

COMPANY REGISTRATION NUMBER: NI627165
CHARITY REGISTRATION NUMBER: NIC102332

**Accord Northern Ireland Catholic Marriage Care
Service**

Company Limited by Guarantee

Financial Statements

31 March 2021

EXCHANGE AUDITING LIMITED

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

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2021

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Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

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

Year ended 31 March 2021

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

Reference and administrative details

Registered charity name	Accord Northern Ireland Catholic Marriage Care Service
Charity registration number	NIC102332
Company registration number	NI627165
Principal office and registered office	Cana House Chapel Lane Belfast BT1 1HH

The trustees

Archbishop Eamon Martin
Bishop Noel Treanor
Bishop Michael Router
Bishop Donal McKeown
Father Tim Bartlett
Bishop Lawrence Duffy
Mrs Maria Ferguson
Mrs Clare O'Loan

Company secretary Mrs Deirdre O'Rawe

Auditor Exchange Auditing Limited
Chartered accountants & statutory auditor
Oakmont House
2 Queens Road
Lisburn
BT27 4TZ

Bankers Bank of Ireland
364 Lisburn Road
Belfast
BT9 6GL

Solicitors Napier Solicitors
1-9 Castle Arcade
Belfast
BT1 5DF

Accord Northern Ireland Catholic Marriage Care Service

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

Year ended 31 March 2021

Structure, governance and management

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

Objectives and activities

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

People who benefit from our work are;

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

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

Year ended 31 March 2021

Objectives and activities *(continued)*

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

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

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

Public Benefit

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

Strategic report

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

Accord Northern Ireland Catholic Marriage Care Service

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

Year ended 31 March 2021

Achievements and performance

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

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

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

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

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

Year ended 31 March 2021

Achievements and performance *(continued)*

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

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

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

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

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

Year ended 31 March 2021

Financial review

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

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

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

Year ended 31 March 2021

Plans for future periods

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

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

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

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

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

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

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

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

GDPR compliance.

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

Trustees' responsibilities statement

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

Accord Northern Ireland Catholic Marriage Care Service

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

Year ended 31 March 2021

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

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

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

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

Auditor

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

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

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

Archbishop Eamon Martin
Trustee

Mrs Deirdre O'Rawe
Charity Secretary

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

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

Year ended 31 March 2021

Opinion

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

In our opinion the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Accord Northern Ireland Catholic Marriage Care Service

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

Year ended 31 March 2021

Other information

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

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Accord Northern Ireland Catholic Marriage Care Service

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

Year ended 31 March 2021

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

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

Year ended 31 March 2021

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

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

Use of our report

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

Malachi McConville BSc FCA (Senior Statutory Auditor)

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

9 November 2021

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2021

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

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

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

Accord Northern Ireland Catholic Marriage Care Service

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Statement of Financial Position

31 March 2021

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

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

Archbishop Eamon Martin
Trustee

Bishop Noel Treanor
Trustee

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

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2021

1. General information

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

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) Charities (Accounts and Reports) Regulations (Northern Ireland) 2015.

3. Accounting policies

Basis of preparation

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

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

Going concern

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

Disclosure exemptions

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

Judgements and key sources of estimation uncertainty

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

Accord Northern Ireland Catholic Marriage Care Service

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Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

3. Accounting policies *(continued)*

Fund accounting

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

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

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

Incoming resources

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

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

Accord Northern Ireland Catholic Marriage Care Service

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Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

3. Accounting policies *(continued)*

Resources expended

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

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

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

Tangible assets

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

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

Depreciation

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

Fixtures and fittings - 10% straight line

Accord Northern Ireland Catholic Marriage Care Service

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Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

3. Accounting policies *(continued)*

Impairment of fixed assets

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

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

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

Financial instruments

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

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

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

Debt instruments are subsequently measured at amortised cost.

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

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

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

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

3. Accounting policies *(continued)*

Financial instruments *(continued)*

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

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

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

Defined contribution plans

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

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

4. Limited by guarantee

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

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Grants			
Dept of Health	–	81,703	81,703
Bishop Contribution	21,787	–	21,787
Diocesan Grant - Belfast	–	19,500	19,500
Diocesan Grant - B'Mena	–	3,600	3,600
Diocesan Grant - D'Patrick	–	13,500	13,500
Diocesan Grant - Omagh	–	–	–
Diocesan Grant - Armagh	–	7,000	7,000
Diocesan Grant - Enniskillen	–	3,000	3,000
Government Grant	87,185	–	87,185
	<u>108,972</u>	<u>128,303</u>	<u>237,275</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Grants			
Dept of Health	–	65,362	65,362
Bishop Contribution	21,787	–	21,787
Diocesan Grant - Belfast	–	18,750	18,750
Diocesan Grant - B'Mena	–	3,600	3,600
Diocesan Grant - D'Patrick	–	14,250	14,250
Diocesan Grant - Omagh	–	4,000	4,000
Diocesan Grant - Armagh	–	8,250	8,250
Diocesan Grant - Enniskillen	–	6,230	6,230
Government Grant	–	–	–
	<u>21,787</u>	<u>120,442</u>	<u>142,229</u>

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

6. Charitable activities

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Marriage Preparation Courses	<u>99,777</u>	<u>99,777</u>	<u>212,151</u>	<u>212,151</u>

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

7. Investment income

	Unrestricted Funds	Total Funds 2021	Unrestricted Funds	Total Funds 2020
	£	£	£	£
Bank interest receivable	<u>172</u>	<u>172</u>	<u>417</u>	<u>417</u>

8. Other income

	Unrestricted Funds	Total Funds 2021	Unrestricted Funds	Total Funds 2020
	£	£	£	£
Counselling Income	<u>6,505</u>	<u>6,505</u>	<u>36,157</u>	<u>36,157</u>

9. Costs of raising donations and legacies

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

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

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

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

10. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Support costs	<u>16,588</u>	<u>3,599</u>	<u>20,188</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Support costs	<u>21,028</u>	<u>3,600</u>	<u>24,627</u>

11. Expenditure on charitable activities by activity type

	Total funds 2021 £	Total fund 2020 £
Support costs	<u>20,188</u>	<u>24,627</u>

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

12. Net income/(expenditure)

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

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

13. Auditors remuneration

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

14. Staff costs

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

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

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

	2021	2020
	No.	No.
Number of staff - Administration	<u>7</u>	<u>7</u>

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

15. Trustee remuneration and expenses

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

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

16. Tangible fixed assets

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

17. Debtors

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

18. Creditors: amounts falling due within one year

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

19. Deferred income

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

20. Pensions and other post retirement benefits

Defined contribution plans

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

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

21. Analysis of charitable funds

Unrestricted funds

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

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

Restricted funds

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

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

Dept of Health Restricted Fund

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

Centre Restricted Funds

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

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

22. Analysis of net assets between funds

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

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