

COMPANY REGISTRATION NUMBER: NI627165
CHARITY REGISTRATION NUMBER: NIC102332

**Accord Northern Ireland Catholic Marriage Care
Service**

Company Limited by Guarantee

Financial Statements

31 March 2024

HILL VELLACOTT

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

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2024



	Page
Trustees' annual report (incorporating the director's report)	1
Independent auditor's report to the members	9
Statement of financial activities (including income and expenditure account)	16
Statement of financial position	17
Notes to the financial statements	18

Accord Northern Ireland Catholic Marriage Care Service



Company Limited by Guarantee

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

Year ended 31 March 2024

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

Chair's report

Reference and administrative details

Registered charity name Accord Northern Ireland Catholic Marriage Care Service

Charity registration number NIC102332

Company registration number NI627165

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

The trustees

Archbishop Eamon Martin
Bishop Michael Router
Bishop Donal McKeown
Bishop Lawrence Duffy
Mrs C O'Loan (Resigned 14 March 2024)
Mr P McGuinness
Mrs G Loughran
Bishop Alan McGuckian (Appointed 27 April 2024)

Company secretary Deirdre O'Rawe

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

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee



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

Year ended 31 March 2024

Structure, governance and management

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

Objectives and activities

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

People who benefit from our work are;

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

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee



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

Year ended 31 March 2024

Objectives and activities *(continued)*

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

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

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

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

Strategic report

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

Achievements and performance

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

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee



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

Year ended 31 March 2024

Achievements and performance *(continued)*

Communication

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

Problematic Behaviour

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

Intimacy

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



Achievements and performance *(continued)*

Family Issues

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

Conflict

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

CPD delivered to Counsellors:

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

CPD delivered to Marriage Education Facilitators included:

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

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee



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

Year ended 31 March 2024

Achievements and performance *(continued)*

Marriage Care UK Initial Counsellor Training

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

Synodal Gathering

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

Financial review

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

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

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee



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

Year ended 31 March 2024

Plans for future periods

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

Trustees' responsibilities statement

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

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

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee



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

Year ended 31 March 2024

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

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

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

Auditor

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

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

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

+ 

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 2024

Opinion

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

In our opinion the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

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 2024

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 2024

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 2024

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 2024

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 2024

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 2024

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

Use of our report

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

Conor McCaffery ACA (Senior Statutory Auditor)

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

7 November 2024

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee



Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2024

		Unrestricted funds	2024 Restricted funds	Total funds	2023 Total funds
	Note	£	£	£	£
Income and endowments					
Donations and legacies	5	10,894	81,281	92,175	132,197
Charitable activities	6	250,969	–	250,969	288,328
Investment income	7	7,135	–	7,135	1,024
Other income	8	20,547	–	20,547	22,638
Total income		<u>289,545</u>	<u>81,281</u>	<u>370,826</u>	<u>444,187</u>
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies	9	–	103,066	103,066	100,414
Expenditure on charitable activities	10,11	231,505	–	231,505	191,364
Total expenditure		<u>231,505</u>	<u>103,066</u>	<u>334,571</u>	<u>291,778</u>
Net income and net movement in funds		<u>58,040</u>	<u>(21,785)</u>	<u>36,255</u>	<u>152,409</u>
Reconciliation of funds					
Total funds brought forward		<u>385,802</u>	<u>303,936</u>	<u>689,738</u>	<u>537,329</u>
Total funds carried forward		<u>443,842</u>	<u>282,151</u>	<u>725,993</u>	<u>689,738</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 16 to 27 form part of these financial statements.

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee

Statement of Financial Position

31 March 2024



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

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

+ Eamon Martin

Archbishop Eamon Martin
Trustee

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

Accord Northern Ireland Catholic Marriage Care Service



Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2024

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 have a significant effect on the amounts recognised in the financial statements.

Key sources of estimation uncertainty

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

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee



Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

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 2024

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 2024

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 2024

3. Accounting policies *(continued)*

Financial instruments *(continued)*

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

Defined contribution plans

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

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

4. Limited by guarantee

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

5. Donations and legacies

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

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee



Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

5. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
DHSSPS	–	65,363	65,363
Bishops Contribution	27,234	–	27,234
Diocesan Grant - Belfast	–	19,500	19,500
Diocesan Grant - Ballymena	–	3,600	3,600
Diocesan Grant - Armagh	–	7,000	7,000
Diocesan Grant - Enniskillen	–	–	–
Diocesan Grant - NIRO	–	9,500	9,500
	<u>27,234</u>	<u>104,963</u>	<u>132,197</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 £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Marriage Preparation Programmes.	<u>250,969</u>	<u>250,969</u>	<u>288,328</u>	<u>288,328</u>

7. Investment income

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Bank interest receivable	<u>7,135</u>	<u>7,135</u>	<u>1,024</u>	<u>1,024</u>

8. Other income

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

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee



Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

9. Costs of raising donations and legacies

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

10. Expenditure on charitable activities by fund type

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

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

11. Expenditure on charitable activities by activity type

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

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

12. Net income

Net income is stated after charging/(crediting):

	2024 £	2023 £
Depreciation of tangible fixed assets	<u>2,372</u>	<u>2,359</u>

13. Auditors remuneration

	2024 £	2023 £
Fees payable for the audit of the financial statements	<u>4,851</u>	<u>4,410</u>

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee



Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

14. Staff costs

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

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

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

	2024	2023
	No.	No.
Administrative staff	5	5
Facilitators	13	–
Counsellors	5	–
	<u>23</u>	<u>5</u>

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

15. Trustee remuneration and expenses

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

16. Tangible fixed assets

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

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee



Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

17. Debtors

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

18. Creditors: amounts falling due within one year

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

19. Deferred income

	2024	2023
	£	£
Amount deferred in year	<u>35,800</u>	<u>64,167</u>

20. Pensions and other post retirement benefits

Defined contribution plans

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

21. Analysis of charitable funds

Unrestricted funds

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

	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>

Accord Northern Ireland Catholic Marriage Care Service

Company Limited by Guarantee



Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

21. Analysis of charitable funds *(continued)*

Restricted funds

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

	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>

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.

22. Analysis of net assets between funds

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

	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	<u>(80,096)</u>	<u>–</u>	<u>(80,096)</u>
Net assets	<u>383,431</u>	<u>306,307</u>	<u>689,738</u>