



**CARING FOR MARRIAGE, BUILDING RELATIONSHIPS**



**ACCORD CLG ANNUAL REPORT 2019**

## MISSION STATEMENT

Empowering people.  
Fostering Relationships.  
Caring for Couples facing  
the challenges of Christian Marriage.

## VISION STATEMENT

Accord Catholic Marriage Care Service Company Limited by Guarantee (Accord CLG) operates in the Republic of Ireland outside of the Archdiocese of Dublin.

- We provide a service to couples preparing for or seeking a deeper commitment within the Sacrament of Marriage.
- We are committed to providing a quality service.
- Our Facilitators and Counsellors come from a wide variety of backgrounds and are appropriately trained.
- We respond to the challenges facing Christian Marriage today and affirm its value in an ever-changing world.

Our Facilitators and Counsellors empower couples to explore and reflect on:

- The essential elements of sacramental marriage.
- The purpose and value of their choices within a committed relationship.

Accord CLG serves the pastoral needs of couples at different stages in their relationship.

**PREPARATION FOR MARRIAGE** in a Christian context focuses on the essential components which foster a good couple relationship:

- Lifelong commitment.
- Communication and conflict resolution skills.
- Responsible parenthood within a faith context.
- Time and resource management.
- Trust in the providence and love of God.

**ONGOING SUPPORT** throughout marriage facilitates:

- The development of strategies for the emotional, spiritual and psychological wellbeing of couples.
- Reflection on the Christian experience of unconditional love, commitment and family life.

**MARRIAGE AND RELATIONSHIP COUNSELLING** is provided for couples as well as individuals in a couple relationship in a caring and confidential manner. It is a twofold process enabling clients to identify and acknowledge difficulties in their relationship and to discover their inner resources to deal with them.



## A MESSAGE FROM THE CHAIRPERSON

### MR. GORDON NICHOLL

I am pleased to present the 2019 annual report for Accord Catholic Marriage Care Service Company Limited by Guarantee (Accord CLG).

At the time of writing we have all endured a shrunken existence and continue to live under the cloud of COVID-19.

Indeed, it would be strange to write just about anything, without recognising the anxiety that so many of us are experiencing right now.

The impact of the pandemic is being felt in every walk of life and Accord CLG is no different.

On behalf of the Board of Directors, I would like to take this opportunity to record our thanks and appreciation for the way in which Accord CLG staff and volunteers have responded to this national emergency.

In difficult and challenging circumstances, they quickly established telephone support arrangements to maintain contact with existing clients and engage with new callers seeking help or a listening ear.

A new development but reassuringly familiar in terms of putting people first in everything we do.

How we explain what has been like and its impact on our finances and services is going to be an important feature of narrative and financial reporting for some time.

This report highlights the nature and extent of our work during 2019.

The activity levels for 2019 reflect the ongoing demand for our services; **12,655** counselling sessions delivered, **9,218** individuals attending our marriage preparation courses and a school's programme to **3,872** students and some of their parents/ guardians.

Behind the statistics are scores of human

stories and practical examples of where our front-line professionals, day-in day out, help repair broken relationships and build more resilient marriages.

None of this would be possible without the drive and commitment from Accord CLG staff and volunteers who are the mainstay of our organisation.

In their respective roles they continue to shape our services with their generosity of spirit and in turn inspire with their determination and positivity.

Over almost 60 years, adapting to meet the changing needs of our society has been essential to the work of Accord and it is vital that we continue developing to provide the best support for individuals and families.

To that end I am pleased to note that our draft revised marriage preparation course, which builds on our extensive experience and reflects the current challenges of Christian marriage is ready for piloting when public health advice deems it safe for us to do so, following which feedback from couples and facilitators will be reflected upon and final changes made prior to its formal launch across all Centres.

In 2019 we commenced work on our Strategic Plan to shape our work over the coming years and establish clear medium to longer term objectives for Accord CLG.

A number of Centres responded with their contributions to the initial SWOT (Strengths, Weakness, Opportunities & Threats) analysis, although no one could have foreseen the threats posed by a worldwide pandemic.

Critical to developing and implementing the Strategic Plan is ensuring we have in place a

*“At the time of writing we have all endured a shrunken existence and continue to live under the cloud of COVID-19”*



## A MESSAGE FROM THE CHAIRPERSON MR. GORDON NICHOLL CONTINUED

“fit for purpose” organisational structure.

In liaison with the Management Team at Central Office, the Board of Accord CLG has engaged external assistance to undertake a review of Central Office to include recommendations for effective succession planning and how best to use scarce resources to serve current needs.

Progress on the review is currently suspended due to the restrictions and demands arising from the coronavirus but hopefully it will be possible to recommence this work in the near future.

Another key element for taking Accord CLG forward is the role and functionality of the Board of Directors.

Our stated aim is to maintain members from a variety of backgrounds relevant to the work of Accord CLG, capable of making decisions with the heart of a charity and the mind-set of a business.

All Directors give their time voluntarily, individually and collectively they are committed to holding Accord CLG to the highest standards when it comes to safeguarding, financial transparency and how we deliver our services.

Accord CLG, like most charities, continues to face many headwinds such as new regulations, attracting new volunteers and pressure on national and local finances.

These challenges have arisen at a time when there is a recognised need to build stronger more resilient family relationships, at a societal level we underestimate at our peril how vital good quality relationships are to our mental health and wellbeing.

What we do in Accord CLG works to help prevent loneliness, depression, abuse and many other life shattering experiences that can happen when relationships go wrong.

This reduces pressure on public services, saves government money and creates a stronger society for all of us.

We know we can't do this on our own and I would like to thank all our external stakeholders, particularly Tusla, the Child and Family Agency and the HSE South Western Area for ongoing financial support for our counselling service.

I would also like to record my thanks to the members of the Irish Catholic Bishops' Conference for their spiritual guidance and steadfast support to the Accord CLG mission and for the support of our sister companies in Accord Dublin and Accord Northern Ireland.

As we reflect on a year of positive achievements in our work with families at all levels, a simple but important truth is powerfully clear, *together we achieve more*.

As Chairman of the Board of Directors, I am in the fortunate position to see first-hand the commitment from volunteers, staff and Directors to the work of Accord CLG.

We are kind, we work together, we take responsibility and we do our very best.

By continuing to focus on impact, making better use of our resources, embracing technology and working closely with stakeholders and partners, I remain confident that we will continue to meet our goal of achieving better outcomes for more families.

Gordon Nicholl

20th June 2020

## BOARD OF DIRECTORS OF ACCORD CLG

Bishop Denis Nulty (President) (Attended 7 of 7 Board Meetings)	Ann Hanly (Attended 6 of 7 Board Meetings)
Bishop Michael Router (Vice-President) (Joined the Board in October 2019 and attended 2 of 2 Board Meetings)	Dean Michael McLoughlin (Attended 3 of 7 Board Meetings)
Bishop Denis Brennan (Former Vice-President) (Retired from the Board in October 2019 and attended 3 of 5 Board Meetings)	Mary Nash (Attended 7 of 7 Board Meetings)
Gordon Nicholl (Chairperson) (Attended 6 of 7 Board Meetings)	Micheál O'Driscoll (Attended 3 of 7 Board Meetings)
Stephen Burns (Director & Company Secretary) (Attended 7 of 7 Board Meetings & also Chairs the Audit, Finance & Risk Committee)	Matt Walsh (Attended 7 of 7 Board Meetings & also Chairs the HR Committee)
Yvonne Cronin (Attended 5 of 7 Board Meetings)	

### CENTRAL OFFICE STAFF FULL-TIME (FT) & PART-TIME (PT)

Marie Carroll, Web Administrator (FT)	Mary Johnston, Specialist in Counselling (FT)
Harry Casey, Coordinator of the Work of Accord CLG (PT)	Breda Landy-Horgan, PA & Staff Officer (FT)
Anne Coleman, Specialist in Marriage Education (FT)	Ann O'Mahony, Accounts Administrator (FT)
Paul Davis, Despatch Clerk (PT)	Ausra Petraskaite, Accounts Clerk (FT)
Aisling Dignam, Administrative Assistant (FT)	Susan Shorten, Regional Director (FT)
Kathryn Duffy, Administrative Assistant (PT)	Maureen Warren, Finance & Admin Coordinator (FT)
Mary Goss, Counselling Programme Director (PT)	

