The Annual Financial Report ("AFR") does not constitute The Hong Kong Catholic Marriage Advisory Council's statutory annual financial statement. The AFR is prepared on cash basis and in accordance with the requirements set out in the Lump Sum Grant Manual issued by the Social Welfare Department of the Government of the Hong Kong Special Administrative Region. The basis of preparation is different from the financial reporting standards issued by the Hong Kong Institute of Certified Public Accountants normally adopted in statutory annual financial statements.

ANNUAL FINANCIAL REPORT

NGO: THE HONG KONG CATHOLIC MARRIAGE ADVISORY COUNCIL

1 APRIL 2024 TO 31 March 2025

	Notes	2024-25 $	2023-24 $
A. INCOME			
1. Lump Sum Grant			
a. Lump Sum Grant (excluding Provident Fund)	1b	36,063,779.00	29,559,837.00
b. Provident Fund	1c	2,614,911.00	2,256,997.00
2. Fee Income	2	-	-
3. Central Items	3	9,468,078.00	108,918.00
4. Rent and Rates	4	2,662,086.00	2,662,086.00
5. Other Income	5	93,370.34	232,808.83
6. Interest Received		287,290.26	214,597.05
TOTAL INCOME		51,189,514.60	35,035,243.88
B. EXPENDITURE			
1. Personal Emoluments			
a. Salaries		32,358,267.56	27,225,103.15
b. Provident Fund	1c	2,045,284.63	1,880,838.16
c. Allowances		-	-
Sub-total	6	34,403,552.19	29,105,941.31
2. Other Charges	7	3,733,085.77	2,677,963.97
3. Central Items	3	1,138,956.80	60,974.95
4. Rent and Rates	4	3,206,741.30	2,549,199.20
TOTAL EXPENDITURE		42,482,336.06	34,394,079.43
C. (DEFICIT) / SURPLUS FOR THE YEAR	8	8,707,178.54	641,164.45

The Annual Financial Report from pages 3 to 8 has been prepared in accordance with the requirements as set out in the Lump Sum Grant Manual.

SIGNATURE

Dr. Leung Cheuk Sun, Ambrose
CHAIRMAN OF EXECUTIVE COMMITTEE
DATE: 25 September 2025

SIGNATURE

Mrs. Chiu Chui Yuen Fun, Angela
EXECUTIVE DIRECTOR
DATE: 25 September 2025

NOTES ON THE ANNUAL FINANCIAL REPORT

1. Lump Sum Grant (LSG)

a. Basis of preparation

The Annual Financial Report (AFR) is prepared in respect of all services defined in Funding and Service Agreement (FSA) (including support services to FSA services) funded by the Social Welfare Department (SWD) under the Lump Sum Grant Subvention System and also FSA services/ FSA-related activities funded by Other Funds or Donations for Designated Purposes. AFR is prepared **on cash basis**, that is, income is recognised upon receipt of cash and expenditure is recognised when expenses are paid. **Non-cash items** such as depreciation, provisions and accruals **have not been included** in the AFR.

b. Lump Sum Grant (excluding Provident Fund)

This represents LSG (excluding Provident Fund) received for the year.

c. Provident Fund

This is Provident Fund received and contributed during the year.
Snapshot Staff are defined as those staff occupying recognised or holding against subvented posts as at 1 April 2000.
Other posts represent those staff that are employed after 1 April 2000.
The Provident Fund received and contributed for staff under the Central Items and Other Funds or Donations for Designated Purposes which are separately included as part of the income and expenditure of the relevant disclosures have been shown under **Note 3 and 8**. Details are analysed below:

Provident Fund Contribution	Snapshot Staff	Other Posts	Total
	$	$	$
Subvention Received	426,877.00	2,188,034.00	2,614,911.00
Provident Fund Contribution Paid during the Year	(449,512.29)	(1,595,772.34)	(2,045,284.63)
Surplus/(Deficit) for the Year	(22,635.29)	592,261.66	569,626.37
Add: Surplus b/f	289,914.72	1,841,638.79	2,131,553.51
Less: Refund to Government	(95,166.00)	-	(95,166.00)
Surplus c/f	172,113.43	2,433,900.45	2,606,013.88

2. Fee Income

This represents social welfare fee income received for the year in respect of the fees and charges recognised for the purpose of subvention as set out in the LSG Subvention Manual.

