

## The Students Exploring Marriage Trust

### Legal and administrative information

#### Constitution

The Students Exploring Marriage Trust is a charitable company limited by guarantee, incorporated on the 25th January 2000 and registered as a charity on 21st December 2000. Until the 31st January 2001 the organisation existed as a project of The Grubb Institute.

The company was formed under a memorandum of association, which established the objects and powers of the charitable company and is governed under its Articles of Association. Under those articles, Trustees are elected by the members at the AGM (one third of the Trustees resign at each AGM). Casual vacancies may be filled by the remaining Trustees co-opting suitably qualified individuals who must then stand for election at the next AGM.

#### Trustees

The Trustees who acted throughout the accounting period and at the date of signing the financial statements were:

Mr Rex Chester	Chairman
Mrs Ann Holt OBE	
Mrs Jean Reed	
Mr John Kinder	Company Secretary
Mr James King OBE	
Rev Campbell Paget	
Mr W E (Jim) Leftwich	

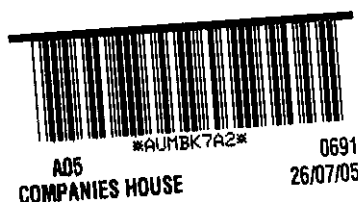
#### Advisers

Bankers: The Royal Bank of Scotland plc  
40 Islington High Street  
London N1 8XJ

Reporting Accountant Mrs Christina Lyle ACA  
26 St. James Avenue  
West Ealing  
London, W13 9DJ

#### Registered Office

The EWR Centre  
Cloudesley Street  
London N1 0HU



# The Students Exploring Marriage Trust

## Trustees Report.

### For the year ended 31st August 2004

The Trustees present their report for the year ended 31st August 2004.

#### **The charitable object of SEMT (as defined in the memorandum and articles of association)**

To advance the education of the public, in particular young people, of all races and creeds on all aspects of marriage, including but not restricted to, weddings, family life, relationships, bringing up children, the breakdown of relationships and divorce, and the institution of marriage in the context of society.

#### **The aim**

Students Exploring Marriage enables young people to explore the realities of marriage in our society today.

#### **Principles and methods**

SEMT applies the principles of learning by experience, where young people lead an exploration of marriage for themselves through asking questions of ordinary married couples who in response offer the experience of their marriage. Marriage is used as a case study for a long term committed relationship because it is well known, is capable of definition and is considered a key building block in our society.

The Trust has two key products:

- The **Workshop (WS)** is made up of 8 to 12 sessions, where each session lasts 1 to 1.5 hours, of which 40 minutes is taken up by the dialogue between the young people and a married couple. The Workshop group is made up of 8 to 12 young people (aged 15 to 21 years) who volunteer to take part to lead an exploration of marriage. In a full Workshop 3 married couples visit for 3 sessions each to offer the experience of their marriage in response to questions from the young people. An Adviser-Coach is responsible for the Workshop.
- The **Half Day Conference (HDC)** involves much larger groups of young people (30 – 150) who explore marriage over a 2 to 3 hour period. In small groups they explore their hopes and fears for having a family of their own, and getting married, before entering into dialogues with 2 (sometimes 3) different married couples. The Half Day Conference is usually mandatory for a whole year group in a school.

#### **Organisational structure**

Whilst marriage and family breakdown is a national issue, Students Exploring Marriage believes it is best addressed in local communities. As a result SEM establishes Local Action Groups in discrete communities made up of volunteers with concerns about marriage and family breakdown and for what the future holds for young people.

These Local Action Groups are supported by a small national office which co-ordinates operations, provide resources and assures the quality of the work. The national office is supported by the Grubb Institute which provides consultancy support – mostly with regard to the development of adviser-coaches and their supervisors. The work of SEM is overseen by the Board of Trustees led by its Chair Rex Chester.

#### **Review of activities**

1,600 young people took part in 16 of SEM's Workshops, and 15 Half Day Conferences.

A more detailed evaluation of the Workshop and Half Day Conference is contained in SEM's Annual Report.

### **Challenges for the future**

SEM's work in schools primarily involves the Half-Day Conference (HDC). Whilst a number of schools run SEM Workshops there continues to be pressure on them through lack of time. The planned appointment of a Head of School Liaison will, it is hoped, have an impact on the growth of both the HDC and the Workshops.

The work in prisons continues to grow, however the biggest limiting factor is establishing the infrastructure within local communities to sustain Workshops. SEM's Prisons Organiser in collaboration with SEM's Head of Volunteering is taking up this challenge.

As stated in last year's annual accounts, for as long as young people want a family, and a long-term-committed relationship, which may be marriage, and there is little effective provision in providing for this need, Students Exploring Marriage will have a future. In SEM's experience over the last year, these two factors remain true and relevant for SEM's future development.

