

THE CONFRATERNITY OF SAINT JAMES

England & Wales · Charity number 1091140

Details

Other names	CSJ
Status	Registered
Legal form	Charitable company
Company number	04096721
Registered	2002-03-15
Register	View on the Charity Commission register

Contact

Address	27 Blackfriars Road London SE1 8NY
Phone	+44(0)2079289988
Email	office@csj.org.uk
Website	www.csj.org.uk

Activities

Objects: TO ADVANCE THE EDUCATION OF THE PUBLIC.

Activities: The object of the CSJ is to advance the education of the public in and to promote the pilgrimage to Saint James of Compostela in the Spanish region of Galicia and the related history, art, architecture and music, including promoting research, presenting educational programmes, identifying and preserving monuments, providing information on routes, establishing paths, maintaining hostels etc.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Advocacy/advice/information, Sponsors Or Undertakes Research
- **What:** Religious Activities, Arts/culture/heritage/science, Environment/conservation/heritage, Recreation, Other Charitable Purposes
- **Who:** The General Public/mankind

Geography

- Spain
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£175,655	£149,766	-	-
2024-09-30	£142,716	£140,817	-	-
2023-09-30	£143,957	£139,981	-	-
2022-09-30	£116,766	£113,464	-	-
2021-09-30	£104,705	£87,670	-	-

Trustees

Name	Role	Appointed
Susan Jean Sargeant	Chair	2021-11-15
Dr William Arthur Chapman		2016-11-14
Graham Alano Cobb		2026-01-31
Mark Timothy Cavanagh		2024-05-13
Paul Wilkinson		2026-01-31
Priscilla Anne White		2013-09-27

THE CONFRATERNITY OF SAINT JAMES

England & Wales - Charity number 1091140

Accounts



CAMINO PILGRIM

THE CONFRATERNITY OF ST. JAMES

The Confraternity of Saint James
(A company limited by guarantee)

Report of the Trustees and Financial Statements

Year ended 30 September 2025

Charity number 1091140

Company number 4096721

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Legal and administrative information

The Confraternity of Saint James (CSJ) is a company limited by guarantee, incorporated on 25 October 2000, registered in England & Wales (Company no.4096721), and registered as a charity (no.1091140) on 15 March 2002. The governing documents are the Memorandum and Articles of Association, both as amended on 26 January 2002, 31 January 2004, 29 January 2005 and 30 January 2010. The company grew out of an unincorporated association founded on 13 January 1983 and registered as a charity (No. 294461) on 19 August 1986.

Honorary President

HE The Spanish Ambassador

Directors and Trustees

M T Cavanagh

W A Chapman

R Clapham (Appointed 07 May 2025 Resigned 22 August 2025)

C J Davies (Resigned 25 January 2025)

M C Essery (Resigned 12 November 2025)

M C T Moseley (Resigned 11 July 2025)

S J Sargeant

C Taylor

A Ward

P White

Office Manager

H Murray (from 11 August 2025)

General Manager

R E L Diaz-Pinto (to 31 August 2025)

Maternity Leave cover B Tarring (to 25 March 2025)

Treasurer

Vacancy (M C Essery to 12 November 2025)

Company Secretary

A Ward

Registered Office

27a Blackfriars Road, London SE1 8NY United Kingdom

Telephone +44 (0)20 7928 9988

E-mail office@csj.org.uk

Website <http://www.csj.org.uk>

Bankers (UK)

CAF Bank 25 Kings Hill Avenue, West Malling. Kent ME19 4JQ

Report of the trustees for the year ended 30 September 2025

The trustees are pleased to present their annual directors' report together with the financial statements for the year ending 30 September 2025 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with current statutory requirements including the Charities Act 2011, the Companies Act 2006, and the charities Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK issued in October 2019).

Chair's report

2025 heralded in storms and travel cancellations, however, the CSJ AGM still attracted a full house in the Church Hall followed by a sell-out private screening of Bill Bennett's new camino film "The Way, My Way" at a private cinema in the west end of London. It showed us all that we are an adaptable and determined bunch of pilgrims.

Staff

Once again 2025 saw a number of changes to our Office Manager role, Brendan Tarring completed his contract of maternity cover for Rachael Diaz-Pinto in March when she returned from her maternity leave. However, due to challenging childcare arrangements Rachael found working in London too problematical and so handed in her notice. Hannah Murray was our top candidate for the role, and we welcomed her into the CSJ in August 2025. Hannah has a wide range of experience in events, social media, strategy and working in the charitable sector and is proving to be a very competent, approachable and skilled Office Manager.

Events

We staged four Practical Pilgrim days, one full day in the hall in London and one in Manchester and two morning Essential Practical Pilgrim events in the office. These events were extremely well supported and were run by our volunteers. They engaged with both new and returned pilgrims looking for answers to their questions, engaging with other pilgrims or wishing to discuss a potential new route to walk next.

Following a decision by the Trustees, our annual Constance Storr's lecture was scheduled as a zoom event to encourage and enable all CSJ members and our supporters wherever they are in the world to attend and join our annual event. 2025's lecturer was Mike Sibley who spoke about "Where is the body of St. James? Rival claims to the relics of James the Apostle in the Middle Ages." This informative and compelling lecture sold an amazing 84 tickets on zoom, something that has only been matched once. This clearly shows that using zoom and engaging with so many members and worldwide pilgrims was a far greater benefit to all.

Publicity

Getting our name out there has also been a priority for the CSJ and in March 2025 I was interviewed and recorded for a BBC Radio Kent Lenten series programme on Pilgrimage on their Sunday morning show. We talked about walking the various routes of the Camino de Santiago and how the CSJ supports and informs pilgrims.

International Forums and Conferences

Pilgrim Conference and Camino Europa Compostela (CEC) AGM in Malta

In May, I attended a two-day Pilgrimage Conference in Malta prior to the CEC AGM. About five hundred delegates from all over Europe attended, including twenty-four of the European Camino Confraternities, Societies and Associations. Whilst there, I was asked to Chair an interview panel made up of a pilgrim who identifies as walking with spiritualist intent, a Humanist celebrant who had walked many Caminos and a Franciscan Friar who has mainly walked along the Way of St. Francis. We discussed many aspects of what drew each person to the Camino and why they felt the connection that they experienced and how it was important to them. This enabled a more in-depth discussion surrounding why and what draws every one of us to the Camino and what it means to us all.

This conference highlighted once again the importance of joining in a full European group, with each country coming together to share their own stories and highlighting their caminos in their own country.

Fairway Famtrip – Galicia

In November I was invited to join a five-day PR trip, courtesy of the Camino Inglés and Camino Fisterra-Muxia associations, in collaboration with the A Coruna Provincial Council. It was a trip to showcase the various towns and historical places along the Camino Inglés in Galicia. I was accompanied by 11 Camino company representatives of tour organisations that promote Caminos around the world.

It was a packed few days visiting museums, towns and other attractions along the route, but it also allowed me to highlight our Camino Inglés routes in the UK, making sure that all delegates were informed about our sections of the route as an option for them to offer their clients prior to walking the Galician section.

Installation and Unveiling of the Mouteiras in Reading and Winchester

November 2025 saw the delivery and installation of three mouteiras – Reading, Winchester and Southampton, with Reading and Winchester being blessed and unveiled in ceremonies that included Mayors, Lord Lieutenant of Berkshire, a representative from the Xunta de Galicia, representatives from the A Coruna Provincial Council, the Honorary President of the Association of the Camino Inglés municipalities, President of the Camino Inglés Association, President of the Camino Fisterra-Muxia Association, Secretary of the Camino Fisterra-Muxia, Head of Tourism in A Coruna and Technical Assistant of the Camino Inglés and Fisterra-Muxia.

These installations and unveilings were the result of many months of work in planning the logistics of such a big undertaking with a wide variety of organisations and council departments, especially where there are historical buildings to take into consideration. Our thanks go to the Galician government who kindly donated and shipped the mouteiras and to David Sinclair who is the CSJ volunteer development lead for the St. James Way and has been fundamental to the success of these unveilings and their installation. The press was in attendance on both days, with the BBC South Today covering the event as well as BBC Radio Berkshire and the BBC news app. The Spanish delegation and CSJ partners were delighted that the event made it onto the national TV news along with the other press releases and articles. The Galician press was also in attendance so there was also a good coverage in the Galician news.

Publicity both for our Spanish partners as well as the CSJ continues to enable the press to be aware of us as a charity, which in turn creates more opportunity for further engagement.

I would like to thank so many members who volunteer their time, energy and knowledge to the CSJ, we are an organisation that runs on so many talented, wonderful people. My thanks go to the CSJ staff, Hannah Murray, Kimberly Saward, Rose Creaser, and all of the volunteers who enable the CSJ to function and reach so many people, our Bulletin Editor, Rob Clapham, our Research Working Party co-ordinator, Ruth Abrahams, our Librarian, William Griffiths and all of our Trustees, each and every one is a valued part of our camino community. Our Regional Group Leaders who are the face of the CSJ covering most of the UK, organise events and walks for everyone to enjoy, here you can have a genuine camino experience on your doorstep, along with our zoom/virtual evening groups who reach so many people around the world, we cover so many bases with our volunteers. Thank you to you all.

A special thanks also goes to our two albergue volunteers who are hospitaleros, committee members and general hands-on volunteers, especially Priscilla White and Paul Murray, it is not an easy job running a hostel in another country. In December 2025, Paul stood down as Chair of the Rabanal Committee after so many years of dedicated work promoting and supporting Gaucelmo which we all thank him for, he is replaced by Lorraine Dennett as Chair of the Rabanal committee.

My thanks also go to the many people who have so generously donated to the CSJ this year and we are fortunate to include a number of legacies. These donations ensure your continued support for the CSJ so that we in turn can support many new pilgrims who are walking on the routes that I am sure you have all walked.

Thank you.

Sue Sargeant (Chair)

Structure and objectives of the charity

The objectives of the CSJ are to advance the education of the public in and to promote the pilgrimage to Saint James of Compostela in the North Western Spanish region of Galicia and the related history, art, architecture and music. Activities have included promoting research, presenting educational programmes, identifying and preserving monuments, providing information on routes, establishing paths, maintaining hostels, and working in close co-operation with other bodies in furthering similar aims and objectives. The trustees continue to pursue all these objectives although, as always, it is not possible to fully quantify how the organisation meets these other than the positive feed-back received both verbally, in the comments book at each refuge, from returning pilgrims and from those with a personal interest in pilgrimage. As time progresses, the emphasis on what the CSJ concentrates on has and continues to change with the demands of pilgrims.

Under the Articles of the company, the trustees are elected at the Annual General Meeting to serve for a period of two years, half of their number being subject to re-election each year. The directors of the company are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees. The Chairman and other honorary officers are appointed by the trustees at their first meeting after the Annual General Meeting.

The trustees are more than aware of their overall increasing age profile and are seeking to appoint new trustees over the coming months. As part of the induction process, all new trustees are provided with copies of minutes for the previous 12 months and an introduction to the finances of the organisation is given. They also spend time in the office to familiarise themselves with current procedures.

Financial review and future developments

Our financial position has strengthened and this year we generated a healthy surplus on our accounts for the year ending 30 September 2025 of £25,889 (2024 - £1,899). Our general fund generated a surplus of £20,863 (2024 -surplus £924). This has enabled us to designate funds to update the IT hardware and software, develop the caminos in north and south England and reflect the illiquid nature of assets held in the general fund. Miraz generated a surplus for the year of £6,165 (2024 £3,529). Restricted funds, including Rabanal, showed a deficit of £1,139 (2024 deficit £2,558).

The general fund income increased in the year to £146,314 from £118,577. Donations increased to £24,701 from £7,477 (including gift aid). This was due to the receipt of several large donations. We were notified of one legacy in the year of £1,000 which was received in July 2025. Last year we were also been notified of one residuary legacy. The value of this legacy remains uncertain and the legacy has not been accrued (note 17).

Membership income as shown in the SOFA decreased. As detailed in note 3, this mainly related to a reduction in gift aid claimed. The reduction relates to household memberships. For these the benefit to members from receiving pilgrim passports means under HMRC regulations, that we are no longer able to consider the membership a donation and claim gift aid on it. The trustees have reviewed the membership structure and membership subscription rates. They have agreed various changes which will be presented to the AGM. Membership numbers have remained steady although subscription income in the year reduced slightly. The amount of subscriptions in advance, which is shown as deferred income in creditors see note 16, remained constant due to the cycle of 3 yearly membership renewals. Current membership subscription rates are detailed in note 3.

Books and publications continue to sell via our online shop. Due to the increased range of commercial guidebooks available for the most popular Camino routes, the decision remains to buy these in and concentrate our publishing efforts on the less popular routes. Sales income in the year increased by 17% to £78,258 from £66,693. Details are given in note 4. Pilgrim passport sales increased by 13% to £38,102 from £33,682. Publications, driven by the sales of the St James Way Guidebook and Map book, increased by 30% to £13,205 from £10,124. Against this expenditure on the shop, as detailed in note 6a, increased by 6% to £40,524 from £38,212.

General fund operating costs rose by 7% to £84,927 from £79,437. The main element of the increase was again additional staff costs to cover changes in personnel.

As noted above the Miraz fund showed a surplus for the year. Details are given in note 9. The Miraz fund is supported by the general fund.

Both members and trustees recognise that the primary purpose and duty of the charity is to provide benefit for its beneficiaries and to care for the public at large. In order to maximize this benefit, the members of the CSJ provide a valuable source of expertise and ideas as well as income.

Risk management

The Company Secretary and Treasurer assist the trustees with ensuring that the CSJ organisation acts responsibly and in accordance with Company and Charity law.

The trustees acknowledge their legal and regulatory obligations and, in reviewing their approach to risk, have consulted Charity Commission guidance. The trustees consider that, as a small charity with few paid staff, the most significant risk

was the unavailability of key personnel to undertake the essential day to day tasks and an over reliance on key staff with specialist skills. The trustees are looking at ways to provide cover/deputies as necessary.

Over the past few years Pilgrim passport sales have increased substantially. Without these we would not have built up our reserves. The trustees recognise the charity's reliance on this income and are looking to safeguard it by ensuring we remain authorised by Santiago cathedral to issue Pilgrim passports. They are also looking to diversify and increase other income.

