

**Accord Northern Ireland Catholic Marriage Care  
Service**

**Company Limited by Guarantee**

**Financial Statements**

**31 March 2023**

**HILL VELLACOTT**

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

# **Accord Northern Ireland Catholic Marriage Care Service**

**Company Limited by Guarantee**

**Financial Statements**

**Year ended 31 March 2023**

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# Accord Northern Ireland Catholic Marriage Care Service

## Company Limited by Guarantee

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

Year ended 31 March 2023

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

#### Chair's report

#### Reference and administrative details

**Registered charity name** Accord Northern Ireland Catholic Marriage Care Service

**Charity registration number** NIC102332

**Company registration number** NI627165

**Principal office and registered office** Cana House  
St Mary's Church, Chaple Lane  
Grotto Entrance  
1st Floor, 68 Berry Street  
Belfast  
BT1 1FJ

#### The trustees

Archbishop Eamon Martin  
Archbishop Noel Treanor (Resigned 20 January 2023)  
Bishop Michael Router  
Bishop Donal McKeown  
Bishop Lawrence Duffy  
Mrs C O'Loan  
Mr P McGuinness  
Mrs G Loughran

**Company secretary** Deirdre O'Rawe

**Auditor** Hill Vellacott  
Chartered accountants & statutory auditor  
22 Great Victoria Street  
Belfast  
BT2 7BA

# Accord Northern Ireland Catholic Marriage Care Service

## Company Limited by Guarantee

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

Year ended 31 March 2023

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#### Structure, governance and management

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

#### Objectives and activities

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

People who benefit from our work are;

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

# Accord Northern Ireland Catholic Marriage Care Service

## Company Limited by Guarantee

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

#### Year ended 31 March 2023

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#### **Objectives and activities** *(continued)*

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

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

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

#### **Strategic report**

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

#### **Achievements and performance**

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

#### **Communication**

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

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# Accord Northern Ireland Catholic Marriage Care Service

## Company Limited by Guarantee

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

Year ended 31 March 2023

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

##### Problematic Behaviour

13% reported their own or their partner's use of alcohol was always or often problematic

3% reported their own or their partner's use of drugs was always or often problematic

2% reported their own or their partner's gambling was always or often problematic

16% reported their own or their partner's use of the phone/texting, internet or social media always or often caused problems

21% reported that trust in the relationship was always or often affected by problem behaviours.

##### Intimacy

34% reported that they never or seldom experienced closeness and affection with their partner

47% described their sexual relationship as either absent, poor or very poor

10% reported difficulty always or often having sex

7% reported their partner always or often having concerns about another close, physical, or emotional relationship of theirs

9% reported always or often having concerns about another close, physical, or emotional relationship of their partner's.

##### Family Issues

19% reported that childcare and home duties always and often caused problems in the relationship

21% reported problems between them and their own or their partner's extended family always or often

5% reported issues of culture, religious beliefs or values often or always caused difficulties between them and their partner

18% reported bereavement, other loss or grief experienced by them or their partner affected their relationship always or often

22% reported that either they or their partner always or often experienced depression

26% reported that finances and financial management always or often caused problems between them.

##### Conflict

49% reported they always, repeatedly or often argued with their partner

23% reported that arguments are never resolved calmly

49% reported that arguments are sometimes resolved calmly

35% reported that they or their partner always, repeatedly or often yelled or shouted during arguments

2% reported that they or their partner always, repeatedly or often throw things during arguments.

# Accord Northern Ireland Catholic Marriage Care Service

## Company Limited by Guarantee

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

Year ended 31 March 2023

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

##### **CPD for counsellors included:**

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

##### **CPD for facilitators included:**

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

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

#### **Financial review**

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

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

# Accord Northern Ireland Catholic Marriage Care Service

## Company Limited by Guarantee

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

Year ended 31 March 2023

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#### Plans for future periods

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

#### Trustees' responsibilities statement

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

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

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

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

# Accord Northern Ireland Catholic Marriage Care Service

## Company Limited by Guarantee

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

#### Year ended 31 March 2023

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

#### **Auditor**

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

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

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

Archbishop Eamon Martin  
Trustee

Deirdre O'Rawe  
Charity Secretary

# **Accord Northern Ireland Catholic Marriage Care Service**

## **Company Limited by Guarantee**

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

**Year ended 31 March 2023**

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#### **Opinion**

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

In our opinion the financial statements:

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

#### **Basis for opinion**

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

#### **Conclusions relating to going concern**

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

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

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

# **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 *(continued)***

**Year ended 31 March 2023**

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#### **Other information**

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

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

We have nothing to report in this regard.