### AUDITORS

### BANKERS

Henry Murray & Company, Lurgan	Bank of Ireland, Maynooth, Co. Kildare
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### COMPANY DETAILS

Company Registration No. 604067	Registered Office: Columba Centre, Maynooth, Co. Kildare
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### CHARITABLE STATUS

Revenue Commissioners No. CHY6983	Charities Regulatory Authority No. 20167288
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**Accord CLG acknowledges and greatly appreciates the support it receives from Tusla Child and Family Agency towards the provision of its Marriage and Relationship Counselling Service**



FROM AN ALL-ISLAND PERSPECTIVE, ACCORD CLG ALONG WITH ITS SISTER COMPANIES ACCORD NORTHERN IRELAND AND ACCORD DUBLIN - ALL OF WHICH ARE AUTONOMOUS REGISTERED CHARITIES AND COMPANIES LIMITED BY GUARANTEE - HAVE PROVIDED THE FOLLOWING LEVEL OF SERVICE ACROSS IRELAND:

14,894 INDIVIDUALS (7,447 COUPLES) ATTENDED 647 ACCORD SACRAMENTAL MARRIAGE PREPARATION COURSES.

24,006 COUNSELLING SESSIONS WERE PROVIDED BY ACCORD COUNSELLORS TO 6,162 INDIVIDUALS OF WHOM 4,884 ATTENDED AS COUPLES.

IN THE ROI A TOTAL OF 39,722 STUDENTS ATTENDED ACCORD SCHOOLS' PROGRAMMES AND OVER 2,800 ATTENDED PARENT TALKS.



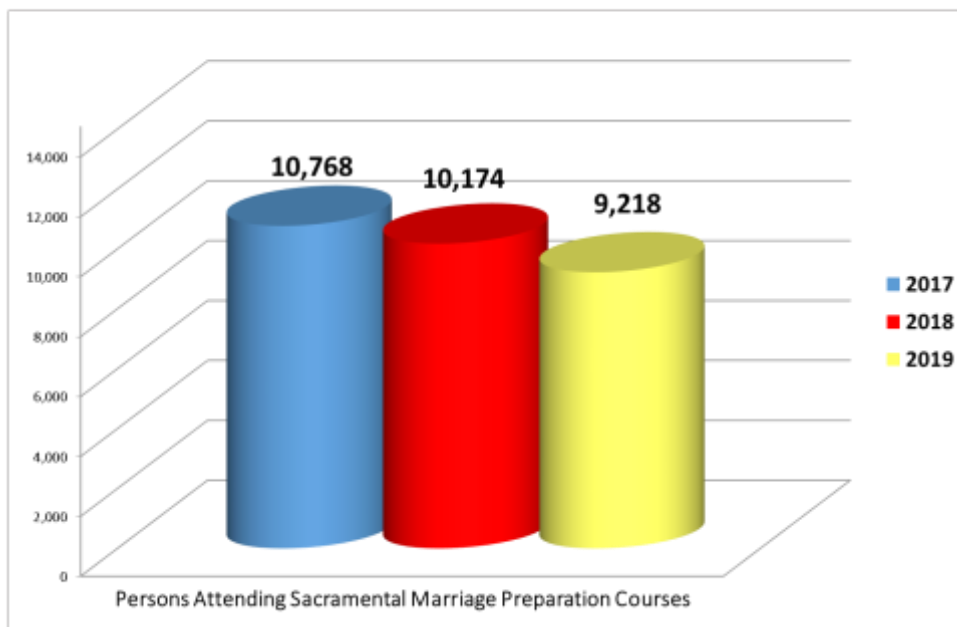
## THE WORK OF ACCORD CLG

Accord CLG provided 285 full marriage preparation courses in 2019 and a further 106 special courses. The service had 187 active facilitators in 2019 and twenty supervisors.

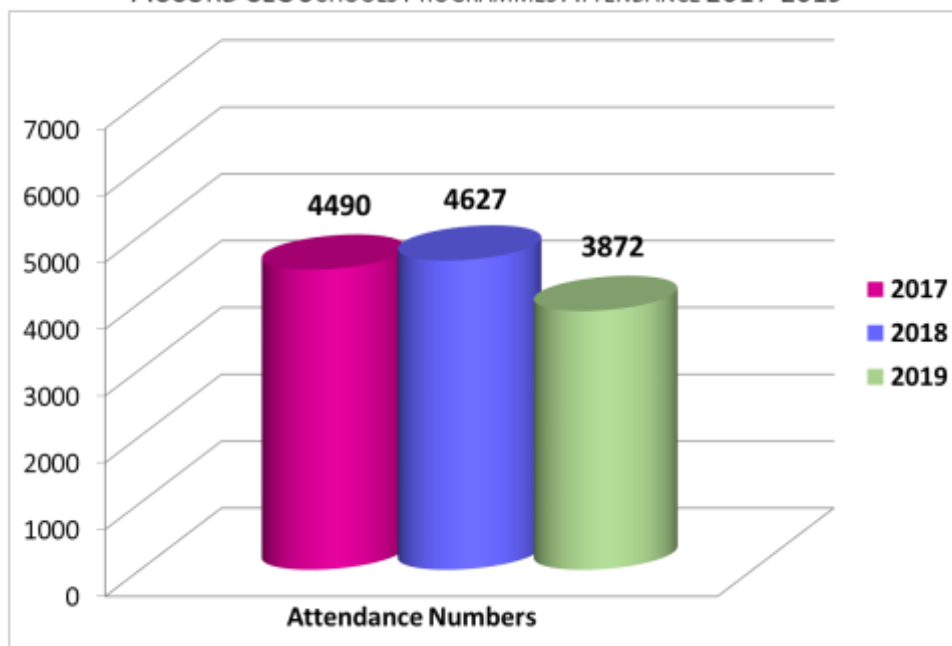
Accord Central Office provides facilitator initial training and CPD for the three Accord companies on the island and a total of thirteen facilitators graduated in 2019, nine of which were for Accord CLG. In 2019, a further 29 commenced training of which twenty were for Accord CLG. The Dignity and Beauty of Sexual Love CPD was provided in four areas and new Tutor training also commenced in 2019.

A review of Accord's Marriage Preparation Course has taken place and training of ten teams to deliver the pilot course was completed in February 2020. One pilot course took place on March 6<sup>th</sup>/7<sup>th</sup>. The additional nine pilot courses did not take place as planned due to the Covid-19 pandemic. The work of the review is presently on hold. For the same reason, all marriage preparation courses were suspended in mid-March and the situation will be reviewed in line with official Government health advice.