The trustees in the past have considered the most significant risk to this charity is the financial risk related to or arising from the loss of our modestly priced office suite on Blackfriars Road. There is 2 years left on our current lease. Our landlord has indicated that there are no plans for Christ Church other than to support it as required by their founding document.

Increasing risks are injury to hospitaleros or pilgrims and/or the loss of or damage to property. All hospitaleros training days include detailed health and safety briefings.

An update of our risk tables is continuing a regular basis. In general terms, the trustees monitor all risks and take appropriate steps to mitigate identified risks.

Public Benefit Statement

The organisation, in summary, provides a "one stop shop" for English speaking pilgrims and as such, provides the public with information and support and so complies with its duty as set out in section 17(5) of the 2011 Charities Act.

In shaping our objectives for the year and planning our activities, the trustees have considered the Charity Commission's guidance on public benefit, including the guidance on public benefit and fee charging, as the CSJ is heavily dependent on membership subscriptions, donations and the income from its publications and other book sales to cover its operating costs.

The strategies employed to achieve the charity's aims and objectives are to:

1. present a broad range of free opportunities for members of the public to learn about the Camino and receive support and advice about making the pilgrimage
2. provide a range of route guides which offer up-to-date information including producing our own "in house" guides to lesser-known trails
3. support other organisations and initiatives with similar and complementary aims
4. work strategically with the authorities in Spain and with other pilgrims' associations across the world to improve the Camino experience for pilgrims
5. provide facilities for pilgrims at two refugios in Spain, where services are offered on a donation basis
6. allowing people of all incomes to benefit from our shelter and hospitality
7. celebrate the culture and experiences of the Camino, in words and events, via our e-newsletter and by inviting members and non-members to attend lectures and meet ups

Having put these strategies into action we have, in the year 2024/2025 provided:

- (a) For the general enquirer:
 - Provided access to our office, bookshop and library every Thursday Open Day, when members and other potential pilgrims can drop in or contact the office. Volunteers have together provided 194 hours of face to face support offering advice and information to visitors.
 - Organised several guided walks and visits organised by Regional Groups around the UK
 - Run monthly Virtual Albergues and Virtual Wine Bars on Zoom
 - Run a website with information, advice and guidance including online shop dispatching purchase orders Monday and Friday
- (b) Sold 9,937 items through our online shop including tickets for events, guidebooks, literature, and Camino merchandise, as well as a small amount sold in the office at open days and events.
- (c) Supported our albergues at Refugio Gaucelmo and Albergue San Martín in providing a traditional pilgrim welcome.

Reserves Policy

The trustees review the level of reserves annually, based on financial results for the current year, the forecast for the following year and the results of the annual review of risks. In particular, they wish to ensure that the charity can continue to fulfil its current objects and activities in the event of a significant fall in income. Ideally, the charity intends to maintain a level of reserves which consists of a) a period of 3 to 6 months of operating costs (12 months of UK operating costs for Rabanal and Miraz) and b) sufficient funds to cover known risks, contingencies and capital expenditure.

General – Fund

The general fund reserves at the year-end were £25,042. This equated to 3.5 months operating costs. The trustees consider this an appropriate level of reserves.

Rabanal – Restricted Income Fund

The level of reserves required to cover 12 months UK operating costs in a normal year is £3,250 which is well covered (£10,221). This is retained for costs incurred in the UK via Blackfriars Road.

Investment Powers

Under the Memorandum and Articles of Association, the charity has the power to make any investment which the trustees see fit. Currently we hold an interest-bearing deposit with the Charities Official Investment Fund and an interest-bearing account with CAF Bank. These are included in cash at bank.

Trustees' responsibilities in relation to the financial statements

Company law requires the trustees to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year and of its surplus or deficit for the financial year. In doing so the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006.

Approved by the trustees on 14 January 2026 and signed on their behalf by:

A Ward Company Secretary

Independent Examiner's Report to the Trustees of the CSJ

I report on the accounts of the company for the year ended 30 September 2025 as set out on pages 10 to 19.

Respective responsibilities of trustees and examiner:

The trustees (who are also the directors of the company for the purposes of company law) are responsible for preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

1. examine the accounts under section 145 of the 2011 Act
2. to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5) (b) of the 2011 Act)
3. to state whether matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements of
 - (a) to keep accounting records in accordance with Section 130 of the 2011 Act: and
 - (b) to prepare accounts which accord with the accounting records,

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

C D Abrahams
Chartered Accountant
19 Lincoln Lane, Thorpe-on-the-Hill, Lincoln LN6 9BH UK

Statement of Financial Activities for year ending 30 September 2025

	Note	Unrestricted Funds		Restricted Funds	2025	2024
		General	Designated			
Income		£	£	£	£	£
Donations and legacies	2	24,701	4,995	3,388	33,084	14,560
<i>Income from charitable activities</i>						
Membership subscriptions	3	42,767	-	-	42,767	43,962
Miraz Refugio	9	-	20,686	-	20,686	16,728
<i>Income from other trading activities</i>						
Shop sales	4	78,258	-	-	78,258	66,693
Investment income	5	588	-	272	860	773
Total income		146,314	25,681	3,660	175,655	142,716
Expenditure						
<i>Costs of raising funds</i>						
Shop sales	6a	40,524	-	-	40,524	38,212
<i>Expenditure on charitable activities</i>						
Operating costs	6b	84,927	19,516	4,799	109,242	102,605
Total expenditure		125,451	19,516	4,799	149,766	140,817
Net income/(expenditure)		20,863	6,165	(1,139)	25,889	1,899
Transfers between funds	18	(14,604)	14,604		-	-
Net movement in funds		6,259	20,769	(1,139)	25,889	1,899
Reconciliation of funds						
Total funds brought forward		18,783	3,206	21,897	43,886	41,987
Total funds carried forward	18	25,042	23,975	20,758	69,775	43,886

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The previous year Statement of Financial Activities (2024) is provided in Note 20.

Balance sheet as at 30 September 2025

	Note	2025	2024
Fixed assets		£	£
Works of Art	13	4,790	4,790
Office equipment	13	1,895	2,339
Total fixed assets		6,685	7,129
Current assets			
Stock	14	10,875	12,772
Debtors	15	14,896	14,677
Cash at bank and in hand		65,303	36,840
Total current assets		91,074	64,289
Liabilities			
Creditors falling due within one year	16	(27,984)	(27,532)
Net current assets		63,090	36,757
Net assets		69,775	43,886
The funds of the charity:			
Unrestricted funds – general		25,042	18,783
Unrestricted funds – designated		23,975	3,206
Restricted funds		20,758	21,897
Total charity funds		69,775	43,886

Audit Exemption

- a) For the year ended 30 September 2025 the company was entitled to exemption under section 477 of the Companies Act 2006 ("the Act")
- b) Members have not required the company to obtain an audit in accordance with section 476 of the Act.
- c) The directors acknowledge their responsibility for:
 - i) ensuring the company keeps accounting records which comply with sections 386 and 387 of the Act; and
 - ii) preparing accounts which give a true and fair view of the state of affairs 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 sections 394 and 395 of the Act, and which otherwise comply with the requirements of the Act relating to accounts, so far as applicable to the company.
- d) The accounts have been prepared in accordance with the special provisions of Part 15 of the Act relating to small companies.

Approved by the trustees on 14 January 2026 and signed on their behalf by:

A Ward Company Secretary

Notes on the Financial Statements for the year to 30 September 2025

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

(a) Basis of preparation

The financial statements have been prepared under the historic cost convention and in accordance with the charities Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK issued in October 2019 (FRS102)) and the Companies Act 2006.

The trustees have again assessed going concern. General fund reserves have increased during the year. The charity continues to enjoy the continued support of the trustees and members and the financial statements have been prepared under the going concern basis of accounting.

(b) Income

Income is recognised when the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Legacies are recognised when the amount receivable can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material (see note 17).

Incoming resources from tax claims are included within the Statement of Financial Activities (SOFA) when the funds are received, and a claim can be made.

Subscriptions paid in advance under the discounted membership scheme are recognised in the membership year to which they relate.

(c) Investment Income

Income from investments is included in the SOFA in the year in which it is receivable.

(d) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside for a specific purpose. Restricted funds are donations raised for particular areas of the charity's work.

(e) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All costs have been directly attributed to one of the functional categories of resources expended in the SOFA. The charity is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

(f) Tangible fixed assets and depreciation

Fixed assets currently include Works of Art both historic and contemporary. Depreciation is not charged on these as their residual value is considered to be higher than their carrying value. The library is held in the unincorporated association for the time being for the benefit of the public and does not form part of the assets of the company. All expenditure on the Refugio at Miraz is written off as spent including any improvements on the building, on the basis that any expenditure is of a purely charitable nature and of no future major financial value to the charity. All assets costing more than £500 are capitalised. Depreciation of computers, related software and other office equipment is charged over four years.

(g) Stock

Stock is included at the lower of cost or net realisable value.

(h) Exchange rates

Moneys received and paid in Euros are converted at the actual exchange rate on the transaction date with the exception of moneys received and paid at Miraz on a daily basis where the seasonal midpoint exchange rate is used. The exchange rate used at the accounting date was 1.146 Euros to the £ (2024 – 1.202 Euros to the £).

2. Income from donations and legacies

	2025	2024
	£	£
Gifts	32,084	13,560
Legacy	1,000	1,000
	<u>33,084</u>	<u>14,560</u>

The income from donations and legacies was £33,084 (2024: £14,560) of which £24,701 was general donations (2024: £7,447), £4,995 related to the refuge in Miraz (2024: £4,259) and £3,388 was restricted (2024: £2,854). Tax reclaimed on donations increased to £4,195 (2024 £903). In last years account the tax reclaimed on donations was included in membership subscription income. This year it is included in income from donations and the comparative figures have been adjusted accordingly.

The charity benefits greatly from the involvement and enthusiastic support of its volunteers. In accordance with FRS 102 and the Charities SORP, the economic contribution of general volunteers is not recognised in the accounts.

3. Membership subscriptions

Subscription income decreased slightly in the year down to £37,367 from £37,457 in 2024. Tax reclaimed on subscriptions also decreased to £5,400 (2024 £6,505). Gift Aid tax claims are recognised when a claim can be made, hence when members are paying 3 years subscription, a claim is made in the first year for the full amount received.

Current subscription rates are:

Type	Region	Rate
1 year		
Individual Member	UK and Europe	£35.00
Household	UK and Europe	£40.00
3 years		
Individual Member	UK and Europe	£94.50
Household	UK and Europe	£108.00

4. Shop sales

	2025	2024
	£	£
Publications	13,205	10,124
Books	10,417	8,685
Kindle and webinars	282	344
Postage	11,143	9,739
Other Items	5,109	4,119
Pilgrim passports	38,102	33,682
	<u>78,258</u>	<u>66,693</u>

5. Investment income

Investments which generate income consist of one interest-bearing deposit account with the Charities Official Investment Fund and one interest-bearing account with CAF bank.

6. Expenditure on charitable activities

(a) Shop

	2025	2024
	£	£
Publications	4,447	5,260
Books	6,402	5,271
Postage	9,364	9,325
Other items	2,085	1,987
Assistance	12,372	10,582
Marketing	471	399
Pilgrim passports	5,383	5,388
	<u>40,524</u>	<u>38,212</u>

(b) Operating costs

	2025	2024
	£	£
Bulletin	2,934	3,428
Library	2,498	2,606
Miraz fund	19,516	17,458
Rabanal fund	3,840	3,127
St James fund	363	1,400
St Christopher fund	-	587
Technology fund	596	596
Website	5,094	4,837
Office costs	74,401	68,566
	<u>109,242</u>	<u>102,605</u>

The office costs include governance costs of £35 paid for the Data Protection licence.

7. Grants

There was 1 grant made in the year. This was made for managing the library and was given to an unincorporated association, registered charity number 294461. The grant amounted to £2,498 (2024 £2,606).

8. Refugio Gaucelmo, Rabanal del Camino

Payments made from funds held by CSJ in the year related to the Hospitaleros Thank You and Training Days and a small allocation of £720 towards the salary costs at Blackfriars Road. Donations included £575 (2024 £128) Gift Aid claimed.

The Refugio is run as a joint venture partnership with the Amigos del Camino del Bierzo. Pilgrim donations and related expenditure on food, hospitality, cleaning etc. in Spain are solely for the benefit of the Refugio at Rabanal and are not consolidated in the charity accounts. The surplus is put towards overheads such as electricity, bank charges, repairs etc.

9. Refugio de Peregrinos de Miraz

Income	2025	2024
	£	£
Donations UK including gift aid	4,995	4,259
Donativos Spain	15,563	16,728
Donations Spain	4,603	-
Exchange difference	520	-
	<u>25,681</u>	<u>20,987</u>
Expenditure	2025	2024
	£	£
Building upkeep	2,791	4,440
Food, household and travel	6,545	5,753
Oil, gas and water	5,511	3,462
Phones	521	519
Insurance	680	630
Legal	910	-
Sundries	1,838	1,627
Exchange difference	-	307
Salary allocation	720	720
	<u>19,516</u>	<u>17,458</u>

10. Bulletin

The Bulletin is published half yearly – March and September, many copies are now being sent electronically.

11. Staff costs

	2025	2024
	£	£
Salaries	59,370	53,508
Pension costs	1,539	1,631
	<u>60,909</u>	<u>55,139</u>

No employees had employee benefits in excess of £60,000 (2024: nil)

The charity trustees were not paid or received any other benefits from employment with the charity in the year. Personal travel expenses of £95 (2024: £115) were reimbursed to 2 (2024: 1) trustees.