#### **Opinions on other matters prescribed by the Companies Act 2006**

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

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

#### **Matters on which we are required to report by exception**

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

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

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

# **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 *(continued)***

**Year ended 31 March 2023**

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### **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.

# 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 *(continued)*

Year ended 31 March 2023

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#### Auditor's responsibilities for the audit of the financial statements

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

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

Our approach was as follows:

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

- the charitable status of the Charity and its registration with The Charity Commission for Northern Ireland under the Charities Act (Northern Ireland) 2008 and the Charities Act (Northern Ireland) 2013;
- compliance with the Charities SORP (FRS 102) (second edition - October 2020) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2020);
- data protection laws (including UK General Data Protection Regulation (GDPR)); and

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

- the Charity's own assessment of the risks that irregularities may occur either because of fraud or error that was approved by the directors of the Trustee;
- the results of our enquiries of management and the Audit Committee about their own identification and assessment of the risks of irregularities;
- any matters we identified having obtained and reviewed the Charity's documentation of their policies and procedures relating to:
  - identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;
  - detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;
  - the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations; and
- the matters discussed among the audit engagement team regarding how and where fraud might

# 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 *(continued)*

Year ended 31 March 2023

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

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

- we considered the opportunities and incentives that may exist within the organisation for fraud and identified the greatest potential for fraud in the areas of the controls covering the receipt of donations and offerings that are received in cash and in which management is required to exercise significant judgment, such as disclosure of adjusting items. In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override.
- we also obtained an understanding of the legal and regulatory framework that the Charity operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included NI Charity legislation (including the regulator, The Charities Commission for Northern Ireland) and the Charity SORP.
- in addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the Group's ability to operate or to avoid a material penalty. This included data protection and safeguarding.
- we made enquiries of management and those charged with governance and reviewed minutes of the Board of the Trustee and Finance Committees and enquired about any communications with the charity regulator.

Audit procedures designed to respond to the risks of fraud

- we considered the risk of fraud through management override and, in response, we incorporated testing of manual journal entries into our audit approach.
- we considered the risk of fraud through transactions outside the normal course of transactions by noting anything that was unusual in nature or size and enquired about such transaction to gain an understanding of their nature;
- based on the results of our risk assessment we designed our audit procedures to identify and to address material misstatements in relation to fraud and other irregularities.
- we reviewed the operation of the controls within the Northern Ireland Regional office over donations and the segregation of duties within those controls, together with substantive testing and analytical review and incorporating an element of unpredictability in the selection of the nature, timing and extent of audit procedures.
- we evaluated the selection and application of accounting policies by the Charity, particularly those related to subjective measurements and complex transactions, that may be indicative of fraudulent financial reporting.

# **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 *(continued)***

#### **Year ended 31 March 2023**

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

# **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** *(continued)*

**Year ended 31 March 2023**

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

#### **Use of our report**

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

Conor McCaffery ACA (Senior Statutory Auditor)

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

14 November 2023

# Accord Northern Ireland Catholic Marriage Care Service

## Company Limited by Guarantee

### Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2023

		2023		2022	
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
<b>Income and endowments</b>					
Donations and legacies	5	27,234	104,963	132,197	131,502
Charitable activities	6	288,328	–	288,328	254,636
Investment income	7	1,024	–	1,024	186
Other income	8	22,638	–	22,638	20,825
<b>Total income</b>		<u>339,224</u>	<u>104,963</u>	<u>444,187</u>	<u>407,149</u>
<b>Expenditure</b>					
Expenditure on raising funds:					
Costs of raising donations and legacies	9	151,034	100,414	251,448	221,495
Expenditure on charitable activities	10,11	40,330	–	40,330	53,435
<b>Total expenditure</b>		<u>191,364</u>	<u>100,414</u>	<u>291,778</u>	<u>274,930</u>
<b>Net income and net movement in funds</b>		<u>147,860</u>	<u>4,549</u>	<u>152,409</u>	<u>132,219</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		237,942	299,387	537,329	405,110
<b>Total funds carried forward</b>		<u>385,802</u>	<u>303,936</u>	<u>689,738</u>	<u>537,329</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 17 to 27 form part of these financial statements.