ACCORD CLG SACRAMENTAL MARRIAGE PREPARATION



ACCORD CLG SCHOOLS PROGRAMMES ATTENDANCE 2017-2019



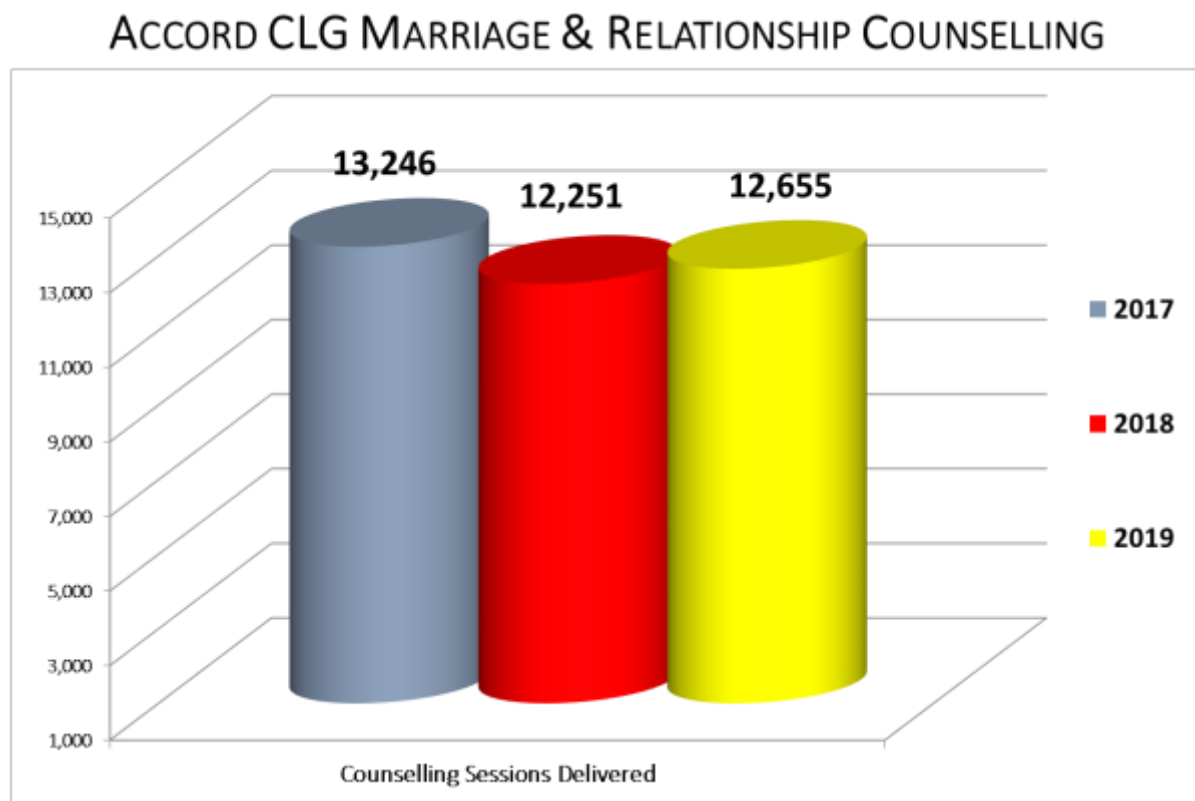


## THE WORK OF ACCORD CLG CONTINUED

Accord CLG provided 12,655 counselling sessions in 2019 in its centres in the Republic of Ireland outside the Archdiocese of Dublin. The service had 145 active counsellors in 2019, supported by three internal and 48 external supervisors.

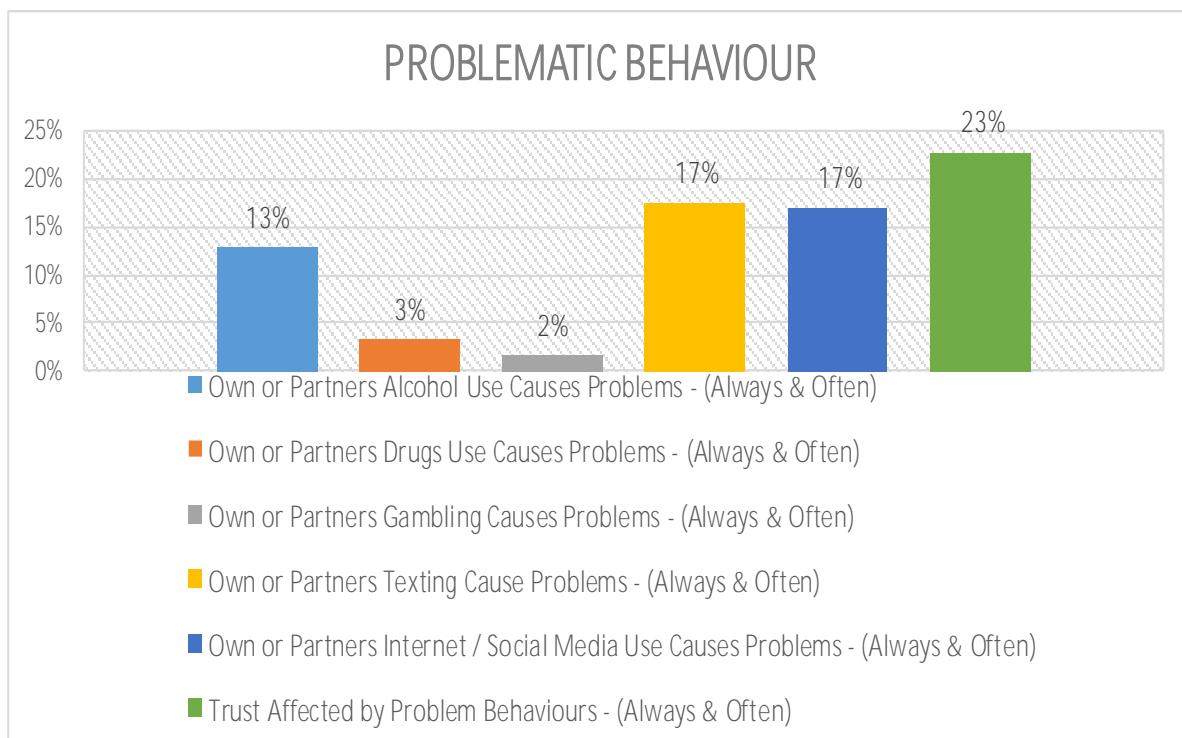
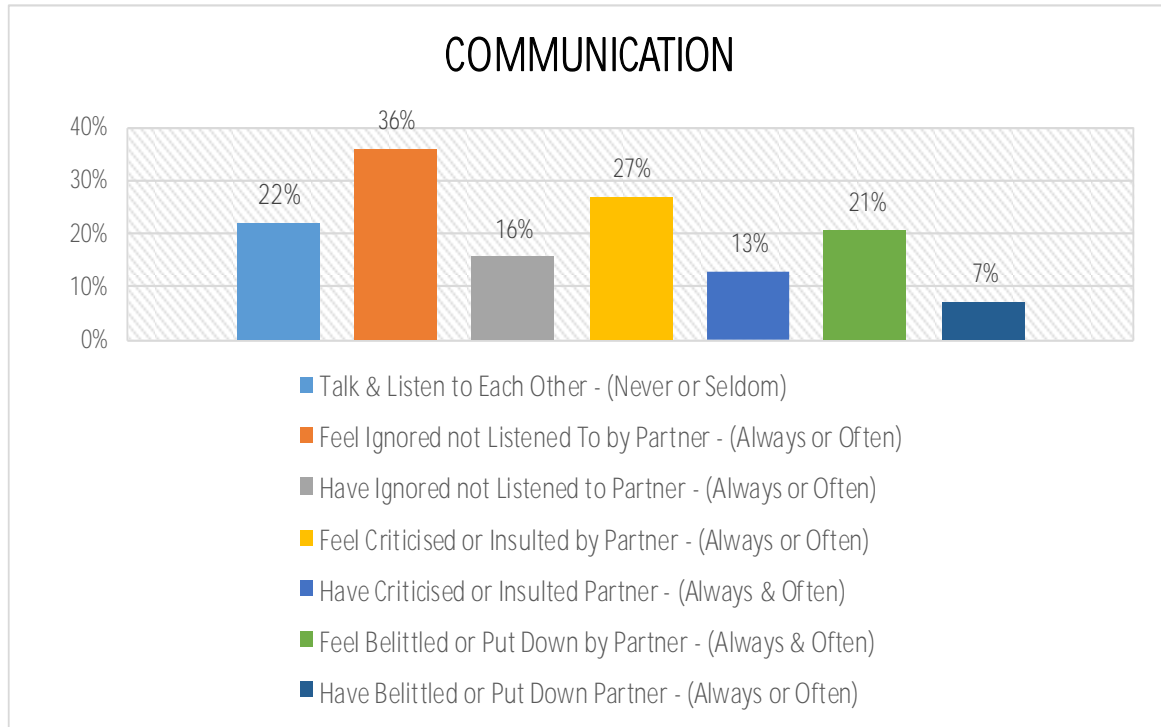
Accord CLG provided counsellor CPD in the following topics: The Assessment Process; Advanced Person Centred Couples Counselling; Working with Diversity in Couples and working with Step and Blended Families; Working with Couples in the Aftermath of Infidelity and Working with Issues of Sexual Desire. In addition, three internal CLG candidates commenced the Certificate in Counselling and one supervisor and two tutors also commenced training in their respective fields. In September 2019, two counsellors graduated with a Higher Diploma and four with a Certificate in Counselling.