12. Staff numbers

The average monthly headcount was 3.6 staff (2024: 3.6) and the average monthly number of full-time equivalent employees during the year were as follows:

	2025	2024
	No.	No.
Shop sales	0.4	0.4
Membership and office	1.7	1.7
	<hr/> 2.1	<hr/> 2.1

13. Fixed assets

	Works of art	Office equipment	Total
	£	£	£
Costs			
At 1 Oct 2024	4,790	19,439	24,229
Additions	-	679	679
At 30 Sep 2025	<hr/> 4,790	<hr/> 20,118	<hr/> 24,908
Depreciation			
At 1 Oct 2024	-	17,100	17,100
Charge for year	-	1,123	1,123
At 30 Sep 2025	<hr/> -	<hr/> 18,223	<hr/> 18,223
Net Book Value			
At 1 Oct 2024	4,790	2,339	7,129
At 30 Sep 2024	4,790	1,895	6,685

Works of art comprise a medieval oak carving of Saint James (valued at £3,400) and an embroidered banner (valued at £500), both in the assets of the General Fund, and an icon of Saint James (valued at its cost of £890, covered by donations in memory of Stephen Badger) in the Rabanal Fund.

Office equipment includes items with a cost of £2,383 purchased using funds raised through the Technology Appeal. The depreciation on these amounts amounted to £596 in the financial year. This has been charged to the Technology Appeal, which is a restricted fund.

14. Stock

	2025	2024
	£	£
Publications	2,455	2,771
Books	4,712	3,973
Other Items	1,547	1,533
Pilgrim passports	2,161	4,495
	<hr/> 10,875	<hr/> 12,772

15. Debtors

	2025	2024
	£	£
Prepayments	1,717	4,112
Accrued income and other debtors	13,179	9,565
Accrued Income - Legacies	-	1,000
	<u>14,896</u>	<u>14,677</u>

16. Creditors: Amounts falling due within one year

	2025	2024
	£	£
Trade creditors	3,301	4,063
Accruals and deferred income	1,810	2,507
Taxation and social security	2,184	-
Deferred income - subscriptions paid in advance	20,689	20,962
	<u>27,984</u>	<u>27,532</u>

Subscriptions paid in advance total £20,689 and relate to the years 2026 (paid from 1 July 2025), 2027 and 2028. These have been shown as falling due within 1 year as the actual subscription has been received.

17. Contingent assets – legacy income

As at 30 September the charity had been notified of one residuary legacy. The value of this is uncertain as it depends on the amount received from the sale of a property. Due to this uncertainty the legacy has not been accrued.

18. Movements in funds

	At 1 Oct 2024	Incoming Resources	Outgoing Expenses	Transfers	At 30 Sep 2025
	£	£	£	£	£
Unrestricted funds					
Designated funds					
Miraz fund	3,206	25,681	(19,516)	-	9,371
IT fund	-	-	-	5,000	5,000
English Camino fund	-	-	-	5,000	5,000
Fixed assets fund	-	-	-	4,604	4,604
Total designated funds	<u>3,206</u>	<u>25,681</u>	<u>(19,516)</u>	<u>14,604</u>	<u>23,975</u>
General fund	18,783	146,314	(125,451)	(14,604)	25,042
Total unrestricted funds	<u>21,989</u>	<u>171,995</u>	<u>(144,967)</u>	<u>-</u>	<u>49,017</u>
Restricted funds					
Rabanal fund	10,221	2,752	(3,840)	-	9,133
Ted Dickinson fund	2,676	122	-	-	2,798
St. Christopher fund	5,615	277	-	-	5,892
St James Way fund	1,739	509	(363)	-	1,885
Technology fund	1,646	-	(596)	-	1,050
Total restricted funds	<u>21,897</u>	<u>3,660</u>	<u>(4,799)</u>	<u>-</u>	<u>20,758</u>
Total funds	<u>43,886</u>	<u>175,655</u>	<u>(149,766)</u>	<u>-</u>	<u>69,775</u>

Previous year movements in funds

	At 1 Oct 2023	Incoming Resources	Outgoing Expenses	At 30 Sep 2024
	£	£	£	£
Unrestricted funds				
Designated fund Miraz	(323)	20,987	(17,458)	3,206
General fund	17,855	118,577	(117,649)	18,783
Total unrestricted funds	17,532	139,564	(135,107)	21,989
Restricted funds				
Rabanal fund	11,639	1,709	(3,127)	10,221
Ted Dickinson fund	2,543	133		2,676
St. Christopher fund	5,362	840	(587)	5,615
St James Way fund	2,778	361	(1,400)	1,739
Technology fund	2,133	109	(596)	1,646
Total restricted funds	24,455	3,152	(5,710)	21,897
Total funds	41,987	142,716	(140,817)	43,886

Purposes of designated and restricted funds

Miraz fund:	Funds are held on behalf of the Refuge at Miraz. A bank account is held at Santander in Friol but operated from Blackfriars Road to pay expenses such as electricity, telephone and insurance. This account also receives cash locally via donativos from pilgrims.
IT fund:	This fund was set up during the year to enable the charity's IT hardware and software to be updated.
English Camino fund:	This fund was established during the year to support the development of caminos in the North and South of England.
Fixed assets fund:	This fund was set up to reflect the illiquid nature of these assets as they are not available to cover general expenditure.
Rabanal fund:	For capital projects, upkeep of the fabric and miscellaneous expenses at Refugio Gaucelmo. A separate bank account is kept at Banco Abanka in Ponferrada which, due to the joint venture with the Amigos del Camino del Bierzo is not consolidated within these accounts. The credit balance on this account at the accounts date was €40,903 (£35,692) and on 1 October 2024 €32,904 (£27,374).
Ted Dickinson fund:	Raised by special subscription in memory of a member who died in 1994. It is for helping pilgrims in financial hardship and associated purposes
St. Christopher fund:	Founded in 2002 to enable frail or elderly pilgrims to take a companion with them to Santiago.
St James Way fund:	Set up in 2022 to pay for the installation of a cross and support the pilgrim way from Reading to Southampton.

19. Capital Commitments

There are no capital commitments outstanding at the accounting date

20. Previous year Statement of Financial Activities (2024)

	Note	Unrestricted Funds	Restricted Funds		Total
		General	Miraz		2024
Income		£	£	£	£
Donations and legacies	2	7,447	4,259	2,854	14,560
<i>Income from charitable activities</i>					
Membership subscriptions	3	43,962	-	-	43,962
Miraz Refugioe	9	-	16,728	-	16,728
<i>Income from other trading activities</i>					
Shop sales	4	66,693	-	-	66,693
Investment income	5	475	-	298	773
Total income		118,577	20,987	3,152	142,716
Expenditure					
<i>Costs of raising funds</i>					
Shop sales	6a	38,212	-	-	38,212
<i>Expenditure on- charitable activities</i>					
Operating costs	6b	79,437	17,458	5,710	102,605
Total expenditure		117,649	17,458	5,710	140,817
Net income/(expenditure) and net movement in funds for the year					
		928	3,529	(2,558)	1,899
Reconciliation of funds					
Total funds brought forward		17,855	(323)	24,455	41,987
Total funds carried forward		18,783	3,206	21,897	43,886

THE CONFRATERNITY OF SAINT JAMES

England & Wales - Charity number 1091140

Accounts



CAMINO PILGRIM

THE CONFRATERNITY OF ST. JAMES

The Confraternity of Saint James

(A company limited by guarantee)

Report of the Trustees and Financial Statements

Year ended 30 September 2024

Charity number 1091140

Company number 4096721

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Legal and administrative information

The Confraternity of Saint James (CSJ) is a company limited by guarantee, incorporated on 25 October 2000, registered in England & Wales (Company no.4096721), and registered as a charity (no.1091140) on 15 March 2002. The governing documents are the Memorandum and Articles of Association, both as amended on 26 January 2002, 31 January 2004, 29 January 2005 and 30 January 2010. The company grew out of an unincorporated association founded on 13 January 1983 and registered as a charity (No. 294461) on 19 August 1986.

Honorary President

HE The Spanish Ambassador

Directors and Trustees

A Bull (Resigned 27 January 2024)
M T Cavanagh (Appointed 13 May 2024)
W A Chapman
C J Davies
R A Dorkings (Resigned 13 May 2024)
M C Essery
M C T Moseley
H M Robinson (Resigned 13 May 2024)
S J Sargeant
C Taylor
A Ward
P White

General Manager

R E L Diaz-Pinto (In her absence on maternity leave B Tarring)

Treasurer

M C Essery

Company Secretary

A Ward

Registered Office

27 Blackfriars Road, London SE1 8NY

Telephone 020 7928 9988
Website <http://www.csj.org.uk>
E-mail office@csj.org.uk

Bankers (UK)

CAF Bank 25 Kings Hill Avenue, West Malling. Kent ME19 4JQ

Report of the trustees for the year ended 30 September 2024

The trustees are pleased to present their annual directors' report together with the financial statements for the year ending 30 September 2024 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with current statutory requirements including the Charities Act 2011, the Companies Act 2006, and the charities Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK issued in October 2019).

Chair's report

2024 saw a wide range of changes for the CSJ. Rachael Diaz-Pinto, our general manager, went on maternity leave in February and subsequently gave birth to a healthy baby girl. We welcomed Brendan Tarring as her maternity replacement. Robin Dorkings stepped down as Chair after many dedicated and committed years of service to the CSJ, for which I greatly thank him. I was elected by the board in May to take his place.

These changes have allowed us to reflect on and review many of our practices, policies, and procedures with fresh eyes. Following two trustee strategy days in February and March, we were able to scrutinise and reflect on various aspects of the CSJ, including updating our mission statement to reflect a better sense of the organisation, discussing membership retention, identifying key areas where we need to update and review our profile within the camino community, identifying what a modern pilgrim needs from us, and profiling key priorities for the future of the charity.

Through direct communication with several associations, we now have much closer ties with our European partners in Galicia and other Jacobean associations and federations both in Europe and around the world. This has led to the Camino Society Ireland writing an article for our Bulletin magazine, encouraging a closer dialogue between us as neighbours. Our regular e-news for our members and for our worldwide supporters and subscribers ensures that we have an ongoing communication and interaction which is, in turn, enabling the support of our regional groups and events around the country.

In June, we joined a newly established association, the Camino Europa Compostela, which is made up of approximately 20 associations located in Belgium, Bosnia, Croatia, Spain, Finland, France, Romania, Hungary, Italy, Luxembourg, Netherlands, Malta and the UK, with many other countries looking to submit applications for their inclusion at the May 2025 AGM. This organisation was formed to foster our shared values, support partner associations in the provision of information to pilgrims, and to allow co-operation with other associations and civil institutions in the framework of the interests of the Ways of St. James. There is also an opportunity to submit applications for grant-based funding to support our albergues, provide signage, and improve accessibility for pilgrimage routes to ensure they are available to all.

Our connectivity to other pilgrim associations creates a greater understanding and involvement in the worldwide support network which I feel will be of benefit to the CSJ in the future.

Reports from our albergues, Rabanal and Miraz, are included in your AGM papers. These include positive feedback and results, but the albergues do not run themselves - a huge effort and a great deal of logistical planning goes into maintaining and running them as well as planning for future improvements to keep them compliant with new Spanish guidelines. This is all done by a small army of dedicated volunteers and I would like to thank them for their hard work and commitment.

Our own UK sections of the Camino Inglés continue to create increasing opportunities for promoting the idea of walking a camino from your front door. Although this may not be a literal possibility for everyone, the increasing number of routes in the UK makes it possible if you include a short bus or train journey to join up with an established route. The Finchale Camino and St. James Way continue to be developed and publicised – more will be said about this in the afternoon session of the AGM from CSJ members Keith Taylor and David Sinclair, along with Antonio Leira and Lanzada Calatayud Alvarez from the Camino Inglés office in A Coruna, who are actively supporting the development of these routes.

Our online shop is currently being assessed to broaden its appeal and diversify its inventory. Our sale of pilgrim passports has continued to grow beyond our expectations, along with a strong sales record of the updated St. James Way Guide and its accompanying map book.

I want to thank the CSJ staff, Brendan Tarring, Kimberly Saward, and Rose Creeser, all of the many volunteers both in the CSJ office and around the country, our Bulletin editor Robert Clapham, our librarian William Griffiths, and all of our Trustees; it is their support and enthusiasm that continue to make Caminos a reality for so many people. I would also like to give a big thank you to so many of you who have donated so generously to the CSJ and our specific funds that support our albergues, and for your continued membership which enables us to offer this amazing service to so many pilgrims - your funding really does generate a new wave of pilgrims walking along many of the routes you have walked. They are walking in your footsteps. Thank you.

Sue Sargeant (Chair)

Structure and objectives of the charity

The objectives of the CSJ are to advance the education of the public in and to promote the pilgrimage to Saint James of Compostela in the North Western Spanish region of Galicia and the related history, art, architecture and music. Activities have included promoting research, presenting educational programmes, identifying and preserving monuments, providing information on routes, establishing paths, maintaining hostels, and working in close co-operation with other bodies in furthering similar aims and objectives. The trustees continue to pursue all these objectives although, as always, it is not possible to fully quantify how the organisation meets these other than the positive feed-back received both verbally, in the comments book at each refuge, from returning pilgrims and from those with a personal interest in pilgrimage. As time progresses, the emphasis on what the CSJ concentrates on has and continues to change with the demands of pilgrims.

Under the Articles of the company, the trustees are elected at the Annual General Meeting to serve for a period of two years, half of their number being subject to re-election each year. The directors of the company are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees. The Chairman and other honorary officers are appointed by the trustees at their first meeting after the Annual General Meeting.

The trustees are more than aware of their overall increasing age profile and are seeking to appoint new trustees over the coming months. As part of the induction process, all new trustees are provided with copies of minutes for the previous 12 months and an introduction to the finances of the organisation is given. They also spend time in the office to familiarise themselves with current procedures.

Financial review and future developments

Overall, we were successful again in generating a small net surplus on our accounts for the year ending 30 September 2024 of £1,899 (2023 - £3,976). Our general fund generated a surplus of £928 (2023 -surplus £13,320). Encouragingly Miraz returned to generating a surplus for the year of £3,529 (2023 deficit £10,083). Restricted funds, including Rabanal, showed a deficit of £2,558 (2023 surplus £739).

The general fund income decreased in the year to £118,577 from £122,091. Donations fell due to timings with the receipt of several large donations. We were notified of two legacies in the year. A legacy of £1,000 was received in November 2024 and has been accrued in the accounts (note 2). We have also been notified of one residuary legacy. The value of this legacy is uncertain and the legacy has not been accrued (note 17).

