ANGLICAN MARRIAGE ENCOUNTER

ANNUAL REPORT AND STATEMENT OF ACCOUNTS FOR THE YEAR ENDED 30TH JUNE 2026

CHARITY REGISTRATION NUMBER 292594

ANGLICAN MARRIAGE ENCOUNTER

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ANGLICAN MARRIAGE ENCOUNTER

LEGAL AND ADMINISTRATIVE INFORMATION

WORKING NAME	Marriage Encounter (Anglican Expression)
CHARITY NUMBER	292594
START OF FINANCIAL YEAR	1st July 2025
END OF FINANCIAL YEAR	30th June 2026
TRUSTEES AT 30TH JUNE 2026	Nick & Viv Drayton Malcolm & Margaret Harrison David & Liz Percival (Lay Executive couple) David & Ann Roberts Revd Ian & Jane Scott-Thompson (Chair couple)
LEGAL STATUS	Unincorporated Charity
GOVERNING DOCUMENT	Trust Deed dated 17th June 1985 as amended by a Deed of Variation dated 10th May 2003

OBJECTS

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

CORRESPONDENCE ADDRESS	8 Fay Close, Fareham, Hampshire PO14 2RS	
PRIMARY BANKERS	Lloyds Bank PLC 25 Gresham Street London EC2V 7HN	CAF Bank Limited 25 Kings Hill Avenue West Malling Kent ME19 4JQ
INDEPENDENT EXAMINER	Stephen Lazell ACMA, 46, Elmdale Close Warsash Southampton SO31 9RX	

ANGLICAN MARRIAGE ENCOUNTER
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30th JUNE 2026

The Trustees present their report on the financial statements of Anglican Marriage Encounter for the year ended 30th June 2026. The financial statements have been prepared on an accruals basis in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102 (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011 and the Trust Deed.

The charity

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

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

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

Trustees

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

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

Selection and training of Trustees

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

Review of activities

Four Marriage Encounter weekends had been planned for the year, and all went ahead attended by 30 couples (33 couples on 4 weekends in 2024/25). Over the year we saw a steady increase in the numbers on each weekend, rising from 5 to more than 10. Trustees continue to use advertising as well as word of mouth to market the weekends and reach new audiences.

Donations were higher this year, despite slightly fewer couples attending Weekends. This was because of more four-figure one-off gifts on weekends, the gift from Time for Marriage and a legacy. Venue costs remained steady. The net result was a surplus of £10,167 (deficit of £132 in 2024/25) which was added to Reserves. The Trustees are grateful that the charity is financially secure and have increased confidence as weekend bookings have become more predictable and increased. The cost of cancelling a weekend is significant and more venues are now requesting the full cost of a weekend to be paid in advance. No weekends were cancelled during the year.

The Trustees reviewed activities in detail in May 2025 and took steps to involve the Team and Officers of the charity in exploring a way forward. From this a group of committed couples emerged who prepared a broad stroke development plan which was approved by the Trustees in May 2026. The same group of couples are now tasked to develop a more detailed plan to put before the Trustees in November 2026. There are five Marriage Encounter Weekends planned for the year to 30th June 2027.

There were no Engaged Encounter weekends held in the period and none currently planned as we lack the personnel to make them happen.

The annual Team and Officers Day was held in Sutton Coldfield as in earlier years. Attendance this year was a little higher than in past years. The particular focus of the day was on sharing the development plans for the work and involving the other Team and Officers. This was further communicated to the volunteers who were unable to attend. Community support to couples who have attended a weekend continues through a monthly email newsletter, Facebook groups, and small groups meeting online and in person.

Volunteer resources are a continuing concern, but new leadership is emerging and the relaunch of Engaged Encounter will be considered once the new plans begin to be implemented.

The Trustees would like to record their gratitude to all the many volunteers who continue to serve the charity in so many ways and especially those who have stepped forward to develop new strategies. All of the charity's activities are carried out by volunteers.

The Trustees would also like to record their gratitude to the Trustees of Time for Marriage (Charity Number 1086617) who chose to donate the remainder of their financial resources to Anglican Marriage Encounter when Time for Marriage closed in June 2025. These funds are being used to underwrite the current reorganisation to ensure continuity of the work.

Reserves policy

The Trustees have reviewed their policy for reserves in the light of recent and forecast deficits. Unrestricted reserves of £106,790 are substantial relative to operating costs, but the present outlook is for further deficits and continuing uncertainty about giving. We require sufficient reserves to be able to commit to provide weekends in good faith, without being dependent on any contribution the couples attending those weekends may make to the future activities of the organisation. The present substantial reserves allow the Trustees to continue operating the charity and expanding the work for at least the next two years without concerns about financial solvency.

Investment policy and returns

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

Risk management

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

The Trustees regularly review all policies and procedures.

Governance and internal control

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

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

Ian Scott-Thompson

Ian Scott-Thompson
Chair Couple

Jane Scott-Thompson

Jane Scott-Thompson
Date 26 / 9 / 2026

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

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the charity for the year ended **30th June 2026** as set out on pages 7 to 9.