There were 23 child safeguarding concerns reported to Tusla and An Garda Síochána in 2019.

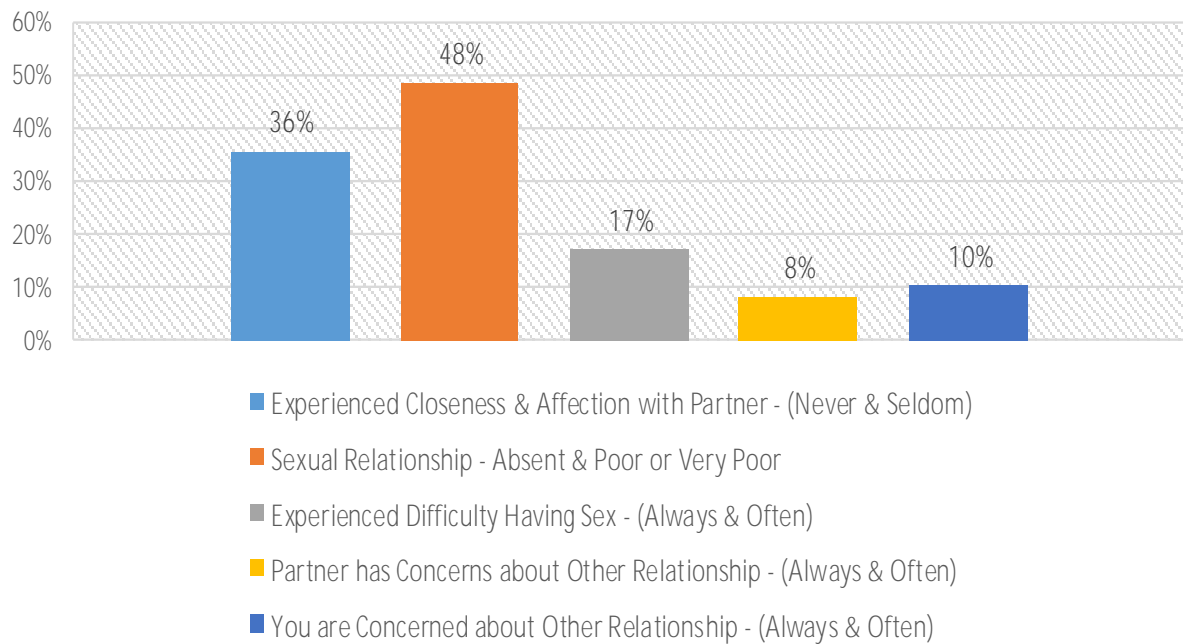


## PRESENTING PROBLEMS IN THE COUNSELLING ROOM

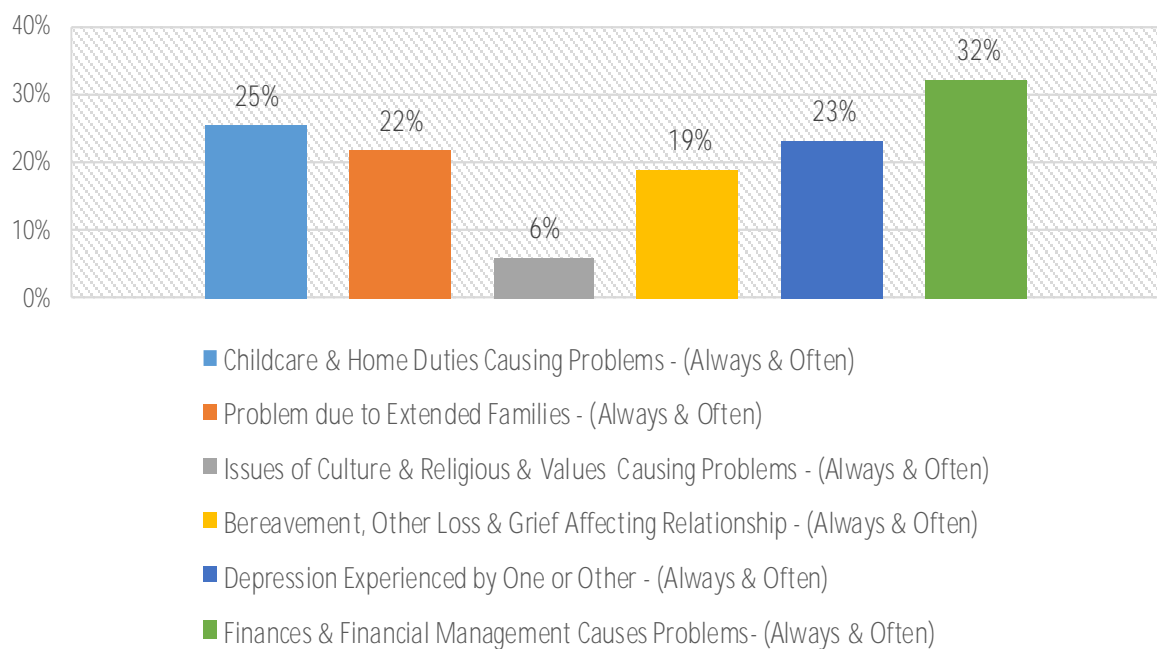
Our Needs Assessment process assists our counsellors to establish and understand the nature of client presenting problems and assures them that Accord CLG is the right agency to assist them. Below you will find extracts from the anonymous Needs Assessment process conducted at first appointment. This process also includes an ongoing review process.

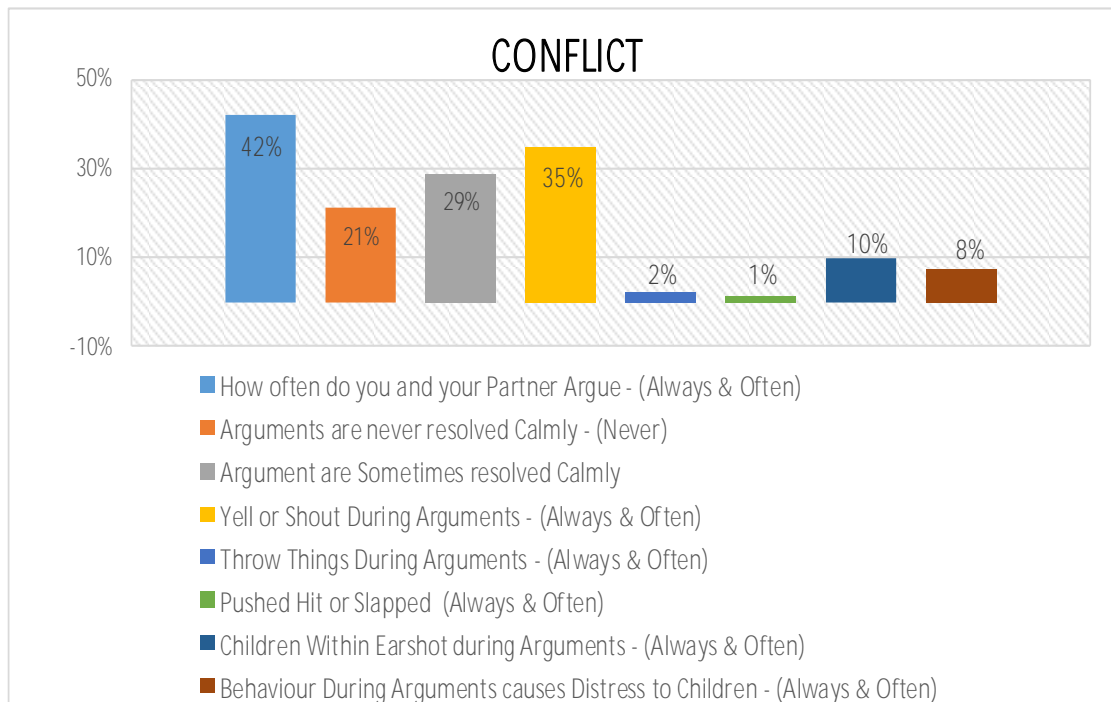


## INTIMACY



## FAMILY ISSUES





#### Communication

22% noted that they and their partner were never or seldom able to talk and listen to each other  
 36% felt they were always or often ignored or not listened to by their partner  
 16% reported that they always or often ignored or did not listen to their partner  
 27% felt they were always or often criticised or insulted by their partner  
 13% reported that they always or often criticise their partner  
 21% felt they were always or often belittled or put down by their partner  
 7% reported that they always or often belittled or put down their partner.