Membership income as shown in the SOFA decreased. As detailed in note 3, this mainly related to a reduction in gift aid claimed. Membership numbers have remained steady although subscription income in the year reduced slightly. The amount of subscriptions in advance, which is shown as deferred income in creditors see note 16, reduced due to the cycle of 3 yearly membership renewals. The trustees are currently reviewing the membership structure and membership subscription rates. A report of their findings will be made to the membership. Current membership subscription rates are detailed in note 3.

Books and publications continue to sell via our online shop. Due to the increased range of commercial guidebooks available for the most popular Camino routes, the decision remains to buy these in and concentrate our publishing efforts on the less popular routes. Sales income in the year increased by nearly 20% to £66,693 from £55,887. Details are given in note 6. Pilgrim passport sales increased by 35% to £33,682 from £24,846. Publications, driven by the sales of the St James Way Way Guidebook and Mapbook, increased by 25% to £10,124 from £8,075. Against this expenditure on the shop, as detailed in note 6a, increased by 2% to £38,212 from £37,313.

General fund operating costs rose to £79,437 from £71,458 after showing a small decrease in the previous year. The main element of the increase was additional staff costs to cover maternity leave.

As noted above the Miraz fund showed a surplus for the year. Uk donations and donativo income during the year both increased. Expenditure on the building decreased substantially. Details are given in note 9. The Miraz fund is supported by the general fund.

Both members and trustees recognise that the primary purpose and duty of the charity is to provide benefit for its beneficiaries and to care for the public at large. In order to maximize this benefit, the members of the CSJ provide a valuable source of expertise and ideas as well as income.

Risk management

The Company Secretary and Treasurer assist the trustees with ensuring that the CSJ organisation acts responsibly and in accordance with Company and Charity law.

The trustees acknowledge their legal and regulatory obligations and, in reviewing their approach to risk, have consulted Charity Commission guidance. The trustees consider that, as a small charity with few paid staff, the most significant risk was the unavailability of key personnel to undertake the essential day to day tasks and an over reliance on key staff with specialist skills. The trustees are looking at ways to provide cover/deputies as necessary.

Over the past few years Pilgrim passport sales have increased substantially. Without these we would not have built up our reserves. The trustees recognise the charity's reliance on this income and are looking to safeguard it by ensuring we remain authorised by Santiago cathedral to issue Pilgrim passports. They are also looking to diversify and increase other income.

The trustees in the past have considered the most significant risk to this charity is the financial risk related to or arising from the loss of our modestly priced office suite on Blackfriars Road. There is 3 years left on our current lease. Our landlord has indicated that there are no plans for Christ Church other than to support it as required by their founding document.

Increasing risks are injury to hospitaleros or pilgrims and/or the loss of or damage to property. All hospitaleros training days include detailed health and safety briefings.

An update of our risk tables is continuing a regular basis. In general terms, the trustees monitor all risks and take appropriate steps to mitigate identified risks.

Public Benefit Statement

The organisation, in summary, provides a "one stop shop" for English speaking pilgrims and as such, provides the public with information and support and so complies with its duty as set out in section 17(5) of the 2011 Charities Act.

In shaping our objectives for the year and planning our activities, the trustees have considered the Charity Commission's guidance on public benefit, including the guidance on public benefit and fee charging, as the CSJ is heavily dependent on membership subscriptions, donations and the income from its publications and other book sales to cover its operating costs.

The strategies employed to achieve the charity's aims and objectives are to:

1. present a broad range of free opportunities for members of the public to learn about the Camino and receive support and advice about making the pilgrimage
2. provide a range of route guides which offer up-to-date information including producing our own "in house" guides to lesser-known trails
3. support other organisations and initiatives with similar and complementary aims
4. work strategically with the authorities in Spain and with other pilgrims' associations across the world to improve the Camino experience for pilgrims
5. provide facilities for pilgrims at two refugios in Spain, where services are offered on a donation basis
6. allowing people of all incomes to benefit from our shelter and hospitality
7. celebrate the culture and experiences of the Camino, in words and events, via our e-newsletter and by inviting members and non-members to attend lectures and meet ups

Having put these strategies into action we have, in the year 2023/2024 provided:

- (a) for the general enquirer
 - provided access to our office, bookshop and library every Thursday Open Day, when members and other potential pilgrims can drop in or contact the office. 16 volunteers have together provided 202 days of advice and information to visitors.
 - Organised several guided walks and visits organised by Regional Groups around the UK
 - Run monthly Virtual Coffee Mornings and Virtual Albergues on Zoom
 - Run monthly Virtual Wine Bars and Book Clubs on Zoom
 - Run a website with information, advice and guidance including online shop dispatching purchase orders Monday and Friday
- (b) Sold 4,952 items through our online shop including tickets for events, guidebooks, literature, and Camino merchandise, as well as a small amount sold in the office at open days and events.
- (c) Supported our albergues at Refugio Gaucelmo and Albergue San Martín in providing a traditional pilgrim welcome.

Reserves Policy

The trustees review the level of reserves annually, based on financial results for the current year, the forecast for the following year and the results of the annual review of risks. In particular, they wish to ensure that the charity can continue to fulfil its current objects and activities in the event of a significant fall in income. Ideally, the charity intends to maintain a level of unrestricted funds which consists of a) a period of 3 months of operating costs (12 months of UK operating costs for Rabanal and Miraz) and b) sufficient funds to cover known risks, contingencies and capital expenditure.

General – Unrestricted Funds

The free unrestricted reserves at the year-end were £18,783. The trustees consider the most appropriate level of free reserves at 30 September 2024 would be about £20,000 to pay 3 months of general fund costs. The building of our reserves position will continue in 2024/24.

Rabanal – Restricted Income Fund

The level of reserves required to cover 12 months UK operating costs in a normal year is £3,000 which is well covered (£10,221). This is retained for costs incurred in the UK via Blackfriars Road.

Investment Powers

Under the Memorandum and Articles of Association, the charity has the power to make any investment which the trustees see fit. Currently we hold an interest-bearing deposit with the Charities Official Investment Fund and an interest-bearing account with CAF Bank. These are included in cash at bank.

Trustees' responsibilities in relation to the financial statements

Company law requires the trustees to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year and of its surplus or deficit for the financial year. In doing so the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006.

Approved by the trustees on 20 January 2025 and signed on their behalf by:

M C Essery Treasurer

Independent Examiner's Report to the Trustees of the CSJ

I report on the accounts of the company for the year ended 30 September 2024 as set out on pages 9 to 18.

Respective responsibilities of trustees and examiner:

The trustees (who are also the directors of the company for the purposes of company law) are responsible for preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

1. examine the accounts under section 145 of the 2011 Act
2. to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5) (b) of the 2011 Act)
3. to state whether matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements of
 - (a) to keep accounting records in accordance with Section 130 of the 2011 Act: and
 - (b) to prepare accounts which accord with the accounting records,

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

C D Abrahams
Chartered Accountant
19 Lincoln Lane, Thorpe-on-the-Hill, Lincoln LN6 9BH UK

Statement of Financial Activities for year ending 30 September 2024

	Note	Unrestricted Funds		Restricted Funds		2024	2023
		General	Miraz				
		£	£	£	£	£	£
Income							
Donations & legacies	2	6,544	4,259	2,854	13,657	24,479	
<i>Income from charitable activities</i>							
Membership subscriptions	3	44,865	-	-	44,865	47,485	
Miraz Refugioe	9	-	16,728	-	16,728	15,020	
<i>Income from Other Trading Activities</i>							
Shop sales	4	66,693	-	-	66,693	56,474	
Investment Income	5	475	-	298	773	499	
Total income		118,577	20,987	3,152	142,716	143,957	
Expenditure							
<i>Costs of Raising Funds</i>							
Shop sales	6a	38,212	-	-	38,212	37,313	
<i>Expenditure on- Charitable Activities</i>							
Operating costs	6b	79,437	17,458	5,710	102,605	102,668	
Total expenditure		117,649	17,458	5,710	140,817	139,981	
Net income/(expenditure) and net movement in funds for the year		928	3,529	(2,558)	1,899	3,976	
Reconciliation of funds							
Total funds brought forward		17,855	(323)	24,455	41,987	38,011	
Total funds carried forward		18,783	3,206	21,897	43,886	41,987	

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The previous year Statement of Financial Activities is provided in Note 20.

Balance sheet as at 30 September 2024

	Note	2024	2023
Fixed assets		£	£
Computers and Office etc	13	2,339	2,421
Works of Art		4,790	4,790
Total fixed assets		7,129	7,211
Current assets			
Stock	14	12,772	9,320
Debtors	15	14,677	9,727
Cash at bank and in hand		36,840	47,159
Total current assets		64,289	66,206
Liabilities			
Creditors falling due within one year	16	(27,532)	(31,430)
Net current assets		36,757	34,776
Net assets		43,886	41,987
The funds of the charity:			
Unrestricted funds – General		18,783	17,855
Unrestricted funds – Designated		3,206	(323)
Restricted funds		21,897	24,455
Total charity funds		43,886	41,987

Audit Exemption

- a) For the year ended 30 September 2024 the company was entitled to exemption under section 477 of the Companies Act 2006 ("the Act")
- b) Members have not required the company to obtain an audit in accordance with section 476 of the Act.
- c) The directors acknowledge their responsibility for:
 - i) ensuring the company keeps accounting records which comply with sections 386 and 387 of the Act; and
 - ii) preparing accounts which give a true and fair view of the state of affairs 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 sections 394 and 395 of the Act, and which otherwise comply with the requirements of the Act relating to accounts, so far as applicable to the company.
- d) The accounts have been prepared in accordance with the special provisions of Part 15 of the Act relating to small companies.

Approved by the trustees on 20 January 2025 and signed on their behalf by:

M C Essery Treasurer

Notes on the Financial Statements for the year to 30 September 2024

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

(a) Basis of preparation

The financial statements have been prepared under the historic cost convention and in accordance with the charities Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK issued in October 2019 (FRS102)) and the Companies Act 2006.

The trustees have again assessed going concern. General fund reserves have increased during the year. The charity continues to enjoy the continued support of the trustees and members and the financial statements have been prepared under the going concern basis of accounting.

(b) Income

Income is recognised when the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Legacies are recognised when the amount receivable can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material (see note 17).

Incoming resources from tax claims are included within the Statement of Financial Activities (SOFA) when the funds are received, and a claim can be made.

Subscriptions paid in advance under the discounted membership scheme are recognised in the membership year to which they relate.

(c) Investment Income

Income from investments is included in the SOFA in the year in which it is receivable.

(d) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside for a specific purpose. Restricted funds are donations raised for particular areas of the charity's work.

(e) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All costs have been directly attributed to one of the functional categories of resources expended in the SOFA. The charity is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

(f) Tangible Fixed Assets & Depreciation

Fixed assets currently include Works of Art both historic and contemporary. Depreciation is not charged on these as their residual value is considered to be higher than their carrying value. The library is held in the unincorporated association for the time being for the benefit of the public and does not form part of the assets of the company. All expenditure on the Refugio at Miraz is written off as spent including any improvements on the building, on the basis that any expenditure is of a purely charitable nature and of no future major financial value to the charity. All assets costing more than £500 are capitalised. Depreciation of computers, related software and other office equipment is charged over four years.

(g) Stock

Stock is included at the lower of cost or net realisable value.

(h) Exchange rates

Moneys received and paid in Euros are converted at the actual exchange rate on the transaction date with the exception of moneys received and paid at Miraz on a daily basis where the seasonal midpoint exchange rate is used. The exchange rate used at the accounting date was 1.202 Euros to the £ (2023 – 1.152 Euros to the £).

2. Income from donations and legacies

	2024	2023
	£	£
Gifts	12,657	24,479
Legacy	1,000	-
	<hr/> 13,657	<hr/> 24,479

The income from donations and legacies was £13,657 (2023: £24,479) of which £6,544 was general donations (2023: £17,831), £4,259 related to the refuge in Miraz (2023: £1,752) and £2,854 was restricted (2023: £4,896).

The charity benefits greatly from the involvement and enthusiastic support of its volunteers. In accordance with FRS 102 and the Charities SORP, the economic contribution of general volunteers is not recognised in the accounts.

3. Membership subscriptions & gift aid

Subscription income decreased slightly in the year down to £37,457 from £38,015 in 2023. Tax reclaimed on subscriptions and general fund donations also decreased to £7,408 (2023 £9,470). The decrease was due to the reduction in donations and membership subscriptions. Gift Aid tax claims are recognised when a claim can be made, hence when members are paying 3 years subscription, a claim is made in the first year for the full amount received.

Current subscription rates are:

Type	Region	Rate
1 year		
Individual Member	UK and Europe	£35.00
Household	UK and Europe	£40.00
3 years		
Individual Member	UK and Europe	£94.50
Household	UK and Europe	£108.00

4. Shop sales

	2024	2023
	£	£
Publications	10,124	8,075
Books	8,685	11,138
Kindle and webinars	344	1,110
Postage	9,739	8,268
Other Items	4,119	3,037
Pilgrim passports	33,682	24,846
	<hr/> 66,693	<hr/> 56,474

5. Investment Income

Investments which generate income consist of one interest-bearing deposit account with the Charities Official Investment Fund and one interest-bearing account with CAF bank.

6. Expenditure on Charitable Activities

(a) Shop

	2024	2023
	£	£
Publications	5,260	6,819
Books	5,271	8,361
Postage	9,325	6,762
Other items	1,987	3,231
Assistance	10,582	7,550
Marketing	399	990
Pilgrim passports	5,388	3,600
	<hr/> 38,212	<hr/> 37,313

(b) Operating costs

	2024	2023
	£	£
Bulletin	3,428	3,745
Library	2,606	2,515
Miraz	17,458	26,855
Rabanal	3,127	3,720
St James	1,400	635
St Christopher	587	-
Technology fund	596	-
Website	4,837	4,484
Office costs	68,566	60,714
	<hr/> 102,605	<hr/> 102,668

The office costs include governance costs of £35 paid for the Data Protection licence.

7. Grants

There was 1 grant made in the year. This was made for managing the library and was given to an unincorporated association, registered charity number 294461. The grant amounted to £2,606 (2023 £2,515).

