholic Marriage Care Limited is a registered charity and, therefore, is not liable to income tax or corporation tax on income or gains derived from its charitable activities, as they fall within the various exemptions available to registered charities.

11 Tangible fixed assets

	Freehold land and buildings £	Office equipment £	<i>Total</i> £
Cost			
At 1 April 2009	522,040	48,388	570,428
Additions	8,113	—	8,113
At 31 March 2010	530,153	48,388	578,541
Depreciation			
At 1 April 2009	139,591	37,860	177,451
Charge for year	6,463	9,928	16,391
At 31 March 2010	146,054	47,788	193,842
Net book values			
At 31 March 2010	384,099	600	384,699
At 31 March 2009	382,448	10,529	392,977

Notes to the financial statements 31 March 2010

12 Fixed asset investments

	<i>2010</i>	2009
	<i>£</i>	<i>£</i>
<hr/>		
<i>Listed investments</i>		
Market value at 1 April 2010	250,752	307,785
Net unrealised gains (losses)	52,365	(57,033)
Market value at 31 March 2010	303,117	250,752
<hr/>		
<i>Cash awaiting investment</i>	150,000	—
	453,117	250,752
<hr/>		
Cost of listed investments at 31 March 2010	277,317	277,317
<hr/>		

Listed investments held at 31 March 2010 comprised the following:

	<i>2010</i>	2009
	<i>£</i>	<i>£</i>
<hr/>		
Charinco Common Investment Fund	139,281	137,672
Charishare Common Investment Fund	158,301	108,984
Charifund Common Investment Fund	5,535	4,096
	303,117	250,752
<hr/>		

13 Debtors

	<i>2010</i>	2009
	<i>£</i>	<i>£</i>
<hr/>		
Prepayments	17,492	18,155
Other debtors	19,306	4,926
	36,798	23,081
<hr/>		

14 Creditors: amounts falling due within one year

	<i>2010</i>	2009
	<i>£</i>	<i>£</i>
<hr/>		
Social security and other taxes	11,538	18,499
Expense creditors	1,063	400
Other creditors	25,899	13,919
Accruals	12,000	32,724
	50,500	65,542
<hr/>		

Notes to the financial statements 31 March 2010

15 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of grants and donations held on trusts to be applied for specific purposes:

	At 1 April 2009 £	Incoming resources £	Resources expended £	At 31 March 2010 £
Department of Education (DoE)				
. Strategic grant from the DoE - Children, Young People and Families (CYPF) Grant Programme	—	400,000	(400,000)	—
. Grant from the DoE – Supporting Families through the Recession	—	81,000	(81,000)	—
. Grant from the DoE – Support for parents of disabled children	—	4,100	(4,100)	—
Other	2,991	577	(3,568)	—
	<u>2,991</u>	<u>485,677</u>	<u>(488,668)</u>	<u>—</u>

16 Designated funds

The income funds of Catholic Marriage Care Limited include the following designated funds which have been set aside out of unrestricted funds by the Directors for specific purposes:

	At 1 April 2009 £	Transfers £	At 31 March 2010 £
Tangible fixed assets fund	392,977	(8,278)	384,699
Centres fund	112,183	(9,795)	102,388
Priority development fund	—	250,000	250,000
	<u>505,160</u>	<u>231,927</u>	<u>737,087</u>

Tangible fixed assets fund

Funds amounting to £384,699 have been set aside by the Directors in a tangible fixed assets fund. The fund represents the net book value of the charity's tangible fixed assets at 31 March 2010. The tangible fixed assets are essential to the charity being able to fulfil its objectives and carry out its work and as such the funds they represent should not be regarded as realisable in order to meet ongoing expenditure or commitments.

Centres fund

The designated "Centres fund" represents the working capital needs of the charity's Centres. The fund is based on a percentage of the projected annual expenditure of the Centres.

Priority development fund

The priority development fund has been earmarked to cover specific projects and anticipated shortfalls in the charity's income over the next three years to enable it to meet its objectives.

Notes to the financial statements 31 March 2010

17 *Analysis of net assets between funds*

	General fund £	Designated Funds £	Restricted funds £	Total 2010 £
Fund balances at 31 March 2010				
are represented by:				
Tangible fixed assets	—	384,699	—	384,699
Investments	303,117	150,000	—	453,117
Current assets	53,189	202,388	—	255,577
Creditors: amounts falling due within one year	(50,500)	—	—	(50,500)
Total net assets	305,806	737,087	—	1,042,893
Unrealised gains included above on investments (see below)	25,800	—	—	25,800
Reconciliation of movements in unrealised gains (losses) on investments:				
Unrealised losses at 1 April 2009				(26,565)
Net unrealised gains in year				52,365
Unrealised gains at 31 March 2010				25,800

18 *Leasing commitments*

Operating leases

At 31 March 2010 Catholic Marriage Care Limited had annual commitments under non-cancellable operating leases as follows:

	Office equipment	
	2010 £	2009 £
Operating leases which expire:		
Within one year	—	6,426
Within two to five years	775	853