#### 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  
 17% reported their own or their partner's use of the phone/texting, internet or social media always or often caused problems  
 23% 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.  
 48% described their sexual relationship as either absent, poor or very poor  
 17% reported difficulty always or often having sex  
 8% reported their partner having concerns about another close, physical, or emotional relationship of theirs  
 10% reported that they had concerns about another close, physical, or emotional relationship of their partner's.

#### Family Issues

25% reported that childcare and home duties always and often caused problems in the relationship  
 22% reported problems between them and their own or their partner's extended family always or often  
 6% reported issues of culture, religious beliefs or values often or always caused difficulties between them and their partner  
 19% reported bereavement, other loss or grief experienced by them or their partner affected their relationship always or often  
 23% reported that either they or their partner experienced depression  
 32% reported that finances and financial management always or often caused problems between them

#### Conflict

42% reported they always or often argued with their partner  
 21% reported that arguments are never resolved calmly  
 29% reported that arguments are sometimes resolved calmly  
 35% reported that they or their partner always or often yelled or shouted during arguments  
 2% reported that they that they or their partner always or often throw things during arguments  
 1% reported that they or their partner pushed hit or slapped often during arguments  
 10% reported that children were always or often within earshot during heated arguments  
 8% reported that their own or their partners behaviour during arguments always or often caused distress to children.



## ACCORD CLG CENTRES IN IRELAND

Accord CLG, Central Office, Columba Centre, Maynooth, Co. Kildare.  
Tel: 01 5053112 Web: [www.accord.ie](http://www.accord.ie)

ATHLONE	090-6475491	LETTERKENNY	074-9122218
BALLINA	096-21478	LIMERICK	061-343000
BALLINASLOE	090-9643573	LIMERICK WEST	069-61000
BANTRY	027-50272	LONGFORD	090-6475491
CARLOW	059-9142590	MONAGHAN	047-83359
CASTLEBAR	094-9022214	MULLINGAR	044-9348707
CAVAN	049-4375004	NAVAN	046-9023146
CHARLESTOWN	094-9254944	NENAGH	065-6824297
CLONMEL	052-6124144	NEWBRIDGE	045-431695
CLOYNE	025-31899	PORTLAOISE	057-8661581
DROGHEDA	041-9843860	SLIGO	071-9145641
DUNDALK	042-9331731	THURLES	0504-22279
ENNIS	065-6824297	TIPPERARY	0504-22279
GALWAY	091-562331	TRALEE	066-7122280
INISHOWEN	074-9374103	TULLAMORE	057-9341831
KILKENNY	056-7722674	WATERFORD	051-878333
KILLARNEY	064-6633612	WEXFORD	053-9123086



**ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG**  
**Company Limited by Guarantee**  
**FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED**  
**31 DECEMBER 2019**

**HENRY MURRAY & CO.**  
Chartered Accountants & Statutory Auditor  
23 Church Place  
Lurgan  
Co. Armagh  
BT66 6EY

**ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG**  
**COMPANY LIMITED BY GUARANTEE**  
**FINANCIAL STATEMENTS**  
**YEAR ENDED 31 DECEMBER 2019**

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# ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG

## COMPANY LIMITED BY GUARANTEE

### DIRECTORS' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)

**YEAR ENDED 31 DECEMBER 2019**

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The directors, 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 December 2019.

#### REFERENCE AND ADMINISTRATIVE DETAILS

<b>Registered charity name</b>	Accord Catholic Marriage Care Service CLG
<b>Charity registration number</b>	20167288
<b>Company registration number</b>	604067
<b>Principal office and registered office</b>	Columba Centre Maynooth Co. Kildare Republic of Ireland

#### THE DIRECTORS

Bishop D Nulty	
Bishop D M Brennan	(Retired 2 October 2019)
Bishop M Router	(Appointed 2 October 2019)
Mr S Burns	
Ms A E Hanly	
Ms M Nash	
Mr G Nicholl	
Dean M McLoughlin	
Mr M Walsh	
Mr M O'Driscoll	
Ms R Mooney	(Retired 23 February 2019)
Ms Y Cronin	

<b>Auditor</b>	Henry Murray & Co. Chartered Accountants & Statutory Auditor 23 Church Place Lurgan Co. Armagh BT66 6EY
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# **ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG**

## **COMPANY LIMITED BY GUARANTEE**

### **DIRECTORS' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)**

*(continued)*

**YEAR ENDED 31 DECEMBER 2019**

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#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

Accord Catholic Marriage Care Service CLG (Accord CLG) is a company limited by guarantee (company registration number 604067). It is governed by a Board of Trustees/Directors with competence in one or more of the following areas: facilitating vocational courses in sacramental marriage preparation, marriage and relationship counselling, philosophy, theology, psychology, sociology, finance, human resources, communications and law. The Members of the company are 23 of Ireland's Catholic Bishops. The Board of Directors operates as detailed in the company's Memorandum and Articles of Association. The company is also a registered charity with the Charities Regulatory Authority, charity registration number 20167288. The company was incorporated on 11 May 2017 and commenced operations on 1 June 2017. The organisational structure is supported by Accord CLG Central Office located at Columba Centre, St Patrick's College, Maynooth, Co Kildare, which looks after the finances of the company and supports the delivery of its services - preparation for sacramental marriage, counselling (marriage and relationships) and some schools work in the area of relationships and sexuality education. The company has over 30 centres in the Republic of Ireland outside of the Archdiocese of Dublin, with 188 facilitators, 143 counsellors and 33 office administrators. The Board of Trustees meets every two months and the day to day operations have been delegated to a coordinator who works part-time. The services of the company are also supported by a specialist in marriage education, a specialist in counselling, a regional director, a finance officer and some administrative staff.

# **ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG**

## **COMPANY LIMITED BY GUARANTEE**

### **DIRECTORS' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)**

*(continued)*

#### **YEAR ENDED 31 DECEMBER 2019**

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##### **OBJECTIVES AND ACTIVITIES**

On 1 June 2017, Accord Central Office and the centres in the Republic of Ireland outside of the Archdiocese of Dublin came under the remit of Accord CLG. The principle object for which the company is established is the advancement of health, education and religion to be achieved primarily by providing:

(a) vocational courses in sacramental marriage preparation according to the Catholic Church's teaching on marriage;

(b) marriage and relationship and ancillary counselling services;

(c) relationship education programmes in schools and elsewhere from the perspective of the Catholic Christian tradition; and

(d) any other services whose purpose is to promote and support marriage and the family in accordance with the Church's vision of marriage as a vocation of life and love.

Healthy couple and family relationships contribute in a fundamental way to the well-being and fulfilment of adults, children, families and society in general. The work of Accord CLG in the community is a pastoral care service, animated by the gospel values of justice, love and peace. Services offered reach out to men and women preparing for the sacrament of marriage and to couples and individuals seeking counselling as they identify and seek to address issues that are impacting negatively on their intimate relationships and causing disruption in their family life. Clients are supported to make changes in their interactions that have the potential to strengthen their bond, rebuild closeness and facilitate deeper self-awareness, understanding and appreciation of each other.

Accord CLG's counselling service is open to all including those who belong to other religious traditions and those who have no faith. Services are provided based on client need rather than ability to pay. Accord CLG's marriage education programmes preparing couples for the sacrament of marriage, helps couples to explore and reflect on the essential elements of Christian marriage and the purpose and value of their choice within an exclusive, permanent and committed relationship. Accord CLG's primary RSE relationships and sexuality education programmes are delivered in a small number of Ireland's Catholic dioceses - some on a pilot basis - with attendance of 3,872 persons in 2019.