8. Refugio Gaucelmo, Rabanal del Camino

Payments made from funds held by CSJ in the year related to the Hospitaleros Thank You and Training Days and a small allocation of £720 towards the salary costs at Blackfriars Road. Donations included £128 (2023 £235) Gift Aid claimed.

The Refugio is run as a joint venture partnership with the Amigos del Camino del Bierzo. Pilgrim donations and related expenditure on food, hospitality, cleaning etc. in Spain are solely for the benefit of the Refugio at Rabanal and are not consolidated in the charity accounts. The surplus is put towards overheads such as electricity, bank charges, repairs etc.

9. Refugio de Peregrinos de Miraz

Income	2024	2023
	£	£
Donations UK including gift aid	4,259	1,752
Donativos Spain	16,728	15,020
	<u>20,987</u>	<u>16,772</u>
Expenditure	2024	2023
	£	£
Building upkeep	4,440	15,071
Food, household and travel	5,753	5,736
Oil, gas and water	3,462	2,242
Phones	519	655
Insurance	630	571
Sundries	1,627	1,778
Exchange difference	307	82
Salary allocation	720	720
	<u>17,458</u>	<u>26,855</u>

10. Bulletin

The Bulletin is published half yearly – March and September, many copies are now being sent electronically.

11. Staff costs

	2024	2023
	£	£
Salaries	53,508	38,908
Pension costs	1,631	875
	<u>55,139</u>	<u>39,783</u>

No employees had employee benefits in excess of £60,000 (2023: nil)

The charity trustees were not paid or received any other benefits from employment with the charity in the year
Personal travel expenses of £115 (2023: £nil) were reimbursed to 1 (2023: nil) trustees.

12. Staff numbers

The average monthly headcount was 3.6 staff (2023: 2) and the average monthly number of full-time equivalent employees during the year were as follows:

	2024	2023
	No.	No.
Shop sales	0.4	-
Membership and office	1.7	1.2
	<u>2.1</u>	<u>1.2</u>

13. Fixed Assets

	Works of Art	Office Equipment	Total
Costs	£	£	£
At 1 Oct 2023	4,790	18,569	23,359
Additions	-	870	870
At 30 Sep 2024	<u>4,790</u>	<u>19,439</u>	<u>24,229</u>
Depreciation			
At 1 Oct 2023	-	16,148	16,148
Charge for year	-	952	952
At 30 Sep 2024	<u>-</u>	<u>17,100</u>	<u>17,100</u>
Net Book Value			
At 1 Oct 2023	4,790	2,421	7,211
At 30 Sep 2024	<u>4,790</u>	<u>2,339</u>	<u>7,129</u>

Works of Art comprise a medieval oak carving of Saint James (valued at £3,400) and an embroidered banner (valued at £500), both in the assets of the General Fund, and an icon of Saint James (valued at its cost of £890, covered by donations in memory of Stephen Badger) in the Rabanal Fund.

Office equipment includes items with a cost of £2,383 purchased using funds raised through the Technology Appeal. The depreciation on these amounts amounted to £596 in the financial year. This has been charged to the Technology Appeal, which is a restricted fund.

14. Stock

	2024	2023
	£	£
Publications	2,771	2,958
Books	3,973	3,216
Other Items	1,533	1,261
Pilgrim passports	4,495	1,885
	<u>12,772</u>	<u>9,320</u>

15. Debtors

	2024	2023
	£	£
Prepayments	4,112	1,515
Accrued income and other debtors	9,565	8,212
Accrued Income - Legacies	1,000	-
	<u>14,677</u>	<u>9,727</u>

Legacies accrued include £1,000 which was received in November 2024.

16. Creditors: Amounts falling due within one year

	2024	2023
	£	£
Trade Creditors	6,570	6,750
Deferred Income - Subscriptions in Advance	20,962	24,680
	<u>27,532</u>	<u>31,430</u>

Subscriptions paid in advance total £20,962 and relate to the years 2025 (paid from 1 July 2024), 2026 and 2027. These have been shown as falling due within 1 year as the actual subscription has been received.

17. Contingent assets – legacy income

As at 30 September the charity had been notified of one residuary legacy. The value of this is uncertain as it depends on the amount received from the sale of a property. Due to this uncertainty the legacy has not been accrued.

18. Analysis of charitable funds

(a) Analysis of movements in unrestricted funds

	At 1 Oct 2023	Incoming Resources	Outgoing Expenses	At 30 Sep 2024
	£	£	£	£
General fund	17,855	118,577	(117,649)	18,783
Designated Miraz fund	(323)	20,987	(17,458)	3,206
	<u>17,532</u>	<u>139,564</u>	<u>(135,107)</u>	<u>21,989</u>

(b) Analysis of movements in unrestricted funds – previous year

	At 1 Oct 2022	Incoming Resources	Outgoing Expenses	At 30 Sep 2023
	£	£	£	£
General fund	4,535	122,091	(108,771)	17,855
Designated Miraz fund	9,760	16,772	(26,855)	(323)
	<u>14,295</u>	<u>138,863</u>	<u>(135,626)</u>	<u>17,532</u>

Funds are held on behalf of the Refuge at Miraz. A bank account is held at Santander in Friol but operated from Blackfriars Road to pay expenses such as electricity, telephone and insurance. This account also receives cash locally via donativos from pilgrims.

(c) Analysis of movements in restricted funds

	At 1 Oct 2023	Incoming Resources	Outgoing Expenses	At 30 Sep 2024
	£	£	£	£
Rabanal fund	11,639	1,709	(3,127)	10,221
Ted Dickinson Fund	2,543	133		2,676
St. Christopher Fund	5,362	840	(587)	5,615
St James Way fund	2,778	361	(1,400)	1,739
Technology fund	2,133	109	(596)	1,646
	24,455	3,152	(5,710)	21,897

(d) Analysis of movements in restricted funds – previous year

	At 1 Oct 2023	Incoming Resources	Outgoing Expenses	At 30 Sep 2024
	£	£	£	£
Rabanal fund	13,477	1,882	(3,720)	11,639
Ted Dickinson Fund	2,455	88		2,543
St. Christopher Fund	4,473	889		5,362
St James Way fund	3,311	102	(635)	2,778
Technology fund	-	2,133	-	2,133
	23,716	5,094	(4,355)	24,455

- Rabanal Fund: For capital projects, upkeep of the fabric and miscellaneous expenses at Refugio Gaucelmo.
A separate bank account is kept at Banco Abanka in Ponferrada which, due to the joint venture with the Amigos del Camino del Bierzo is not consolidated within these accounts. The credit balance on this account at the accounts date was €32,904 (£27,374) and on 1 October 2023 €32,128 (£27,889).
- Ted Dickinson Fund: Raised by special subscription in memory of a member who died in 1994. It is for helping pilgrims in financial hardship and associated purposes
- St. Christopher Fund: Founded in 2002 to enable frail or elderly pilgrims to take a companion with them to Santiago.
- St James Way Fund: Set up in 2022 to pay for the installation of a cross and support the pilgrim way from Reading to Southampton.

19. Capital Commitments

There are no capital commitments outstanding at the accounting date

20. Previous year Statement of Financial Activities

	Note	Unrestricted Funds		Restricted Funds		2023
		General	Miraz			
Income		£	£	£	£	
Donations & legacies	2	17,831	1,752	4,896		24,479
<i>Income from charitable activities</i>						
Membership subscriptions	3	47,485	-	-		47,485
Refuge	9	-	15,020	-		15,020
<i>Income from Other Trading Activities</i>						
Shop sales	4	56,474	-	-		56,474
Investment Income	5	301	-	198		499
Total income		122,091	16,772	5,094		143,957
Expenditure						
<i>Costs of Raising Funds</i>						
Shop sales	6a	37,313	-	-		37,313
<i>Expenditure on- Charitable Activities</i>						
Operating costs	6b	71,458	26,855	4,355		102,668
Total expenditure		108,771	26,855	4,355		139,981
Net income/(expenditure) and net movement in funds for the year		13,320	(10,083)	739		3,976
Reconciliation of funds						
Total funds brought forward		4,535	9,760	23,716		38,011
Total funds carried forward		17,855	(323)	24,455		41,987

THE CONFRATERNITY OF SAINT JAMES

England & Wales - Charity number 1091140

Accounts



CAMINO PILGRIMTM

THE CONFRATERNITY OF ST. JAMES

(A company limited by guarantee)

Report of the Trustees and Financial Statements

Year ended 30 September 2023

Company no. 4096721
Charity no.1091140

www.csj.org.uk

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Legal and Administrative Information

Status

The Confraternity of Saint James (CSJ) is a company limited by guarantee, incorporated on 25 October 2000, registered in England & Wales (Company no.4096721), and registered as a charity (no.1091140) on 15 March 2002. The governing documents are the Memorandum and Articles of Association, both as amended on 26 January 2002, 31 January 2004, 29 January 2005 and 30 January 2010. The company grew out of an unincorporated association founded on 13 January 1983 and registered as a charity (No. 294461) on 19 August 1986. The Spanish details shown below are those used in the application to the Spanish authorities for recognition as a charity in Spain.

Honorary President

HE The Spanish Ambassador

Directors and Trustees

Mr A Bull

Dr W A Chapman

Ms C J Davies

Mr R A Dorkings

Chairman

Mrs M C Essery

Co-opted 6 March 2023

Mrs M C T Moseley

Miss H M Robinson

Mrs S J Sargeant

Mrs C Taylor

Mr A Ward

Mrs P White

General Manager

Mrs R E L Diaz-Pinto

Treasurer

Mrs M C Essery

Company Secretary

Mr A Ward

Registered Office

27 Blackfriars Road, LONDON SE1 8NY

Telephone

020 7928 9988

Website

<http://www.csj.org.uk>

E-mail

office@csj.org.uk

Bankers

In UK

CAF Bank

25, Kings Hill Avenue, WEST MALLING. Kent ME19 4JQ

In Spain

Domicilio social

Calle Cavario

Rabanal del Camino

24722 Santa Colombia de Somos

Domicilio fiscal

Calle Corral do Fonte

27229 Miraz Friol

Report of the Trustees for the year ended 30 September 2023

The Trustees present their report and the financial statements for the year ended 30 September 2023. The Board of Trustees confirms that the annual report and financial statements comply with current statutory requirements including the Charities Act 2011, the Companies Act 2006, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities.

Structure and Objectives of the charity

The objectives of the CSJ are to advance the education of the public in and to promote the pilgrimage to Saint James of Compostela in the North Western Spanish region of Galicia and the related history, art, architecture and music. Activities have included promoting research, presenting educational programmes, identifying and preserving monuments, providing information on routes, establishing paths, maintaining hostels, and working in close co-operation with other bodies in furthering similar aims and objectives. The trustees continue to pursue all these objectives although, as always, it is not possible to fully quantify how the organisation meets these other than the positive feed-back received both verbally, and in the comments book at each refuge and from returning pilgrims and from those with a personal interest in pilgrimage. As time progresses, the emphasis on what the CSJ concentrates on has and continues to change with the demands of pilgrims.

Under the Articles of the company, the members of the Committee are elected at the Annual General Meeting to serve for a period of two years, half of their number being subject to re-election each year. The directors of the company are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees. The Chairman and other honorary officers are appointed by the Committee at its first meeting after the Annual General Meeting. The trustees are more than aware of their overall increasing age profile and are seeking to appoint new trustees over the coming months. As part of the induction process, all new trustees are provided with copies of minutes for the previous 12 months and an introduction to the finances of the organisation is given. They also spend time in the office to familiarise themselves with current procedures.

Financial Review and Future Developments

The CSJ celebrated its 40th anniversary at the start of 2023. We continue to return to a more normal pattern of working with an increase in in-person events, whilst continuing our virtual offerings. Both albergues opened for the full season and there was a further huge increase in demand for pilgrim passports and books and publications via our website. Thanks to many kind donations and the loyalty of our members, we have been able to continue to deliver our aims and objectives.

Overall, we were successful again in generating a net surplus on our accounts for the year ending 30 September 2023 of £3,976 (2022 - £3,302). Encouragingly our general fund generated a surplus of £13,320 (2022 -deficit £6,601). However the two albergues showed deficits in the year. Miraz showed a deficit of £10,083 (2022 surplus £2,989). Rabanal showed a deficit of £1,838 (2022 surplus £3,578) The other restricted funds generated a surplus of £2,577 (2022 £3,336).

The general fund surplus resulted from increases in most income lines and net trading activities. In addition, despite the level of inflation in the year, overall running costs reduced to £71,458 from £72,750. These costs are detailed in note 14.

Membership numbers remained steady. Subscription income in the year increased following the increase in subscription rates. The amount of subscriptions in advance, which is shown as deferred income in creditors see note17, reduced as the calculation was amended to exclude subscriptions paid to 30 June. The gift aid reclaimed on subscriptions and donations also increased. General fund donations increased to £17,831 from £11,582.

Books and publications continue to sell via our online shop. Due to the increased range of commercial guidebooks that are available for the most popular Camino routes, the decision remains to buy these in and concentrate our publishing efforts on the less popular routes. Sales income in the year increased by 55% to £55,887 from £35,852. Details are given in note 6. Pilgrim passport sales increased by nearly 120% to £24,846 from £11,325. Against this expenditure as detailed in note 3a increased by 42% to £37,313 from £26,285.

The expenditure on Miraz during the year exceeded income significantly resulting in a deficit of £10,083. Details are given in note 10. The main element was an increase in building expenditure to £15,071 from £4,833. The Miraz fund is supported by the general fund and at 30 September 2023 was in deficit by £323. The trustees are reviewing the situation and will monitor the figures during the current financial year.

The Rabanal fund showed a deficit this year as donations received in the previous financial year were transferred to Spain.

It should be recognised that there will always be a number of members not renewing their subscription. The 3-year discount scheme continues to be popular as can be seen by the volume of membership monies held against future subscription years. Our membership has remained more or less constant over the accounting year. Trustees are conscious that there are a number of English pilgrims on the Camino who are unaware of the existence of the CSJ. The refreshed website, in addition to a stronger social media presence, increased word-of-mouth advertising through our Regional Groups, and renewed efforts to publicise in mainstream media, we hope will go some way to remedy this situation.