### **Risk Management**

The Trustees have devoted significant amounts of time during the year to consideration of the risks to which the Trust is exposed. They consider that adequate systems are in place to deal with the identified risks.

### **Reserves Policy**

The Trustees have considered the operations of SEM and agreed on the 15th March 2001 that the charity needed to have reserves of £75,000, equivalent to approximately 3 months budgeted expenditure.

### **Legal and administrative information**

The information set out on page 1 forms part of this report.

### **Compliance with regulations**

The attached accounts comply with the requirements of the Statement of Recommended Practice "Accounting and Reporting by Charities" and with the current statutory requirements and the Memorandum of Articles of Association. In preparing the accounts the Trustees have taken advantage of the special provision of Part VII of the Companies Act 1985 relating to small companies and in accordance with the Financial Reporting Standard for Smaller Entities.

On behalf of the Trustees

  
Mr Rex Chester

Trustee

Date: 11/12/04

**The Students Exploring Marriage Trust**  
**Accounting Report to the Members on the Unaudited Financial Statements of**  
**The Students Exploring Marriage Trust**

We report on the financial statements for the year ended 31st August 2004, which comprise the Statement of Financial Activities, The Balance Sheet and the related notes.

**Respective responsibilities of Trustees and Reporting Accountants**

As described on the Balance Sheet the Trustees (who are the directors of the Trust for the purposes of the Companies Acts) are responsible for the preparation of the financial statements, and they consider that the company is exempt from an audit. It is our responsibility to carry out procedures designed to enable us to report our opinion.

We read other information contained in the Trustees' report and consider whether it is consistent with the financial statements. We consider the implications for our report if we became aware of any apparent misstatements or material inconsistencies with the financial statements. Our responsibilities do not extend to any other information.

**Basis of Opinion**

Our work was conducted in accordance with the Statements of Standards for Reporting Accountants, and so our procedures consisted of comparing the accounts with the accounting records kept by the company, and making such limited enquiries of the officers of the company, as we considered necessary for the purpose of this report. These procedures provide only the assurance expressed in our opinion.

**Opinion**

In our opinion:

- (a) the financial statements are in agreement with the accounting records kept by the company under section 221 of the Companies Act 1985;
- (b) having regard only to, and on the basis of, the information contained in those accounting records;
  - (1) the financial statements have been drawn up in a manner consistent with the accounting requirements specified in section 249C(6) of the Act, and
  - (2) the company satisfied the conditions for exemption from an audit of the financial statements for the year specified in section 249A(4) of the Act as modified by section 294A(5) and did not, at any time within that year, fall within any of the categories of the companies not entitled to the exemption specified in section 249B(1).

26 St. James Avenue  
West Ealing  
London, W13 9DJ.

Christina Lyle  
Chartered Accountant

Date: 13/12/04

*Christina Lyle.*

The Students Exploring Marriage Trust  
Statement of Financial Activities  
For the year ended 31st August 2004

	Note	Unrestricted Funds £	Restricted Funds £	Total 2004 £	Total 2003 £
<b>INCOME AND EXPENDITURE</b>					
<b>Incoming Resources</b>					
Grants and donations	2	69,444	160,300	229,744	146,374
Gift aid donations reclaimed		2,266	-	2,266	167
<i>Activities to further the charity's objects:</i>					
Conferences		1,675	-	1,675	500
<b>Total Incoming Resources</b>		<u>73,385</u>	<u>160,300</u>	<u>233,685</u>	<u>147,041</u>
<b>Resources Expended</b>					
<i>Cost of generating funds</i>					
Fundraising consultancy		1,537	-	1,537	11,778
<i>Charitable expenditure</i>					
Cost of activities in furtherance of the objects		57,370	140,470	197,840	158,232
Management and administration of the charity		4,412	-	4,412	4,594
<b>Total Resources Expended</b>	3	<u>63,319</u>	<u>140,470</u>	<u>203,789</u>	<u>174,604</u>
<b>Net Income/(Loss) for the Year</b>		10,066	19,830	29,896	(27,563)
<b>Balance Brought Forward</b>		<u>(23,523)</u>	<u>5,709</u>	<u>(17,814)</u>	<u>9,749</u>
<b>Balance Carried Forward</b>	11	<u>(13,457)</u>	<u>25,539</u>	<u>12,082</u>	<u>(17,814)</u>

All gains and losses for the year are included in the Statement of Financial Activities and arise from continuing operations