##### **STRATEGIC REPORT**

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

##### **ACHIEVEMENTS AND PERFORMANCE**

In 2019, Accord CLG delivered 12,655 marriage and relationship counselling sessions to 2,528 couples and 725 individuals and prepared 4,609 couples for sacramental marriage. For a more detailed breakdown of regional and centre work returns for 2019 see chart which follows:

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**ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG**  
**COMPANY LIMITED BY GUARANTEE**  
**DIRECTORS' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)**  
*(continued)*  
**YEAR ENDED 31 DECEMBER 2019**

**REGIONAL BREAKDOWN OF SACRAMENTAL MARRIAGE PREPARATION ATTENDANCE  
AND MARRIAGE COUNSELLING SESSIONS for Accord CLG for 2019.**

<b>CENTRAL REGION CENTRES</b>	<b>ATHLONE, BALLINA, BALLINASLOE, CHARLESTOWN, LONGFORD, MULLINGAR, NAVAN, SLIGO, TULLAMORE</b>		
	<b>2017</b>	<b>2018</b>	<b>2019</b>
Marriage Preparation Attendance (Individuals)	2,758	2,602	2,344
Counselling Sessions	2,924	2,536	2,668

<b>SOUTH EAST REGION CENTRES</b>	<b>CARLOW, CLONMEL, KILKENNY, NEWBRIDGE, PORTLAOISE, THURLES, TIPPERARY, WATERFORD, WEXFORD</b>		
	<b>2017</b>	<b>2018</b>	<b>2019</b>
Marriage Preparation Attendance (Individuals)	2,572	2,418	2,118
Counselling Sessions	2,931	2,587	2,797

<b>SOUTH WEST REGION CENTRES</b>	<b>BANTRY, CLOYNE, ENNIS, KILLARNEY, LIMERICK, NEWCASTLE WEST, NENAGH, TRALEE</b>		
	<b>2017</b>	<b>2018</b>	<b>2019</b>
Marriage Preparation Attendance (Individuals)	2,670	2,484	2,432
Counselling Sessions	3,129	2,783	3,178

<b>WEST/NORTH EAST REGION CENTRES</b>	<b>CASTLEBAR, CAVAN, DROGHEDA, DUNDALK, GALWAY, INISHOWEN, LETTERKENNY, MONAGHAN</b>		
	<b>2017</b>	<b>2018</b>	<b>2019</b>
Marriage Preparation Attendance (Individuals)	2,768	2,670	2,324
Counselling Sessions	4,262	4,345	4,012

The marriage preparation course for sacramental marriage entitled 'Marriage, a Journey not a Destination' offered couples the opportunity to reflect on how they communicate with each other, their understanding of commitment, how to manage conflict, how to be responsible parents and how to live the sacrament of marriage. The CPD (Continuing Professional Development) availed of by Accord CLG's facilitators helped to upskill them in delivering marriage preparation courses and the meaning of Christian marriage.

In 2019, the following five areas highlight the responses of clients when they presented with difficulties in their relationship:

Communication

22% noted that they and their partner were never or seldom able to talk and listen to each other  
36% felt they were always or often ignored or not listened to by their partner  
16% reported that they always or often ignored or did not listen to their partner  
27% felt they were always or often criticised or insulted by their partner  
13% reported that they always or often criticise their partner  
21% felt they were always or often belittled or put down by their partner  
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**ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG**  
**COMPANY LIMITED BY GUARANTEE**  
**DIRECTORS' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)**  
*(continued)*  
**YEAR ENDED 31 DECEMBER 2019**

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1% reported that they or their partner pushed hit or slapped often during arguments  
10% reported that children were always or often within earshot during heated arguments  
8% reported that their own or their partners behaviour during arguments always or often caused distress to children.

CPD was provided in such areas as The Dignity and Beauty of Sexual Love; The Assessment Process; Advanced Person Centred Couples Counselling; Working with Diversity in Couples and Working with Step and Blended Families; Working with Couples in the Aftermath of Infidelity and Working with Issues of Sexual Desire.



# **ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG**

## **COMPANY LIMITED BY GUARANTEE**

### **DIRECTORS' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)** *(continued)*

**YEAR ENDED 31 DECEMBER 2019**

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#### **FINANCIAL REVIEW**

Accord Catholic Marriage Care Service CLG (Accord CLG) is funded from a number of sources including Tusla Child and Family Agency who provide funding towards our counselling service. Other sources of funding consist of Diocesan and Episcopal Conference contributions, HSE funding, donations from counselling clients who are in a position to do so, and income from Marriage Preparation Courses and a small number of Schools Programmes delivered by the organisation. Results for the period 1 January 2019 to 31 December 2019 are shown on pages 27 to 29.

#### **DIRECTORS' RESPONSIBILITIES STATEMENT**

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

Company law requires the charity directors 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 directors 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 Irish 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 directors 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 2014. 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 director 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 director to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.
-

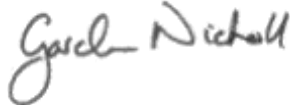
**ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG**  
**COMPANY LIMITED BY GUARANTEE**  
**DIRECTORS' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)**  
*(continued)*  
**YEAR ENDED 31 DECEMBER 2019**

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The directors' annual report and the strategic report were approved on 20 June 2020 and signed on behalf of the board of directors by:



Mr S Burns  
Director



Mr G Nicholl  
Director

# **ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG**

## **COMPANY LIMITED BY GUARANTEE**

### **INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG**

**YEAR ENDED 31 DECEMBER 2019**

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#### **OPINION**

We have audited the financial statements of Accord Catholic Marriage Care Service CLG (the 'charity') for the year ended 31 December 2019 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows 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 Irish Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (Irish 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 December 2019 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 Irish Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2014.

#### **BASIS FOR OPINION**

We conducted our audit in accordance with International Standards on Auditing (ISAs (UK & Ireland)) 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 Ireland, 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**

We have nothing to report in respect of the following matters in relation to which the ISAs (UK & Ireland) require us to report to you where:

- the directors' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
  - the directors have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.
-

# ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG

## COMPANY LIMITED BY GUARANTEE

### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG *(continued)*

**YEAR ENDED 31 DECEMBER 2019**

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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 directors 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 2014**

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

- the information given in the directors' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' 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 directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2014 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 directors' remuneration specified by law are not made; or
  - we have not received all the information and explanations we require for our audit.
-

# **ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG**

## **COMPANY LIMITED BY GUARANTEE**

### **INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG *(continued)***

**YEAR ENDED 31 DECEMBER 2019**

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#### **RESPONSIBILITIES OF DIRECTORS**

As explained more fully in the directors' responsibilities statement, the directors (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 directors 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 directors 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 directors either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

#### **AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK & Ireland) 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.

As part of an audit in accordance with ISAs (UK & Ireland), 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 directors.
  - Conclude on the appropriateness of the directors' 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.
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# ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG

## COMPANY LIMITED BY GUARANTEE

### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG *(continued)*

**YEAR ENDED 31 DECEMBER 2019**

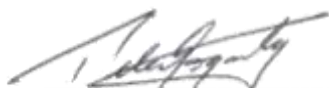
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- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

#### **USE OF OUR REPORT**

This report is made solely to the charity's members, as a body, in accordance with the Companies Act 2014. 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.



Mr. Peter Gogarty (Senior Statutory Auditor)

For and on behalf of  
Henry Murray & Co.  
Chartered Accountants & Statutory Auditor  
23 Church Place  
Lurgan  
Co. Armagh  
BT66 6EY

20 June 2020

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**ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG**  
**COMPANY LIMITED BY GUARANTEE**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**(INCLUDING INCOME AND EXPENDITURE ACCOUNT)**  
**YEAR ENDED 31 DECEMBER 2019**

		Unrestricted funds	2019 Restricted funds	Total funds	2018 Total funds
	Note	€	€	€	€
<b>Income and endowments</b>					
Donations and legacies	5	50,825	1,184,500	1,235,325	1,343,854
Charitable activities	6	1,200,521	–	1,200,521	1,169,425
Investment income	7	–	–	–	22
Other income	8	8,702	–	8,702	3,705
<b>Total income</b>		<u>1,260,048</u>	<u>1,184,500</u>	<u>2,444,548</u>	<u>2,517,006</u>
<b>Expenditure</b>					
Expenditure on charitable activities	9	1,131,011	1,184,500	2,315,511	2,266,166
<b>Total expenditure</b>		<u>1,131,011</u>	<u>1,184,500</u>	<u>2,315,511</u>	<u>2,266,166</u>
<b>Net income and net movement in funds</b>		<u>129,037</u>	<u>–</u>	<u>129,037</u>	<u>250,840</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		1,891,186	198,005	2,089,191	1,838,351
<b>Total funds carried forward</b>		<u>2,020,223</u>	<u>198,005</u>	<u>2,218,228</u>	<u>2,089,191</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 30 to 40 form part of these financial statements.

**ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG**  
**COMPANY LIMITED BY GUARANTEE**  
**STATEMENT OF FINANCIAL POSITION**  
**31 DECEMBER 2019**

	Note	2019 €	2018 €
<b>FIXED ASSETS</b>			
Tangible fixed assets	14	11,063	19,102
<b>CURRENT ASSETS</b>			
Stocks	15	66,165	54,056
Debtors	16	121,873	186,308
Cash at bank and in hand		2,478,702	2,351,158
		<u>2,666,740</u>	<u>2,591,522</u>
<b>CREDITORS: amounts falling due within one year</b>	18	459,575	521,433
<b>NET CURRENT ASSETS</b>		<u>2,207,165</u>	<u>2,070,089</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>2,218,228</u>	<u>2,089,191</u>
<b>NET ASSETS</b>		<u>2,218,228</u>	<u>2,089,191</u>
<b>FUNDS OF THE CHARITY</b>			
Restricted funds		198,005	198,005
Unrestricted general funds		427,803	1,891,186
Unrestricted designated funds		1,592,420	-
<b>Total charity funds</b>	21	<u>2,218,228</u>	<u>2,089,191</u>

These financial statements were approved by the board of directors and authorised for issue on 20 June 2020, and are signed on behalf of the board by:



Mr S Burns  
Director



Mr G Nicholl  
Director

The notes on pages 30 to 40 form part of these financial statements.

**ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG**  
**COMPANY LIMITED BY GUARANTEE**  
**STATEMENT OF CASH FLOWS**  
**YEAR ENDED 31 DECEMBER 2019**

	Note	2019 €	2018 €
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>			
Net income		129,037	250,840
<i>Adjustments for:</i>			
Depreciation of tangible fixed assets		26,940	8,767
Other interest receivable and similar income		–	(22)
Interest payable and similar charges		2,905	4,316
Accrued expenses/(income)		119,031	(83,648)
<i>Changes in:</i>			
Stocks		(12,109)	(21,862)
Trade and other debtors		(3,331)	17,365
Trade and other creditors		(44,829)	(48,723)
Cash generated from operations		217,644	127,033
Interest paid		(2,905)	(4,316)
Interest received		–	22
Net cash from operating activities		<u>214,739</u>	<u>122,739</u>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>			
Purchase of tangible assets		(18,901)	(12,930)
Net cash used in investing activities		<u>(18,901)</u>	<u>(12,930)</u>
<b>NET INCREASE IN CASH AND CASH EQUIVALENTS</b>		195,838	109,809
<b>CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR</b>		2,282,851	2,173,042
<b>CASH AND CASH EQUIVALENTS AT END OF YEAR</b>	<b>17</b>	<u>2,478,689</u>	<u>2,282,851</u>

The notes on pages 30 to 40 form part of these financial statements.

**ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG**  
**COMPANY LIMITED BY GUARANTEE**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 DECEMBER 2019**

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**1. GENERAL INFORMATION**

The charity is a public benefit entity and a private company limited by guarantee, registered in the Republic of Ireland and a registered charity in the Republic of Ireland. The address of the registered office is Columba Centre, Maynooth, Co. Kildare, Republic of Ireland.

**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 2014.

**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 euro, 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.

**Fund accounting**

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

Designated funds are unrestricted funds earmarked by the directors for particular future projects 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 funds or endowment funds.

# ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG

## COMPANY LIMITED BY GUARANTEE

### NOTES TO THE FINANCIAL STATEMENTS *(continued)*

#### YEAR ENDED 31 DECEMBER 2019

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#### 3. ACCOUNTING POLICIES *(continued)*

##### 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.

##### 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.

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# ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG

## COMPANY LIMITED BY GUARANTEE

### NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 31 DECEMBER 2019

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#### 3. ACCOUNTING POLICIES *(continued)*

##### **Tangible assets *(continued)***

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:

Furniture	- 20% straight line
Computer Equipment	- 100% 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.

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.

##### **Stocks**

Stocks are measured at the lower of cost and estimated selling price less costs to complete and sell. Cost includes all costs of purchase, costs of conversion and other costs incurred in bringing the stock to its present location and condition.

##### **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.

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# ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG

## COMPANY LIMITED BY GUARANTEE

### NOTES TO THE FINANCIAL STATEMENTS *(continued)*

#### YEAR ENDED 31 DECEMBER 2019

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#### 3. ACCOUNTING POLICIES *(continued)*

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

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.

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 Catholic Marriage Care Service CLG is a company limited by guarantee and accordingly does not have a share capital.

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# **ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG**

## **COMPANY LIMITED BY GUARANTEE**

### **NOTES TO THE FINANCIAL STATEMENTS** *(continued)*

**YEAR ENDED 31 DECEMBER 2019**

#### **5. DONATIONS AND LEGACIES**

	Unrestricted Funds €	Restricted Funds €	Total Funds 2019 €
<b>DONATIONS</b>			
Diocesan Contributions	14,892	—	14,892
<b>GRANTS</b>			
Hierarchy Grants	15,000	—	15,000
Tusla Grants	—	1,184,500	1,184,500
HSE South Western Area	20,933	—	20,933
	<u>50,825</u>	<u>1,184,500</u>	<u>1,235,325</u>
	Unrestricted Funds €	Restricted Funds €	Total Funds 2018 €
<b>DONATIONS</b>			
Diocesan Contributions	122,645	—	122,645
<b>GRANTS</b>			
Hierarchy Grants	15,000	—	15,000
Tusla Grants	—	1,184,500	1,184,500
HSE South Western Area	21,709	—	21,709
	<u>159,354</u>	<u>1,184,500</u>	<u>1,343,854</u>

#### **6. CHARITABLE ACTIVITIES**

	Unrestricted Funds €	Total Funds 2019 €	Unrestricted Funds €	Total Funds 2018 €
Marriage Preparation Income	810,109	810,109	789,236	789,236
Selection and Training Income	51,329	51,329	48,464	48,464
Marriage Counselling Income	279,591	279,591	264,676	264,676
Publicity Income	10,201	10,201	11,600	11,600
Schools	33,324	33,324	38,443	38,443
Print and Promotional Income	15,967	15,967	17,006	17,006
	<u>1,200,521</u>	<u>1,200,521</u>	<u>1,169,425</u>	<u>1,169,425</u>

#### **7. INVESTMENT INCOME**

	Unrestricted Funds €	Total Funds 2019 €	Unrestricted Funds €	Total Funds 2018 €
Bank interest receivable	—	—	22	22

# **ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG**

## **COMPANY LIMITED BY GUARANTEE**

### **NOTES TO THE FINANCIAL STATEMENTS *(continued)***

#### **YEAR ENDED 31 DECEMBER 2019**

#### **8. OTHER INCOME**

	Unrestricted Funds	Total Funds 2019	Unrestricted Funds	Total Funds 2018
	€	€	€	€
Sundry Income	8,702	8,702	3,705	3,705

#### **9. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE**

	Unrestricted Funds €	Restricted Funds €	Total Funds 2019 €
Venue and hosting costs	169,578	192	169,770
Legal and other professional fees	33,707	6,026	39,733
Maintenance costs	8,410	5,894	14,304
Insurance	11,351	13,015	24,365
Depreciation	26,940	—	26,940
Sundry expenses	3,348	1,498	4,846
Governance costs	29,831	71,199	101,033
Support costs	847,846	1,086,676	1,934,520
	<u>1,131,011</u>	<u>1,184,500</u>	<u>2,315,511</u>

	Unrestricted Funds €	Restricted Funds €	Total Funds 2018 €
Venue and hosting costs	149,894	4,035	153,929
Legal and other professional fees	49,595	7,608	57,204
Maintenance costs	8,665	90,054	98,719
Insurance	9,203	13,634	22,837
Depreciation	8,767	—	8,767
Sundry expenses	4,216	1,109	5,325
Governance costs	98,051	45,049	143,100
Support costs	673,275	1,103,011	1,776,285
	<u>1,001,666</u>	<u>1,264,500</u>	<u>2,266,166</u>

Expenditure on charitable activities was €2,315,511 (2018: €2,266,166) of which €1,131,011 (2018: €1,001,666) was unrestricted and €1,184,500 (2018: €1,264,500) was restricted. The allocation of Support costs between restricted and unrestricted is based on a time apportionment of salaries and an appropriate apportionment of other costs.

# ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG

## COMPANY LIMITED BY GUARANTEE

### NOTES TO THE FINANCIAL STATEMENTS *(continued)*

#### YEAR ENDED 31 DECEMBER 2019

#### 10. ANALYSIS OF SUPPORT COSTS

	Analysis of support costs – Charitable activities €	Total 2019 €	Total 2018 €
Staff costs	1,274,223	1,274,223	1,194,465
Travel and subsistence	166,154	166,154	158,654
Rent and utilities	206,032	206,032	159,641
General office costs	121,485	121,485	96,444
Building support / IT	47,444	47,444	52,498
Advertising	54,444	54,444	53,302
Supervision	61,833	61,833	56,966
Bank fees	2,905	2,905	4,316
	<u>1,934,520</u>	<u>1,934,520</u>	<u>1,776,286</u>

#### 11. NET INCOME

Net income is stated after charging/(crediting):

	2019 €	2018 €
Depreciation of tangible fixed assets	<u>26,940</u>	<u>8,767</u>

#### 12. STAFF COSTS

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

	2019 €	2018 €
Wages and salaries	1,225,313	1,148,088
Employer contributions to pension plans	34,322	34,870
Other employee benefits	14,588	11,507
	<u>1,274,223</u>	<u>1,194,465</u>

The average head count of employees during the year was 204 (2018: 178). The average number of full-time equivalent employees during the year is analysed as follows:

	2019 No.	2018 No.
Management and Administration personnel	58	60
Trainers and Selectors	20	23
Counsellors and Facilitators	126	95
	<u>204</u>	<u>178</u>

However, not all Facilitators and Counsellors claim payment for the hours delivered and those who do are paid through the payroll once they have completed their voluntary hours threshold.

# **ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG**

## **COMPANY LIMITED BY GUARANTEE**

### **NOTES TO THE FINANCIAL STATEMENTS *(continued)***

#### **YEAR ENDED 31 DECEMBER 2019**

#### **12. STAFF COSTS *(continued)***

The number of employees whose remuneration for the year fell within the following bands, were:

	<b>2019</b>	2018
	<b>No.</b>	No.
£70,000 to £79,999	<u>1</u>	<u>1</u>

#### **13. DIRECTOR REMUNERATION AND EXPENSES**

The directors of the Board do not receive remuneration for their services as directors of the charity. In 2019, two directors were reimbursed for directly incurred expenses for travel, subsistence and accommodation, amounting to €4,384.35 in total.

#### **14. TANGIBLE FIXED ASSETS**

	<b>Equipment €</b>
<b>Cost</b>	
At 1 January 2019	125,751
Additions	<u>18,901</u>
<b>At 31 December 2019</b>	<u>144,652</u>
<b>Depreciation</b>	
At 1 January 2019	106,649
Charge for the year	<u>26,940</u>
<b>At 31 December 2019</b>	<u>133,589</u>
<b>Carrying amount</b>	
<b>At 31 December 2019</b>	<u>11,063</u>
At 31 December 2018	<u>19,102</u>

#### **15. STOCKS**

	<b>2019</b>	2018
	<b>€</b>	€
Consumables	<u>66,165</u>	<u>54,056</u>

#### **16. DEBTORS**

	<b>2019</b>	2018
	<b>€</b>	€
Debtors	88,407	83,363
Prepayments and accrued income	<u>33,466</u>	<u>102,945</u>
	<u>121,873</u>	<u>186,308</u>

# **ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG**

## **COMPANY LIMITED BY GUARANTEE**

### **NOTES TO THE FINANCIAL STATEMENTS *(continued)***

#### **YEAR ENDED 31 DECEMBER 2019**

#### **17. CASH AND CASH EQUIVALENTS**

Cash and cash equivalents comprise the following:

	<b>2019</b>	2018
	<b>€</b>	<b>€</b>
Cash at bank and in hand	2,478,702	2,351,158
Bank overdrafts	(13)	(68,307)
	<u>2,478,689</u>	<u>2,282,851</u>

#### **18. CREDITORS: amounts falling due within one year**

	<b>2019</b>	2018
	<b>€</b>	<b>€</b>
Bank loans and overdrafts	13	68,307
Trade creditors	66,364	108,747
Accruals and deferred income	356,255	293,323
Social security and other taxes	26,864	30,372
Other creditors	10,079	20,684
	<u>459,575</u>	<u>521,433</u>

#### **19. DEFERRED INCOME**

	<b>2019</b>	2018
	<b>€</b>	<b>€</b>
At 1 January 2019	189,879	194,616
Amount released to income	11,667	(4,737)
<b>At 31 December 2019</b>	<u>201,546</u>	<u>189,879</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 €34,322 (2018: €34,870).



# **ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG**

## **COMPANY LIMITED BY GUARANTEE**

### **NOTES TO THE FINANCIAL STATEMENTS** *(continued)*

#### **YEAR ENDED 31 DECEMBER 2019**

#### **21. ANALYSIS OF CHARITABLE FUNDS**

##### **Unrestricted funds**

	At 1 January 20 19	Income €	Expenditure €	Transfers €	At 31 December 2019 €
General funds	1,891,186	1,260,048	(1,131,011)	(1,592,420)	427,803
Designated funds	—	—	—	1,592,420	1,592,420
	<u>1,891,186</u>	<u>1,260,048</u>	<u>(1,131,011)</u>	<u>—</u>	<u>2,020,223</u>

	At 1 January 20 18	Income €	Expenditure €	Transfers €	At 31 December 2018 €
General funds	1,560,346	1,332,506	(1,001,666)	—	1,891,186
Designated funds	—	—	—	—	—
	<u>1,560,346</u>	<u>1,332,506</u>	<u>(1,001,666)</u>	<u>—</u>	<u>1,891,186</u>

- Designated funds are monies set aside by the board of directors for a particular purpose.

##### **Restricted funds**

	At 1 January 20 19	Income €	Expenditure €	Transfers €	At 31 December 2019 €
Restricted Funds	198,005	1,184,500	(1,184,500)	—	198,005

	At 1 January 20 18	Income €	Expenditure €	Transfers €	At 31 December 2018 €
Restricted Funds	278,005	1,184,500	(1,264,500)	—	198,005

**ACCORD CATHOLIC MARRIAGE CARE SERVICE CLG**  
**COMPANY LIMITED BY GUARANTEE**

**NOTES TO THE FINANCIAL STATEMENTS** *(continued)*

**YEAR ENDED 31 DECEMBER 2019**

**22. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted Funds €	Restricted Funds €	Total Funds 2019 €
Tangible fixed assets	11,063	—	11,063
Current assets	2,468,735	198,005	2,666,740
Creditors less than 1 year	(459,575)	—	(459,575)
<b>Net assets</b>	<u>2,020,223</u>	<u>198,005</u>	<u>2,218,228</u>

	Unrestricted Funds €	Restricted Funds €	Total Funds 2018 €
Tangible fixed assets	19,102	—	19,102
Current assets	2,393,517	198,005	2,591,522
Creditors less than 1 year	(521,433)	—	(521,433)
<b>Net assets</b>	<u>1,891,186</u>	<u>198,005</u>	<u>2,089,191</u>



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