3. Central Items

These are subvented service activities which are not included in LSG and are subject to their own procedures as set out in other SWD's papers and correspondence with the NGOs. The Provident Fund received and contributed for staff under the Central Items have been separately included as part of the income and expenditure of the relevant items (paragraph 5.5.4(c) of the LSG Subvention Manual). The income and expenditure of each of the Central Items are as follows:

	2024-25 $	2023-24 $
a. Income		
Time-defined Allocation of Ethnic Minority District Ambassador Posts - Salary and provident fund	213,612.00	100,382.00
Time-defined Allocation of Ethnic Minority District Ambassador Posts - Other charges	27,801.00	8,536.00
Child Protection Support Service (ChildPRO)	9,226,665.00	-
Total	9,468,078.00	108,918.00

	2024-25 $	2023-24 $
b. Expenditure		
Time-defined Allocation of Ethnic Minority District Ambassador Posts - Salary and provident fund	103,680.40	58,348.95
Time-defined Allocation of Ethnic Minority District Ambassador Posts - Other charges	10,628.80	2,626.00
Child Protection Support Service (ChildPRO)	1,024,647.60	-
Total	1,138,956.80	60,974.95

4. Rent and Rates

This represents the amount paid by SWD in respect of premises recognised by SWD. Expenditure on rent and rates in respect of premises not recognised by SWD have not been included in AFR.

NOTES ON THE ANNUAL FINANCIAL REPORT

5. Other Income

This includes programme income and all income other than recognised social welfare fee income received during the year. Non-SWD subventions and Other Funds or Donations for Designated Purposes may be included in AFR if they are used to finance expenditure of the FSA services/ FSA-related activities as reflected in the AFR.

The breakdown on Other Income is as follows:

	2024-25	2023-24
Other Income	**$**	**$**
(a) Programme income	248,275.50	173,021.83
(b) Production income	3,534.00	2,513.00
(c) Other Funds or Donations for Designated Purposes	(158,439.16)	-
(d) Utilised allocation under Central Items (CI): After School Care Programme (ASCP) / Enhanced ASCP / ASCP(PC) - Fee Waiving Subsidy Scheme (FWSS) which forms as part of Other Income *	-	-
(e) Reimbursement of Maternity Leave Pay from Labour Department	-	-
(f) Miscellaneous income (e.g. general donations, photocopying charges, etc.)	-	57,274.00
Sub-Total	93,370.34	232,808.83
Less: Utilised allocation under CI - ASCP / Enhanced ASCP - FWSS / ASCP(PC) - FWSS which forms as part of Other Income *	-	-
Total	93,370.34	232,808.83

** For those programmes which are regarded as FSA services / FSA-related activities c*

6. Personal Emoluments

Personal Emoluments include salary, provident fund and salary-related

The analysis on number of posts with annual Personal Emoluments over $1,000,000 each paid under LSG is appended below:

Analysis of Personal Emoluments paid under LSG	**No of Posts**	**$**
HK$1,000,001 - HK$1,100,000 p.a.	2	2,083,303.13
HK$1,100,001 - HK$1,200,000 p.a.	1	1,134,242.40
HK$1,200,001 - HK$1,300,000 p.a.	-	-
HK$1,300,001 - HK$1,400,000 p.a.	1	1,349,375.04
HK$1,400,001 - HK$1,500,000 p.a.	-	-
>HK$1,500,000 p.a.	-	-

NOTES ON THE ANNUAL FINANCIAL REPORT

7. Other Charges

The breakdown on Other Charges is as follows:

Other Charges	**2024-25** **$**	**2023-24** **$**
(a) Utilites	324,780.74	331,199.37
(b) Food (including food for service users)	-	-
(c) Administrative Expenses	321,335.98	268,026.05
(d) Stores and Equipment	464,086.65	226,504.98
(e) Repair and Maintenance	584,911.86	48,059.10
(f) Special Allowances	-	-
(g) Programme Expenses	1,359,123.38	1,279,385.94
(h) Transportation and Travelling	20,468.16	10,602.71
(i) Insurance	209,528.81	219,286.34
(j) Training Expense	313,360.70	219,610.00
(k) Miscellaneous	135,489.49	75,289.48
Sub-Total	3,733,085.77	2,677,963.97
Less: Utilised allocation under CI - ASCP / Enhanced ASCP / ASCP(PC) - FWSS* which forms as part of Other Income	-	-
Total	3,733,085.77	2,677,963.97