# The Students Exploring Marriage Trust

## Balance Sheet as at 31st August 2004

	Note	2004	2003
		£	£
<b>Fixed assets</b>			
Tangible assets	7	2,708	1,338
<b>Current Assets</b>			
Debtors	8	2,951	1,642
Cash at bank and in hand		8,954	100
		<u>11,905</u>	<u>1,742</u>
<b>Creditors:</b>			
Amounts falling due within one year	9	<u>2,531</u>	<u>20,894</u>
<b>Net Current (Liabilities)/Assets</b>		<u>9,374</u>	<u>(19,152)</u>
<b>Total Assets less Current Liabilities</b>		<u>12,082</u>	<u>(17,814)</u>
<b>Funds</b>			
Unrestricted		(13,457)	(23,523)
Restricted		<u>25,539</u>	<u>5,709</u>
		<u>12,082</u>	<u>(17,814)</u>

### Trustees' Statement

The Trustees state that for the financial year covered by these financial statements the company was entitled to exemption from audit under S. 249A(1) Companies Act 1985 and that no notice has been deposited under S.249B(2) of the act in relation to these accounts. They acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with S.221 of the Act and for preparing accounts which give a true and fair view of affairs of the state of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of S.226 of the Act, and which otherwise comply with the requirements of the Act relating, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies and in accordance with the Financial Reporting Standard for Smaller Entities

The financial statements were approved by the Trustees on 11<sup>th</sup> December 2004 and signed on its behalf by:

Mr Rex Chester - Trustee



Mr John Kinder - Trustee



The Students Exploring Marriage Trust  
Notes to the Financial Statements  
For the year ended 31st August 2004

## 1. Accounting Policy

The following policies have been used consistently in the preparation of the company's financial statements.

### **Basis of Accounting**

These accounts have been prepared under the historical cost convention, the Companies Act 1985 and follow the recommendations in "Accounting and Reporting by Charities: Statement of Recommended Practice" issued in October 2000.

### **Income**

Grants are credited to income in the accounting period to which they relate.  
Donations in kind are included at the value ascribed to the gift by the donor.

### **Expenditure**

Resources expended are included in the financial statements on an accruals basis, inclusive of any VAT, which cannot be recovered. The Trustees are actively involved in the strategic management of the organisation and it is therefore considered appropriate that, with the exception of fundraising expenditure, all costs other than those complying with regulatory requirements are included as the costs of activities in the furtherance of the charitable objectives.

### **Fixed Assets**

Assets held for continuing use by the charitable company are capitalised at cost.

Depreciation is provided at rates calculated to write off each asset over its estimated remaining life. The estimated life used for all assets is four years. A full year's depreciation is charged in the year each asset is acquired.

### **Liabilities**

Liabilities are recognised at their settlement value when the obligation becomes binding.

### **Funds**

*Unrestricted Funds* – These are funds that can be used in accordance with the charitable objects at the discretion of the Trustees.

*Restricted funds* – These are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when the funds are raised for restricted purposes.

### **Pensions benefits**

Pensions benefits are funded over the employee's period of service. The contributions are paid to a defined contribution, independent pension fund at the rate of 8% of gross salary.

### **Local groups**

The Trust has established a number of local groups who act within the auspices of the Trust. All income and expenditure of these is included in the financial statements.

The Students Exploring Marriage Trust  
Notes to the Financial Statements (continued)  
For the year ended 31st August 2004

2. Grants and donations received	Unrestricted £	Restricted £	2004 £	2003 £
Department for Education and Skills (DfES)	-	32,000	32,000	7,000
The Henry Smith Charity	-	20,000	20,000	-
The Jerusalem Trust	-	15,000	15,000	20,000
Lloyds TSB Foundation for England and Wales	-	12,500	12,500	-
The Charles Hayward Foundation	-	10,000	10,000	-
The Ernest Cook Trust	-	10,000	10,000	-
Esmée Fairbairn Foundation	-	10,000	10,000	-
The Band Trust	10,000	-	10,000	-
The Leathersellers' Company Charitable Fund	-	5,000	5,000	5,000
The Peter Barker-Mill Memorial Charity	5,000	-	5,000	2,500
Garfield Weston Foundation	5,000	-	5,000	-
J G Hogg Charitable Trust	5,000	-	5,000	-
The Hadley Trust	5,000	-	5,000	-
The Hayden Trust	3,500	-	3,500	66,400
J. Paul Getty Jr. Charitable Trust	-	3,000	3,000	3,000
The Sandra Charitable Trust	3,000	-	3,000	3,000
Kent County Council	2,500	-	2,500	2,500
Charles S French Charitable Trust	-	2,500	2,500	-
The Vandervell Foundation	-	2,500	2,500	-
Fowler Smith & Jones Charitable Trust	2,000	-	2,000	-
Truemark Trust	-	2,000	2,000	-
Sarum St Michael Educational Charity	1,800	-	1,800	1,800
The Roger Vere Foundation	1,000	-	1,000	-
The Hartley Charitable Trust	1,000	-	1,000	-
The Posgate Charitable Trust	1,000	-	1,000	1,000
EWB Clubs for Young People	-	-	-	5,000
The Dulverton Trust	-	-	-	5,000
The Owen Family Trust	-	-	-	5,000
The Bernard Sunley Charitable Foundation	-	-	-	2,500
The Headley Trust	-	-	-	1,000
Anonymous	5,000	35,000	40,000	3,500
Other donations	18,644	800	19,444	12,174
	69,444	160,300	229,744	146,374