The membership software system (known as Maximizer) originally introduced in June 2003 continues to be used, especially with membership renewals procedures. The system enables the membership work to be shared between several members thereby reducing the general risk exposure. It also helps to identify members in a particular geographic area or with a particular expertise. We offer a number of ways to collect membership subscriptions which gives our members a choice to suit them.

Both members and trustees recognise that the primary purpose and duty of the charity is to provide benefit for its beneficiaries and to care for the public at large. In order to maximize this benefit, the members of the CSJ provide a valuable source of expertise and ideas as well as income.

Risk Management

The Company Secretary and Treasurer assist the trustees with ensuring that the CSJ organisation acts responsibly and in accordance with Company and Charity law.

The trustees in the past have considered the most significant risk to this charity is the financial risk related to or arising from the loss of our modestly priced office suite on Blackfriars Road where very major developments are all around Christ Church and the cost of finding alternative premises. A lease for 5 years has been agreed with our landlord and they have indicated that there are no plans for Christ Church other than to support it as required by their founding document. There has also been an increase in our rent. Other risks are reductions in membership and demand for our publications being replaced by online information.

A significant and equally important risk continues to be the loss of key personnel and the unavailability of unpaid volunteers to undertake some of the essential day to day tasks, more paid help becomes necessary. Increasing risks are injury to hospitaleros or pilgrims and/or the loss of or damage to property. All hospitaleros training days include detailed health and safety briefings. Other risks are financial irregularity and incompetence of trustees.

An update of our risk tables is continuing a regular basis. In general terms, the trustees monitor all risks and take appropriate steps. These have included cover/deputies for key personnel and increased insurance cover. The whole of this activity continues to be treated as part of an overall Financial Policy which is conceived as the core element in the development of a business continuity plan.

Public Benefit Statement

The organisation, in summary, provides a "one stop shop" for English speaking pilgrims and as such, provides the public with information and support and so complies with its duty as set out in section 17(5) of the 2011 Charities Act.

In shaping our objectives for the year and planning our activities, the trustees have considered the Charity Commission's guidance on public benefit, including the guidance on public benefit and fee charging, as the CSJ is heavily dependent on membership subscriptions, donations and the income from its publications and other book sales to cover its operating costs.

The strategies employed to achieve the charity's aims and objectives are to:

1. present a broad range of free opportunities for members of the public to learn about the Camino and receive support and advice about making the pilgrimage
2. provide a range of route guides which offer up-to-date information including producing our own "in house" guides to lesser-known trails
3. support other organisations and initiatives with similar and complementary aims
4. work strategically with the authorities in Spain and with other pilgrims' associations across the world to improve the Camino experience for pilgrims
5. provide facilities for pilgrims at two refugios in Spain, where services are offered on a donation basis

- allowing people of all incomes to benefit from our shelter and hospitality
6. celebrate the culture and experiences of the Camino, in words and events, via our e-newsletter and by inviting members and non-members to attend lectures and meet ups

Having put these strategies into action we have, in the year in the year 2022/2023 provided: -

- a) for the general enquirer
- Access to our open office, bookshop and library every Thursday
 - Several guided walks and visits organised by Regional Groups around the UK
 - Weekly Virtual Coffee Mornings and Virtual Albergues on Zoom
 - Quarterly Virtual Wine Bars and Book Clubs on Zoom
 - 1 online workshop on Zoom
 - Answers to approximately 10 detailed telephone enquiries each week apart from many quick queries
 - Run a website with information, advice and guidance including online shop dispatching purchase orders Mondays and Fridays (average 45 per day)
- b) Sold over 5,000 items through our online shop including tickets for events, guidebooks, literature, and Camino merchandise, as well as a small amount sold in the office at open days and events.
- c) Contact with the authorities in Spain and other important bodies has included attendance at two in-person conferences in Galicia.
- d) Supporting our albergues at Refugio Gaucelmo and Albergue San Martín in providing a traditional pilgrim welcome.

Reserves Policy

The trustees review the level of reserves annually, based on financial results for the current year, the forecast for the following year and the results of the annual review of risks. In particular, they wish to ensure that the charity can continue to fulfil its current objects and activities in the event of a significant fall in membership. Ideally, the charity intends to maintain a level of unrestricted funds which consists of a) a period of 3 months of operating costs (12 months for Rabanal and Miraz due to their seasonal nature) and b) sufficient funds to cover known risks, contingencies and capital expenditure.

General – Unrestricted Funds

The free unrestricted reserves at the year-end were £17,855. The trustees consider the most appropriate level of free reserves at 30 September 2023 would be about £17,500 to pay 3 months of operating costs plus £1,000 for known contingencies. The building of our reserves position will continue in the year 2023/2024.

Rabanal – Restricted Income Fund

The level of reserves required to cover 12 months UK operating costs in a normal year is £3,000 which is well covered (£11,639). This is retained for costs incurred in the UK via Blackfriars Road.

Investment Powers

Under the Memorandum and Articles of Association, the charity has the power to make any investment which the trustees see fit. Currently we hold an interest-bearing deposit with the Charities Official Investment Fund and an interest-bearing account with CAF Bank. These are included in cash at bank.

Trustees' responsibilities in relation to the financial statements

Company law requires the trustees to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year and of its surplus or deficit for the financial year. In doing so the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006.

Approved by the trustees on 24 January 2024 and signed on their behalf by

M C Essery - Treasurer

Independent Examiner's Report to the Trustees of the Confraternity of St. James Charitable Company

I report on the accounts of the company for the year ended 30 September 2023 as set out on pages 8 to 16.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

1. examine the accounts under section 145 of the 2011 Act
2. to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5) (b) of the 2011 Act) and.
3. to state whether matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements
 - (a) to keep accounting records in accordance with Section 130 of the 2011 Act: and
 - (b) to prepare accounts which accord with the accounting records,have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

C. D Abrahams
Chartered Accountant
19, Lincoln Lane
Thorpe-on-the-Hill
Lincoln LN6 9BH

Statement of Financial Activities for the Year to 30 September 2023

		Unrestricted Funds Restricted Funds				Total	2022
		General	Miraz	Rabanal	Other		
INCOME		£	£	£	£	£	£
	Notes						
<i>Donations & Legacies</i>	4	17,831	1,752	1,882	3,014	24,479	23,897
<i>Income from Charitable Activities</i>							
Subscriptions	5	47,485	-	-	-	47,485	42,588
Refuges	10	-	15,020	-	-	15,020	11,992
<i>Income from Other Trading Activities</i>	6	55,887	-	-	-	55,887	35,852
Other income							
Webinars		587				587	2,145
Exchange Gains		-	-	-	-	-	232
Investment Income	7	301	-	-	198	499	60
TOTAL INCOME		122,091	16,772	1,882	3,212	143,957	116,766
EXPENDITURE							
<i>Costs of Raising Funds</i>							
Book Shop	3a	37,313	-	-	-	37,313	26,285
Exchange Losses		-	82	-	-	82	-
<i>Expenditure on- Charitable Activities</i>							
Complete Financial Running Costs	3b	71,458	26,773	3,720	635	102,586	87,179
TOTAL EXPENDITURE		108,771	26,855	3,720	635	139,981	113,464
NET INCOME/(EXPENDITURE) AND NET MOVEMENT IN FUNDS FOR THE YEAR		13,320	(10,083)	(1,838)	2,577	3,976	3,302
RECONCILIATION OF FUNDS							
Total Funds Brought Forward		4,535	9,760	13,477	10,239	38,011	34,709
TOTAL FUNDS CARRIED FORWARD		17,855	(323)	11,639	12,816	41,987	38,011

All income and expenditure derive from continuing activities.

Balance Sheet as at 30 September 2023

		Unrestricted		Restricted		Total	2022
		General	Miraz	Rabanal	Other		
	Notes						
FIXED ASSETS	14	£	£	£	£	£	£
Computers and Office etc		908	-	-	1,513	2,421	484
Works of Art		3,900	-	890	-	4,790	4,790
		4,808	-	890	1,513	7,211	5,274
CURRENT ASSETS							
Stocks	15	9,320				9,320	13,699
Debtors	16	9,727	-	-	-	9,727	11,583
Cash at Bank and In Hand		25,430	(323)	10,749	11,303	47,159	37,176
TOTAL CURRENT ASSETS		44,477	(323)	10,749	11,303	66,206	62,458
LIABILITIES							
Creditors: amounts falling due within one year	17	(31,430)	-	-	-	(31,430)	(29,721)
NET CURRENT ASSETS		13,047	(323)	10,749	11,303	34,776	32,737
TOTAL ASSETS LESS CURRENT LIABILITIES		17,855	(323)	11,639	12,816	41,987	38,011
TOTAL FUNDS		17,855	(323)	11,639	12,816	41,987	38,011

Audit Exemption

- a) For the year ended 30 September 2023 the company was entitled to exemption under section 477 of the Companies Act 2006 ("the Act")
- b) Members have not required the company to obtain an audit in accordance with section 476 of the Act.
- c) The directors acknowledge their responsibility for:
 - i) ensuring the company keeps accounting records which comply with sections 386 and 387 of the Act; and
 - ii) preparing accounts which give a true and fair view of the state of affairs 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 sections 394 and 395 of the Act, and which otherwise comply with the requirements of the Act relating to accounts, so far as applicable to the company.
- d) The accounts have been prepared in accordance with the special provisions of Part 15 of the Act relating to small companies and with the Financial Reporting Standard for Smaller Entities (effective April 2015)

Approved by the trustees on 24 January 2024 and signed on their behalf by

M C Essery - Treasurer

Notes forming part of the financial statements for the year ended 30 September 2023

1. Accounting policies

(a) Basis of accounting

The trustees have again assessed going concern. General fund reserves have increased during the year and are now approaching the level the trustees deem necessary. The charity continues to enjoy the continued support of the trustees and members and the financial statements have been prepared under the going concern basis of accounting.

The financial statements have been prepared under the historic cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015) the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities. The length of the current and previous accounting periods was one full calendar year.

(b) Donations and similar incoming resources

These are included in the year in which they are receivable, (which is when the charity becomes entitled to the resource), and any conditions for receipt are met; the trustees are reasonably certain that they will receive it; and the trustees are reasonably certain that the value can be reliably measured. Incoming resources from tax claims are included within the Statement of Financial Activities (SOFA) when the funds are received, and a claim can be made. Subscriptions paid in advance under the discounted membership scheme are recognised in the membership year to which they relate.

(c) Investment income

Income from investments is included in the SOFA in the year in which it is receivable.

(d) Resources Expended

All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for it. All costs have been directly attributed to one of the functional categories of resources expended in the SOFA. The charity is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

(e) Tangible Fixed Assets & Depreciation

Fixed assets currently include Works of Art both historic and contemporary. Depreciation is not charged on these as their residual value is considered to be higher than their carrying value. The library is held in the unincorporated association for the time being for the benefit of the public and does not form part of the assets of the company. All expenditure on the Refugio at Miraz is written off as spent including any improvements on the building, on the basis that any expenditure is of a purely charitable nature and of no future major financial value to the Confraternity. All assets costing more than £500 are capitalised. Depreciation of computers, related software and other office equipment is charged over four years.

(f) Exchange Rates

Moneys received and paid in Euros are converted at the actual exchange rate on the transaction date with the exception of moneys received and paid at Miraz on a daily basis where the seasonal midpoint exchange rate is used. The exchange rate used at the accounting date was 1.152 Euros to the £. (2022 – 1.137 Euros to the £).

2. Restricted and Designated Funds

	At 1 Oct 2022	Incoming Resources	Outgoing Expenses	At 30 Sep 2023
	£	£	£	£
Rabanal	13,477	1,882	3,720	11,639
Miraz	9,760	16,772	26,855	(323)
Ted Dickinson Fund	2,455	88	-	2,543
St Christopher Fund	4,473	889	-	5,362
St James Fund	3,311	102	635	2,778
Technology Fund	-	2,133	-	2,133
	33,476	21,866	31,210	24,132

The Miraz Fund is a designated fund, the remaining funds are restricted funds.

Rabanal Fund – for capital projects, upkeep of the fabric and miscellaneous expenses at Refugio Gaucelmo. A separate bank account is kept at Banco Abanka in Ponferrada which, due to the joint venture with the Amigos del Camino del Bierzo is not consolidated within these accounts. The credit balance on this account at the accounts date was €32,128 (£27,889) and on 1 October 2022 €12,175. (£10,708).

Miraz – Funds are held on behalf of the Refuge at Miraz. A bank account is held at Santander in Friol but operated from Blackfriars Road to pay expenses such as electricity, telephone and insurance. This account also receives cash locally via donativos from pilgrims.

Ted Dickinson Fund - raised by special subscription in memory of a member who died in 1994. It is for helping pilgrims in financial hardship and associated purposes.

St. Christopher Fund – founded in 2002 to enable frail or elderly pilgrims to take a companion with them to Santiago.

St James Way Fund – set up in 2022 to pay for the installation of a cross and support the pilgrim way from Reading to Southampton.

3. Expenditure on Charitable Activities

(a) Bookshop

	2023	2022
	£	£
Publications	6,819	4,671
Books	8,361	5,929
Postage	6,762	5,247
Other Items	3,231	3,874
Assistance	7,550	4,349
Marketing	990	-
Pilgrim passports	3,600	2,215
	37,313	26,285

(b) Running Costs

	2023	2022
	£	£
Bulletin	3,745	3,693
Library	2,515	1,999
Miraz	26,773	12,991
Rabanal	3,720	1,438
St James	635	-
Website	4,484	3,653
Office Running Costs	60,714	63,405
	<u>102,586</u>	<u>87,179</u>

4. Donations

General donations increased in the year to £17,831 (2022 £11,582). These are funded from the many generous voluntary contributions made by members in addition to their subscriptions and other supporters.

There were no legacies received in the year.

5. Subscriptions & Gift Aid

Subscription income increased in the year following the increase in subscription rates. Tax reclaimed on subscriptions and general fund donations also increased and amounted to £9,470 (2022 £8,571). Gift Aid tax claims are recognised when a claim can be made, hence when members are paying 3 years subscription, only a claim is made in the first year.