# Accord Northern Ireland Catholic Marriage Care Service

## Company Limited by Guarantee

### Statement of Financial Position

31 March 2023

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

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

Archbishop Eamon Martin  
Trustee

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The notes on pages 17 to 27 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 2023

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#### 1. General information

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

#### 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

#### 3. Accounting policies

##### Basis of preparation

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

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

##### Going concern

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

##### Judgements and key sources of estimation uncertainty

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

##### Significant judgements.

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

##### Key sores of estimation uncertainty

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

# Accord Northern Ireland Catholic Marriage Care Service

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

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#### 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

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2023

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

##### Resources expended

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

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

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

##### Tangible assets

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

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

##### Depreciation

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

Fixtures and fittings                      -     10% straight line

##### Impairment of fixed assets

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

# Accord Northern Ireland Catholic Marriage Care Service

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2023

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

#### Impairment of fixed assets *(continued)*

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

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

#### Financial instruments

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

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

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

Debt instruments are subsequently measured at amortised cost.

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

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

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

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

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

# Accord Northern Ireland Catholic Marriage Care Service

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2023

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

##### Financial instruments *(continued)*

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

##### Defined contribution plans

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

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

#### 4. Limited by guarantee

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

#### 5. Donations and legacies

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

# Accord Northern Ireland Catholic Marriage Care Service

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

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#### 5. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
<b>Donations</b>			
DHSSPS	–	65,365	65,365
Bishops Contribution	21,787	–	21,787
Diocesan Grant - Belfast	–	19,500	19,500
Diocesan Grant - Ballymeana	–	3,600	3,600
Diocesan Grant - Downpatrick	–	6,750	6,750
Diocesan Grant - Armagh	–	–	–
Diocesan Grant - NIRO	–	4,500	4,500
Big Lottery Grant	10,000	–	10,000
	<u>31,787</u>	<u>99,715</u>	<u>131,502</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 parish offices and not to the main Accord NI bank account.

#### 6. Charitable activities

	Unrestricted Funds £	<b>Total Funds 2023 £</b>	Unrestricted Funds £	Total Funds 2022 £
Marriage Preparation Programmes.	<u>288,328</u>	<u>288,328</u>	<u>254,636</u>	<u>254,636</u>

#### 7. Investment income

	Unrestricted Funds £	<b>Total Funds 2023 £</b>	Unrestricted Funds £	Total Funds 2022 £
Bank interest receivable	<u>1,024</u>	<u>1,024</u>	<u>186</u>	<u>186</u>

#### 8. Other income

	Unrestricted Funds £	<b>Total Funds 2023 £</b>	Unrestricted Funds £	Total Funds 2022 £
Counselling income	18,690	18,690	19,400	19,400
Sundry income	3,948	3,948	1,425	1,425
	<u>22,638</u>	<u>22,638</u>	<u>20,825</u>	<u>20,825</u>

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# Accord Northern Ireland Catholic Marriage Care Service

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

#### 9. Costs of raising donations and legacies

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

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

#### 10. Expenditure on charitable activities by fund type

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

# Accord Northern Ireland Catholic Marriage Care Service

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2023

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#### 11. Expenditure on charitable activities by activity type

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

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

#### 12. Net income

Net income is stated after charging/(crediting):

	<b>2023</b> £	2022 £
Depreciation of tangible fixed assets	<u>2,359</u>	<u>2,646</u>

#### 13. Staff costs

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

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

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

	<b>2023</b> No.	2022 No.
Administrative staff	<u>5</u>	<u>5</u>

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

#### 14. Trustee remuneration and expenses

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

# Accord Northern Ireland Catholic Marriage Care Service

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2023

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#### 15. Tangible fixed assets

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

#### 16. Debtors

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

#### 17. Creditors: amounts falling due within one year

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

#### 18. Deferred income

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

#### 19. Pensions and other post retirement benefits

##### Defined contribution plans

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

# Accord Northern Ireland Catholic Marriage Care Service

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2023

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#### 20. Analysis of charitable funds

##### Unrestricted funds

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

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

##### Restricted funds

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

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

##### DHSSPS & Diocesan Grants restricted fund

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

##### Centre restricted funds

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

# Accord Northern Ireland Catholic Marriage Care Service

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

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#### 21. Analysis of net assets between funds

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

  

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