Students Exploring Marriage Trust  
Notes to the Financial Statements (continued)  
For the year ended 31st August 2004

3. Total Resources Expended	Staff Costs	Depreciation	Other Costs	2004 Total	2003 Total
	£	£	£	£	
<i>Costs of generating funds:</i>					
Fundraising consultancy	-	-	1,537	1,537	11,778
<i>Charitable Expenditure:</i>					
Costs of activities in furtherance of the objects	144,096	1,969	51,775	197,840	158,232
Management and administration	-	-	4,412	4,412	4,594
	144,096	1,969	57,724	203,789	174,604

Note 4

Note 5

4. Staff Costs	2004	2003
	£	£
Gross Pay	119,065	89,271
Employer's national insurance	12,617	9,137
Pensions costs	9,425	6,825
	141,107	105,233
Recruitment and training	2,989	3,733
	144,096	108,966

Pension contributions were made in respect of all members of staff

The average number of staff employed during the year was 4 all of whom were involved in the direct charitable activities. No member of staff was paid at a rate exceeding £50,000 per annum.

5. Other Costs	2004	2003
	£	£
<i>Other costs comprise:</i>		
<i>Costs of generating funds:</i>		
Fundraising consultancy	1,537	11,778
<i>Activities in furtherance of the direct charitable activities:</i>		
Travel and subsistence	10,477	12,946
Consultancy	19,669	16,593
Office accommodation	8,995	7,269
Telephone, printing, postage, stationery and computer expenses	12,461	10,376
Sundry expenses	173	745
<i>Management and administration of the charity:</i>		
Legal fees and insurance	3,482	3,344
Reporting Accountant's fees	930	1,250
	57,724	64,301

The Students Exploring Marriage Trust  
Notes to the Financial Statements (continued)  
For the year ended 31st August 2004

**6. Transactions with Trustees**

No Trustee received any remuneration from the charity in the year.

One Trustee was reimbursed travel expenses incurred in carrying out work for the Trust totalling £117 (2003: £8).

Mr John Kinder was paid £4,710 (2003: £3,845) for services as a financial consultant provided to the Trust. Mrs Jean Reed is a Director of the Grubb Institute of Behavioural Studies Limited an organisation with which the Trust has entered into an agreement for the provision of office accommodation, office services and consultancy services. A total of £14,526 (2003: £21,973) was paid to the Institute in the year for these services.

**7. Fixed Assets**

Fixed assets are all used in the work of the charity

**Costs**

Cost brought forward as at 1<sup>st</sup> September 2003

Purchased during the year

Cost as at 31<sup>st</sup> August 2004

**Depreciation**

Depreciation brought forward as at 1<sup>st</sup> September 2003

Charge for the year

Depreciation as at 31<sup>st</sup> August 2004

**Net Book Value 31st August 2004**

**Net Book Value 31st August 2003**

**Fixtures,  
Fittings  
& Equipment  
£**

5,350

3,339

8,689

4,012

1,969

5,981

2,708

1,338

**8. Debtors**

Other Debtors

Prepayments

**2004**

**2003**

**£**

**£**

1,112

-

1,839

1,642

2,951

1,642

**9. Creditors: Amounts falling due within one year**

Bank Overdraft

Accruals

Other Creditors

**2004**

**2003**

**£**

**£**

-

802

2,531

14,228

-

5,864

2,531

20,894

The Students Exploring Marriage Trust  
Notes to the Financial Statements (continued)  
For the year ended 31st August 2004

10. Analysis of Net Assets between Funds	Unrestricted Funds £	Restricted Funds £	2004 Total £
Tangible fixed assets	2,708	-	2,708
Current assets	-	11,905	11,905
Current Liabilities	(16,165)	13,634	(2,531)
Total net assets	(13,457)	25,539	12,082

### 11. Capital Commitments

At the year end the company had no capital commitments.

### 12. Legal Status

The company is limited by guarantee and does not have share capital. In the event of the company being dissolved each member is required to contribute a maximum of £1 towards the costs of dissolution and the liabilities incurred while the contributor was a member.

### 13. Post Balance Sheet Events

There were none