** For those programmes which are regarded as FSA services / FSA-related activities only.*

8. Analysis of Lump Sum Grant Reserve and balances of other SWD subventions

	Lump Sum Grant (LSG)	Holding Accunt (HA)	Other Fund or Donations for Designated Purposes	Adjustment for Utilised allocation under ASCP/ Enhanced ASCP / ASCP(PC) - FWSS	Rent and Rates	Central Items (CI)	Total
	$	$	$	$	$	$	$
Income							
Lump Sum Grant	38,678,690.00	-		-	-	-	38,678,690.00
Fee Income	-	-		-	-	-	-
Other Income	249,389.50	-	(156,019.16)	-	-	-	93,370.34
Interest Received **(Note (1))**	287,290.26	-		-	-	-	287,290.26
Rent and Rates	-	-		-	2,662,086.00	-	2,662,086.00
Central Items	-	-		-	-	9,468,078.00	9,468,078.00
Total Income (a)	39,215,369.76	-	(156,019.16)	-	2,662,086.00	9,468,078.00	51,189,514.60
Expenditure							
Personal Emoluments	33,903,741.69	-	499,810.50	-	-	-	34,403,552.19
Other Charges	3,438,540.91	-	294,544.86	-	-	-	3,733,085.77
Rent and Rates	-	-	-	-	3,206,741.30	-	3,206,741.30
Central Items	-	-	-	-	-	1,138,956.80	1,138,956.80
Total Expenditure (b)	37,342,282.60	-	794,355.36	-	3,206,741.30	1,138,956.80	42,482,336.06
Surplus/(Deficit) for the Year (a) - (b)	1,873,087.16	-	(950,374.52)	-	(544,655.30)	8,329,121.20	8,707,178.54
Less : Surplus of Provident Fund	(569,626.37)	-	-	-	-	-	(569,626.37)
	1,303,460.79	-	(950,374.52)	-	(544,655.30)	8,329,121.20	8,137,552.17
Surplus/(Deficit) b/f (Note (2))	6,168,495.84	3,418,054.51	-	-	(1,014,705.80)	261,586.63	8,833,431.18
Add: Refund from Government	-	-	-	-	-	-	-
Less: Refund to Government	-	-	-	-	(178,320.00)	(261,586.63)	(439,906.63)
Transfer from LSG Reserve to cover the salary adjustment for Dementia Supplement and Infirmary Care Supplementary (Note (3))	-	-	-	-	-	-	-
Adjustment for utilised allocation under Enhanced ASCP / ASCP(PC) - FWSS* (over-estimated)/ under-estimated in previous year(s)	-	-	-	-	-	-	-
Surplus/(Deficit) c/f (Note (4))	7,471,956.63	3,418,054.51	(950,374.52)	-	(1,737,681.10)	8,329,121.20	16,531,076.72

Notes:

\# Including an amount $Z being the utilised allocation under CI: ASCP / Enhanced ASCP / ASCP(PC) – FWSS*

* For those programmes which are regarded as FSA services only

^ Balance generated from those completed FSA services/ FSA-related activities which are funded by Other Funds or Donations for Designated Purposes

(1) Interest received on LSG (including HA) and Provident Fund reserves, Rent and Rates, Central Items are included as one item under LSG; and the item is considered as part of LSG reserve.

(2) Accumulated balance of LSG Surplus b/f from previous years (including all interest received in previous years (see (1) above), the balance of HA and balance of Other Funds or Donations for Designated Purposes should be separately reported.

(3) Amount of LSG Reserve used to cover the salary adjustment for Infirmary Care Supplement, if any, as per Schedule for Central Items.

(4) For NGOs without HA, separate disclosure of the movement of HA in their respective AFRs is not necessary. The level of LSG cumulative reserve (i.e. S1) will be capped at 25% of the NGO's operating expenditure (i.e. Total Expenditure (T1) excluding Provident Fund Contribution (K1)) for the year.

For NGOs with HA, with effect from 2022-23, the calculation of the annual claw-back is as follows:

(i) With Snapshot Staff (SS) [i.e. Position of SS as at 1 September being reported on the Agency Staff List submitted by NGO last year was greater than zero]

The level of LSG cumulative reserve (i.e. S1) will be capped at 25% of the NGO's operating expenditure (i.e. Total Expenditure (T1+T2) excluding Provident Fund Contribution (K1)) for the year.

(ii) Without SS [i.e. Position of SS as at 1 September being reported on the Agency Staff List submitted by NGO last year (which is regarded as Year 0) was zero]

For the next three years (Year 1 to Year 3), the level of LSG cumulative reserve (i.e. S1) will be capped at 25% of the NGO's operating expenditure (i.e. Total Expenditure (T1) excluding Provident Fund Contribution (K1)) for the year. From the fourth financial year (Year 4) onwards, the level of LSG cumulative reserve and HA reserve will be counted altogether and the combined reserve amount (i.e. S1+S2) will be capped at 25% of the NGO's operating expenditure (i.e. Total Expenditure (T1+T2) excluding Provident Fund Contribution (K1)) for the year. In this regard, separate disclosure of the movement of HA in their respective AFRs is not necessary.

[For details of (4)(i) and (4)(ii) above, please also refer to SWD's letter under reference (11) in SWD/S/109/1/10 of 4 April 2022.]

(5) As a facilitating measure for the implementation of the Productivity Enhancement Programme, the claw-back arrangement of LSG cumulative reserve amount exceeding 25% of the NGO's operating expenditure would be suspended from 2023-24 (for NGOs with 2024-25 provisional subvention allocation of $50M or more) / 2024-25 (for NGOs with 2024-25 provisional subvention allocation of less than $50M) until 2028-29 as stipulated in SWD's letter