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

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

Independent examiner's statement

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

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

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



Stephen Lazell ACMA,
46, Elmdale Close
Warsash,
Southampton
SO31 9RX

Date 9th October 2026

Anglican Marriage Encounter

Statement of Financial Activities (SoFA)
for the Year Ended 30th June 2026

	Notes	Unrestricted Funds	Restricted Funds	2026	*2025*
Income		£	£	£	*£*
Donations and Similar receipts	2a	41,954	-	41,954	*32,926*
Investment Income	2b	1,794	-	1,794	*1,403*
Total Income		**43,748**	**-**	**43,748**	***34,329***
Expenditure					
Expenditure in Furtherance of Charitable Objectives	3a	27,823	-	27,823	*32,159*
Expenditure on Managing and Administering the Charity	3b	5,758	-	5,758	*2,302*
Total Expenditure		**33,581**	**-**	**33,581**	***34,461***
Net Income / (Expenditure)		**10,167**	**-**	**10,167**	***(132)***
Transfers between Funds		**-**	**-**	**-**	**-**
Balances Brought Forward		96,623	720	97,343	*97,474*
Balances Carried Forward		**106,790**	**720**	**107,510**	***97,343***

Anglican Marriage Encounter

Balance Sheet
as at 30th June 2026

	Note	2026	*2025*
		£	*£*
Cash Funds			
Lloyds Bank		27,652	*21,266*
CAF Bank		39,305	*44,177*
Shawbrook Bank		30,917	*30,000*
PayPal		461	*1,456*
		98,335	***96,899***
Debtors and prepayments			
Prepayments: venue hire for future weekends	7	9,297	*500*
Gift Aid claims		1,278	*1,088*
Donations in transit		-	*-*
		10,575	***1,588***
Creditors falling due in one year			
Travel expenses		-	*744*
Booking fees received in advance	8	1,400	*400*
		1,400	***1,144***
Net total assets		**107,510**	***97,343***
Represented by:			
General Funds		106,790	*96,623*
Restricted Funds	4	720	*720*
		107,510	***97,343***

Approved by the Trustees on

Signed on their behalf

Chair of Trustees

Anglican Marriage Encounter

Notes to the Accounts for the Year Ended 30th June 2026

1. Basis of Accounting

The accounts have been prepared on an accruals basis in accordance with Charities SORP (FRS 102).

2. Receipts

		Unrestricted Funds	Restricted Funds	2026	*2025*
a)	**Donations and Similar Receipts**	£	£	£	£
	Gifts & Donations	33,420		33,420	*26,091*
	Gift Aid receivable	7,084		7,084	*5,295*
	Booking Fees & other income	1,450		1,450	*1,540*
		41,954	**-**	**41,954**	***32,926***

Gifts & Donations are higher this year because of 1. more four-figure one-off gifts on weekends (8 for 25-26, cf 3 for 24-25), 2. the gift from Time for Marriage and 3. a legacy of £1,000.

b)	**Investment Income**				
	Bank Interest	1,794		1,794	*1,403*
		1,794	**-**	**1,794**	***1,403***

3. Payments

a)	**Expenditure in Furtherance of Charitable Objectives**				
	Weekend Costs				
	Marriage Encounter	22,100		22,100	*22,215*
	Engaged Encounter	-		-	*4,698*
	Weekend reunions & community days	-		-	*-*
	Leaflets, advertising, promotion	1,272		1,272	*1,753*
	Encounter Magazine	3,076		3,076	*2,794*
		26,448	-	26,448	*31,459*
	Training and Development				
	Team & Officer Development	1,375		1,375	*700*
	Team Deeper Weekend	-		-	*-*
		1,375	-	1,375	*700*
	Total	**27,823**	**-**	**27,823**	***32,159***

Team & Officer Development is higher than usual as more Team claimed for travel to the T&O day.

b)	**Expenditure on Managing and Administering the Charity**				
	Meetings & travel	2,060		2,060	*766*
	Communications & Support	2,822		2,822	*675*
	Independent Examiner	-		-	*-*
	Banking Services	414		414	*424*
	Insurance	463		463	*437*
		5,758	**-**	**5,758**	***2,302***

Meetings & travel, and Communications & Support are higher than usual because of the 'Fleece' group meetings

4. Restricted Funds

To purchase banners for use at Weekends	720	720	*720*
		720	***720***

5. Trustees expenses

A total of £1,914 (2025 - £1,158) was paid to trustees to reimburse them for travel and other expenses on charity business. No trustee received remuneration or other benefits from the charity during the year.

6. Staff Costs and Numbers

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

7. Venue costs paid in advance

Deposit for Bowden Sept 2026; full amount for Brighouse weekend, 3-5 July 2026

8. Booking fees received in advance

Higher than usual because of the July Brighouse w/e and good bookings for the autumn

9. Related Party Transactions

There were no business transactions with trustees or other related parties during the year.