Current subscription rates are: -

1 year

Individual Members	UK and Europe	£35.00
Household	UK and Europe	£40.00

3 years

Individual Members	UK and Europe	£94.50
Household	UK and Europe	£108.00

6. Books, Publications and Other Sales

	2023	2022
	£	£
Publications	8,075	4,276
Books	11,138	7,383
Kindle	523	416
Postage	8,268	4,830
Other Items	3,037	7,622
Pilgrim passports	24,846	11,325
	<u>55,887</u>	<u>35,852</u>

7. Investment Income

Investments which generate income consist of one interest-bearing deposit account with the Charities Official Investment Fund and one interest-bearing account with CAF bank.

8. Grants

There was 1 grant made in the year. This was made for managing the library and was given to an unincorporated association, registered charity number 294461. The grant amounted to £2,515 (2022 £1,999).

9. Refugio Gaucelmo, Rabanal del Camino

Payments made from funds held by CSJ in the year related to transfers made in respect of donations received in prior years amounting to £3,000 plus a small allocation of £720 towards the salary costs at Blackfriars Road. Donations included £235 (2022 £826) Gift Aid claimed.

Due to the partnership with the Amigos as set out in note 2, pilgrim donations and related expenditure on food, hospitality, cleaning etc. in Spain are for the benefit of the Refugio at Rabanal and do not form part of the Confraternity funds or its accounts, any surplus is put towards overheads such as electricity, bank charges, repairs etc.

10. Refugio de Peregrinos de Miraz

Income	2023	2022
	£	£
Donations	1,560	1,998
Donativos	15,020	9,674
American Pilgrims		4,171
Gift Aid	192	137
	<u>16,772</u>	<u>15,980</u>
Expenditure	2023	2022
	£	£
Building Upkeep	15,071	4,833
Food and Taxis	5,736	3,243
Power etc	2,242	1,464
Phones	655	1,084
Work Party		948
Insurance	571	518
Sundries	1,778	206
Salary allocation	720	695
	<u>26,773</u>	<u>12,991</u>

11. Bulletin

The Bulletin is published half yearly – March and September, many copies are now being sent electronically.

12. Salary Costs:

	2023	2022
	£	£
Personnel (inc pensions)	39,170	41,743
Less Allocated to Refuges	1,440	1,390
	<u>37,730</u>	<u>40,353</u>

13. Running Costs (General Fund)

	2023	2022
	£	£
Personnel	38,927	41,736
Accommodation	11,142	10,348
Office Running Costs	6,115	6,373
Finance Charges	2,801	2,800
Member Meetings & Sundry	1,729	2,148
Bulletin	3,745	3,693
Library	2,515	1,999
Website	4,484	3,653
	<u>71,458</u>	<u>72,750</u>

Personnel costs include a total of £nil (2022 - £664) paid to 0 (2022 2) trustees for reimbursed personal travel expenses.

Governance cost was £35 paid for the Data Protection licence.

14. Fixed Assets

	Works of Art	Office Equipment	Total
Costs	£	£	£
At 1 Oct 2022	4,790	16,276	21,066
Additions	-	2,293	2,293
At 30 Sep 2023	<u>4,790</u>	<u>18,569</u>	<u>23,359</u>
Depreciation			
At 1 Oct 2022	-	15,792	15,792
Charge for year	-	356	356
At 30 Sep 2023	<u>-</u>	<u>16,148</u>	<u>16,148</u>
Net Book Value			
At 1 Oct 2022	4,790	484	5,274
At 30 Sep 2023	<u>4,790</u>	<u>2,421</u>	<u>7,211</u>

Works of Art comprise a medieval oak carving of Saint James (valued at £3,400) and an embroidered banner (valued at £500), both in the assets of the General Fund, and an icon of Saint James (valued at its cost of £890, covered by donations in memory of Stephen Badger) in the Rabanal Fund.

Office equipment includes items with a cost of £1,513 purchased using funds raised through the Technology Appeal. These items were purchased in September 2023 and have not been depreciated in the financial year.

15. Stocks

	2023	2022
	£	£
Publications	2,959	3,693
Books	3,216	5,239
Other Items	1,260	3,312
Pilgrim passports	1,885	1,455
	<hr/> 9,320	<hr/> 13,699

16. Debtors

	2023	2022
	£	£
Prepayments	1,515	1,549
Accrued Income and Other Debtors	8,212	10,034
	<hr/> 9,727	<hr/> 11,583

17. Creditors: Amounts falling due within one year

	2023	2022
	£	£
Trade Creditors	6,750	3,286
Deferred Income - Subscriptions in Advance	24,680	26,435
	<hr/> 31,430	<hr/> 29,721

18. Deferred Income

Subscriptions paid in advance total £24,680 and relate to the years 2024 (paid from 1 July 2023), 2025 and 2026. These have been shown as falling due within 1 year as the actual subscription has been received.

19. Stocks

Stocks have been valued at the lower of cost or net realisable value.

20. Movement in Funds – Statement of Financial Viability

The levels of trading income, subscriptions and donations mean that there are only modest funds carried forward.

21. Capital Commitments

There are no capital commitments outstanding at the accounting date.

Supplementary Report for Members & Supporters

The main report gives information required by the Charity Commission and by the Companies Acts. This supplementary report is intended for all those supporters, past, present and future, who are interested in more detailed information on the CSJ's activities.

Refugio Gaucelmo 2023

We welcomed over 3,000 pilgrims to Gaucelmo last year, an increase of some 500 since the year before. The average donation was €9.5. The U.S.A. led the way with over 500 followed by Italy, France, Spain, South Korea, Germany and the U.K. Two other long-haul pilgrim countries were Australia and Canada, each with over 100, and Japan with 62.

A huge thank you to our 36 hospitaleros who came from the U.K., the U.S.A., Ireland, the Netherlands and Italy. We could not offer the hospitality to our pilgrims without their selfless help and dedication. A special shout out to Fiona Busbridge who was a member not only of both the working parties, along with Ray Woolrich, but was an hospitalera in the opening and the closing duties.

Our hospitalero co-ordinator, Julie Davies, continues to make herself available as the first line of support for our volunteers which includes her weekly Friday morning phone call to the albergue. No sooner do we close in November than she begins working on the teams for the following year. A special thank you, Julie, for all you do. Our premises' co-ordinator Ray Woolrich resigned at the end of the season. We thank Ray for all the extra responsibilities he took on last year. Our three new members, Andrew Horsey, Sharon Berry and Stefano Casaregola have stepped in seamlessly to their new roles.

For convenience sake, the Rabanal Committee continues to hold meetings on Zoom but it was especially nice to see our hospitaleros in person to London in November for the returned hospitaleros' day. Our training day for our 2024 teams will also be in person in London on the 10 February. This follows a gap of four years due to Covid when we had to rely on Zoom.

Our finances are in a healthy state thanks in part to the generosity of our sponsors in the Sponsor a Week scheme. We also received an especially large donation from the Australian Friends of the Camino and this emphasises the international nature of Gaucelmo which for years has benefitted financially as well as with volunteers from our sister organisations in Ireland and Canada.

There was a frustrating delay of over two months in the installation of the new hot water boiler which led to the temperature of the water for showers being dependant on how much sun our solar panels could generate throughout April and May. We are most grateful to the patience of our hospitaleros who were on duty during this difficult period. We felt immensely proud to hear that, such was the desire to stay in Gaucelmo, pilgrims arriving in that period to hear the news all opted to spend the night. This harked back to the early 90s when we regularly catered for large numbers indoors and campers in the huerta without the luxury of warm showers.

The other major expense last year involved the repositioning of the piping connecting the solar panels to the boiler. As for 2024, we will be installing a new kitchen water heater, a cooker, two extra electricity sockets in the entrance, and portable heaters for the hospitalero bedrooms. The balcony will also be repainted.

Susana's help is indispensable in helping us restock items when, as is the case nowadays, most of our volunteers do not bring their cars. Her husband Ramón and his identical twin Amando are invaluable in sorting out smaller building problems. I have good reason to thank many times over Whatsapp for instant communication with our solar panel engineer, electrician, painter, plumber, fumigator, industrial engineer, insurance agent and last, but by no means least, Cristina at the Mesón with her reassurance and finger on the pulse of everything that is happening in Rabanal. Without exception, they contribute to making the maintenance of Gaucelmo viable all these hundreds of miles away. Oh and I forgot to mention Amazon dot es!

In March we were honoured with the presence of Bishop Jesús Fernández, our landlord from the Diocese of Astorga, at our AGM with the Amigos del Camino de Santiago del Bierzo, our sleeping partners in running Gaucelmo. Cristina's father, Antonio senior, was especially delighted to welcome him to the Mesón for a post meeting lunch.

Father Juan Antonio at the small Benedictine outreach monastery next door is an English speaker which helps in cementing the excellent relationships between the two institutions in the village.

On the subject of language, a lecturer of English at Santiago University, Ainoa Polo Sánchez, has begun offering free weekly lessons on Zoom which is geared to hospitaleros with no Spanish or only a basic level so we look forward to seeing how this develops and thank her for this new undertaking.

In closing, I would like to thank all the members of the Rabanal Committee for their unstinting help in helping to make Refugio Gaucelmo such a special place of welcome for pilgrims on the Camino Francés.

Paul Murray (Chair)

Here is my report on the pilgrim season at albergue San Martin in 2023. We looked after 1503 pilgrims from the beginning of April until the end of October. This is an increase of 175 pilgrims from 2022 which is encouraging, and donations increased to an average of €10.66 per pilgrim. Nearly 25% of pilgrims were Spanish, with Germany, Italy and France making up another 20%. Pilgrims from the UK made up 3.65%. The rest came from all over the world; east and west; north and south, and this makes us a truly international albergue!

The pattern of numbers seems to have changed somewhat. Early spring was quiet with few pilgrims walking by. The poor weather probably affected numbers but we also have to contend with the "variant" near Baamonde which directs pilgrims to bypass Miraz. It is difficult to say how many take this new route as there are no figures available but it undoubtedly has a bearing on pilgrim traffic passing through Miraz.

However, as spring turned to summer, more and more pilgrims spent the night with us and we received glowing testimonials from many of them. The feedback always mentions the welcome and care taken by the hospitaleros towards the pilgrims, as well as an appreciation of the albergue itself and its lovely garden. By offering a traditional welcome that relies on a "donativo", we are under no commercial duress and can therefore receive and care for pilgrims whatever their financial status. By having hospitaleros on site throughout the season means that pilgrims can stay the night in peace and security in the knowledge that there is someone to take care of them. We have a fully equipped kitchen, so this encourages pilgrims to cook and share their meal in the "sala", bringing different groups together and creating a happy atmosphere.

As summer progressed into autumn, pilgrim numbers increased further, and on several occasions we were completely full. The weather in early autumn was particularly warm and sunny, so those pilgrims who were walking the last 100kms were confident that they would not be sloshing through rain and mud. By the time mid-October arrived, the weather changed and the rains came barreling down from the West coast, and pilgrims arrived soaked to the skin, delighted to be able to dry off in front of the log burning stove.

The albergue itself has been repainted and now looks very smart. It complements the new aluminium fence depicting pilgrims arriving at the albergue. This not only secures the property but also creates an attractive visual aspect as pilgrims arrive at the albergue. We must thank the American Pilgrims on the Camino who so generously donated \$3000 to erect this necessary barrier that separates the lane from the garden.

We did however, have various technical challenges for part of the season - the telephone kept cutting out, causing frustration all round as pilgrims couldn't ring in and the hospitaleros couldn't ring out. After several visits from Intermax, it was discovered that one of the nearby trees had grown so tall that it was blocking the signal on the antenna. Once the pole was raised above tree level, we had no further problems.

We also encountered problems with the water filtration system that needed a thorough overhaul. We now have a monthly visit from Foncalza, the company who inspect albergues and hostals on behalf of the Xunta, to check that everything is in good working order. Because we are situated in such a rural area, surrounded by cattle, sheep and goats, the authorities are anxious to ensure that there is no legionella in the water. Therefore, the chlorine levels and water temperature in the taps have to be checked on a daily basis and noted down on the official spreadsheet; not difficult but a bit time consuming. The important thing is to keep both pilgrims and volunteers safe and healthy.

So far as future expenditure is concerned, the metal railings that lead up the ramp to the front door will have to be replaced as they have become rusty and corroded. We have asked for an estimate for this, but as they should also be made of aluminium, I fear the quote may be quite high. Galicia is a very damp part of Spain, hence the rust, and as they have lasted for 18 years, it is time for replacement.

I am delighted to welcome two new members to the Miraz Committee – Jane Innis and Phil Lee-Thomas. They are a hugely welcome addition to our team and I know that they will add some much needed youth and vigour

I would now like to take this opportunity to thank all the hospitaleros for their hard work in making San Martin such a special place to stay. We are the face of the CSJ on the Camino del Norte and your support and dedication for all things Mirazian greatly enhances our profile, both with pilgrims as well as Santiago itself. I must also add my heartfelt thanks to the supporters of Sponsor-a-Week. Their generosity does so much to defray the cost of running the albergue and without this support, we would find it more of a struggle to maintain our high standards. You are most welcome to sponsor a week in 2024!

When I first volunteered at Miraz, we used to sleep on bunk beds in a small back room where the stores were kept, usually accompanied by mice who much appreciated the boxes of rice and sugar, and we had to get up in the middle of the night to feed the range with pine cones in order to keep it alight, as in those days it was the only form of heating. Now, it's hot water and central heating with all the other mod cons, which certainly makes it more comfortable but also adds to the running costs! I have to say that I rather miss those spartan days when we shared a "sopa gallega" with the pilgrims. Now we are required to have a cooking licence to provide food for the pilgrims, so rules and regulations abound, and those easy-going days are long gone.

The Working Party will be going out in mid-March to make everything ready for re-opening our doors on Palm Sunday; a week earlier than usual because of Easter falling at the end of March. Let's hope that pilgrims continue to appreciate the warm welcome and tranquil atmosphere that we offer at San Martín.

Priscilla White (Chair)

General Manager's Report

This year has seen many highlights including the Confraternity's 40th birthday at the start of 2023. We have run various in person events in London, including the Constance Storrs lecture from Peter Stanford in December, the Annual General Meeting, three practical pilgrim days and a fundraising concert and lunch with guitarist Morgan Szymanski in July. Our Regional Groups have continued to offer a varied programme of events to members around the country, including Practical Pilgrim Days in Bath and Manchester, talks, walks, Zoom meetings and social meet ups.

We have continued to run a paired back version of our virtual event programme which was introduced during the pandemic, offering monthly events from coffee morning and wine bar to virtual albergue and our quarterly book club, which enable us to support pilgrims from the comfort of their homes. We also offered a one-off Zoom seminar and Q&A about the Camino Ignaciano by author Murray Stewart, and a separate Zoom Q&A session with the late John Brierley following his talk at our 2023 AGM.

We have welcomed many pilgrims face-to-face on our Thursday open days, with pilgrims from around the world coming to seek advice from our committed team of volunteers and to consult the bookshop and library.

We set up a new Technology Appeal in July to buy our own equipment for hybrid events. The appeal was very successful and thanks to the generosity of donors, we have been able to purchase a significant amount of equipment, including a projector, screen, camera, microphones and amplifier. This will enable us to provide higher-quality events for pilgrims, whether they join us in person or on Zoom, and to continue to provide information and opportunities for those living further from London to benefit from.

Work has continued on the Camino Ingles in the UK, overseeing pilgrim stamps being designed and provided to establishments on the routes and updating the resources available to pilgrims walking the St James' Way. We plan for continued development on this, and other, routes in the UK.

Looking ahead to next year, we have new publications and events in the pipeline, and look forward to a continued focus on shaping our work to meet the evolving demands and needs of post-pandemic pilgrims.

Membership Statistics

Membership at 30 September 2023 stood at 1,147 paying members (1,155 at 30 September 2022) plus 21 honorary members and 48 exchange subscriptions with kindred organisations.

The paying members were split as follows (September 2022 numbers are shown in brackets): -

	Individual		Household		Group	
UK	738	(711)	257	(281)	8	(7)
Europe	26	(27)	6	(9)	-	(-)
Rest of World	88	(91)	24	(29)	-	(-)
Total	852	(829)	287	(319)	8	(7)

Analysis of financial running costs -

As it is very difficult to allocate expenses between purely charitable and overhead costs, there have been grouped together so as to show all the appropriate expenses under one heading.

	2023	2022
	Total	Total
	£	£
Personnel Costs		
Salaries & NI	36,855	39,264
Pension – General Manager	875	1,089
Travel & Subsistence	1,197	1,383
	<u>38,927</u>	<u>41,736</u>
Accommodation		
Rents	11,020	9,832
Insurance	1,408	1,383
Depreciation	356	336
Office Maintenance	368	631
Office Equipment < £500	169	-
Less Library Recharge	-2,179	-1,834
	<u>11,142</u>	<u>10,348</u>
Office		
Telephone	884	812
Post	153	432
Printing & Stationery	1,529	1,802
Computer Support & Consumables	3,549	3,327
	<u>6,115</u>	<u>6,373</u>
Other		
Legal & Professional	157	129
Bank Charges	85	88
Accountancy Support - Retainer	432	432
Credit Card Charges	2,716	2,712
Member Meetings	808	261
Sundry	332	551
Advert - staff	-	775
	<u>4,530</u>	<u>4,948</u>
Total	<u>60,714</u>	<u>63,405</u>

Members Statistics

Region	Honorary	Individual	Household	Group	Exchange	Total
UK						
Beds Bucks Herts	1	29	16	-	-	46
Bristol SW	-	28	12	1	-	41
Cambridgeshire	-	17	4	-	-	21
Channel Islands	-	2	2	-	-	4
Cotswolds	-	6	2	-	-	8
Cumbria	-	5	4	-	-	9
Devon & Cornwall	1	31	12	-	1	45
Dorset & Wessex	-	28	10	-	-	38
Hampshire	-	43	12	1	-	56
N. Ireland	-	7	1	-	-	8
Isle of Man	-	4	-	-	-	4
Kent	-	25	11	-	1	37
Leics Northants	-	16	3	-	1	20
Lincolnshire	-	4	3	-	-	7
London & Middlesex	5	128	37	2	3	175
Mancs/Lancs/Cheshire	-	37	21	1	-	59
Norfolk Suffolk Essex	2	32	14	-	-	48
Notts Derbys	-	12	2	-	-	14
Northeast	1	17	7	-	-	25
Scotland	1	52	12	-	1	66
Surrey	3	35	17	-	-	55
Sussex	-	36	9	-	-	45
Thames Valley	1	36	12	-	1	50
Wales	-	18	10	-	-	28
W Midlands	1	62	13	3	-	79
Yorkshire	-	28	11	-	1	40
	16	738	257	8	9	1,028
Europe						
Austria	-	-	1	-	-	1
Belgium	-	-	1	-	2	3
Czech Republic	-	1	-	-	-	1
Denmark	-	1	-	-	-	1
Finland	-	1	-	-	-	1
France	-	4	-	-	4	8
Germany	-	-	2	-	3	5
Greece	-	1	-	-	-	1
Hungary	-	1	-	-	-	1
Italy	-	-	-	-	2	2
Luxembourg	-	1	-	-	-	1
Malta	-	2	-	-	-	2
Netherlands	-	-	-	-	1	1
Norway	-	-	-	-	1	1
Portugal	-	2	-	-	1	3
Rep. of Ireland	1	3	-	-	1	5
Spain	4	9	2	-	19	34
Switzerland	-	-	-	-	2	2
	5	26	6	-	36	73
Rest of World						
Africa	-	-	-	-	1	1
Asia	-	2	1	-	-	3
Australia	-	18	9	-	-	27
Canada	-	9	1	-	2	12
New Zealand	-	4	4	-	-	8
USA	-	55	9	-	-	64
	-	88	24	-	3	115
TOTALS	21	852	287	8	48	1,216

THE CONFRATERNITY OF SAINT JAMES

England & Wales - Charity number 1091140

Accounts



CAMINO PILGRIM™

THE CONFRATERNITY OF ST. JAMES

(A company limited by guarantee)

Report of the Trustees and Financial Statements

Year ended 30th September 2022

Company no. 4096721

Charity no. 1091140

www.csj.org.uk

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Legal and Administrative Information

Status

The Confraternity of Saint James (CSJ) is a company limited by guarantee, incorporated on 25 October 2000, registered in England & Wales (Company no.4096721), and registered as a charity (no.1091140) on 15 March 2002. The governing documents are the Memorandum and Articles of Association, both as amended on 26 January 2002, 31 January 2004, 29 January 2005 and 30th January 2010. The company grew out of an unincorporated association founded on 13 January 1983 and registered as a charity (No. 294461) on 19 August 1986. The Spanish details shown below are those used in the application to the Spanish authorities for recognition as a charity in Spain.

- - o - o - o - o - o - o - o - o - o -

Honorary President

HE The Spanish Ambassador

Directors and Trustees

Mr A Bull Co-opted 15th November 2021

Dr W A Chapman

Ms C J Davies

Mr R A Dorkings Chairman

Mr R J S Jefferies retired 29th January 2022

Revd C Jones retired 29th January 2022

Mrs M C T Moseley

Miss H M Robinson

Mrs S J Sargeant Co-opted 15th November 2021

Mrs C Taylor Co-opted 15th November 2021

Mr A Ward

Mrs P White

General Manager

Mrs R E L Diaz-Pinto

Treasurer

Miss H M Robinson

Company Secretary

Mr A Ward

Registered Office

27 Blackfriars Road, LONDON SE1 8NY

Telephone	020 7928 9988
Fax	020 7928 2844
Website	http://www.csj.org.uk
E-mail	office@csj.org.uk

Bankers

CAF Bank 25, Kings Hill Avenue, WEST MALLING. Kent ME19 4JQ

In Spain

Domicilio social	Calle Cavario Rabanal del Camino 24722 Santa Colombia de Somos
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Domicilio fiscal	Calle Corral do Fonte 27229 Miraz Friol
-------------------------	--

Report of the Trustees for the year ended 30 September 2022

The Trustees present their report and the financial statements for the year ended 30 September 2022. The Board of Trustees confirms that the annual report and financial statements comply with current statutory requirements including the Charities Act 2011, the Companies Act 2006, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities.

Structure and Objectives of the charity

The objectives of the CSJ are to advance the education of the public in and to promote the pilgrimage to Saint James of Compostela in the North western Spanish region of Galicia and the related history, art, architecture and music. Activities have included promoting research, presenting educational programmes, identifying and preserving monuments, providing information on routes, establishing paths, maintaining hostels, and working in close co-operation with other bodies in furthering similar aims and objectives. The trustees continue to pursue all these objectives although, as always, it is not possible to fully quantify how the organisation meets these other than the positive feed-back received both verbally, and in the comments book at each refuge and from returning pilgrims and from those with a personal interest in pilgrimage. As time progresses, the emphasis on what the CSJ concentrates on has and continues to change with the demands of pilgrims.

Under the Articles of the company, the members of the Committee are elected at the Annual General Meeting to serve for a period of two years, half of their number being subject to re-election each year. The directors of the company are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees. The Chairman and other honorary officers are appointed by the Committee at its first meeting after the Annual General Meeting. The trustees are more than aware of their overall increasing age profile and have co-opted several new trustees over the past year, who bring with them a wealth of experience and complementary skills. As part of the induction process, all new trustees will be provided with copies of minutes for the previous 12 months and an introduction to the finances of the organisation will be given. They will also spend time in the office to familiarise themselves with current procedures.

Financial Review and Future Developments

The CSJ celebrates its 40th anniversary this year, together with the 2022 Holy Year. Much of what we do has returned to a more normal pattern, with the re-opening of both albergues and a huge increase in demand for pilgrim passports and books and publications via our website. Thanks to many kind donations and the loyalty of our members, we have been able to continue to deliver our aims and objectives.

With the return in pilgrim numbers, we continue to sell both third party and our own guides via our website. Our regional groups have grown, together with the number and variety of Zoom and in person meetings for members and guests.

Given the lockdowns and Covid 19 impact of 2020 and 2021, we were pleased to see that membership numbers have not significantly reduced. The membership statistics within prior year accounts were given as at the accounting date. Now that a "revolving year" basis for renewals (i.e., the subscription renewal date is the anniversary of joining rather than the accounting date) these statistics are shown for the calendar year. Donations from our kind members were a vital support, both to the CSJ unrestricted reserve to support our continued operations and directly to support the Refugio Gaucelmo in Rabanal and Albergue San Martín at Miraz to cover their operational costs whilst they were closed. We were also delighted to see the keenness of members to return to the Camino once travel restrictions were lifted, and posted 2,300 pilgrim passports in the financial year to 30th September 2022.

Overall, we were successful again in generating a net surplus on our group accounts for the year ending 30th September 2022, of £3,302. This was however, considerably lower than last year's (£17,035), and whilst Rabanal, Miraz and St Christopher funds all generated surpluses, unfortunately our general fund generated a deficit of £6,601. The reasons for this being a reduction in donations and legacies received, a write off of old book stock, and additional staff costs relating to the transitional period of our General Manager.

Both Refugio Gaucelmo in Rabanal and Albergue San Martín at Miraz opened their doors after two years of closures due to the impact of Covid 19. We were thrilled to see the additional income generated in the year.

The trustees having reviewed all procedures and costs, are projecting a breakeven position in the year 2022/2023. Particularly given the deficit on the general fund this year, the building of reserves to futureproof the organisation continues to be of utmost importance, in addition to the development of our 5-year plan – which is currently under review.

Books and publications continue to sell via our online shop. Due to the increased range of commercial guidebooks that are available for the most popular Camino routes, the decision has been made to buy these in and concentrate our publishing efforts on the less popular routes. We were impacted by a book write off of stock equating to £1,550 this year, relating to old stock. We have however reviewed all of the stock lines we are carrying, and through this prudent approach and in carrying our periodic reviews in the future, we will not be impacted in this way.

The CSJ continues to provide a personal information service to, and answer queries from, the public. Whether in person, by telephone, email, through the website or by arranging speakers and visits.

During the financial period, the trustees continued to reinforce the principles of good practice recommended within the charity sector, having carried out regular Risk Assessment Reviews, maintaining our Financial Policy, and Reserves Policy.

A review of the administrative and internal control systems, in addition to organisational best practices to ensure we can best meet our charitable aims and objectives is ongoing. This was aided in the year by newly formed six subcommittees to manage aspects of our charitable activities. These are made up of already active CSJ volunteers with expertise and enthusiasm in the fields of: Governance, Finance, Communications, Publicity, Fundraising and Events. Each of these subcommittees sets its own agenda as to how to further the work of the CSJ in its given field, in accordance with the objectives of the charity as a whole. The main Committee maintain general oversight, with at least one Trustee sitting on each subcommittee.

It should be recognised that there will always be a number of members not renewing their subscription. The 3-year discount scheme continues to be popular as can be seen by the volume of membership monies held against future subscription years. Our membership has remained more or less constant over the accounting year. As already mentioned, the trustees are conscious that there are a number of English pilgrims on the Camino who are unaware of the existence of the CSJ. The refreshed website, in addition to a stronger social media presence, increased word-of-mouth advertising through our Regional Groups, and renewed efforts to publicise in mainstream media, we hope will go some way to remedy this situation. These are all topics being reviewed by the Trustees as part of the 5 year strategy planning, currently ongoing.

The membership software system (known as Maximizer) originally introduced in June 2003 continues to be used, especially with membership renewals procedures. The system enables the membership work to be shared between several members thereby reducing the general risk exposure. It also helps to identify members in a particular geographic area or with a particular expertise. We offer a number of ways to collect membership subscriptions which gives our members a choice to suit them.

Both members and trustees recognise that the primary purpose and duty of the charity is to provide benefit for its beneficiaries and to care for the public at large. In order to maximize this benefit, the members of the CSJ provide a valuable source of expertise and ideas as well as income.

Risk Management

In the year, the Trustees have discussed a strategy to produce a break-even situation in the year 2022/23. The Treasurer also assist the trustees with ensuring that the CSJ organisation acts responsibly and in accordance with Company and Charity law.

The trustees in the past have considered the most significant risk to this charity is the financial risk related to or arising from the loss of our modestly priced office suite on Blackfriars Road where very major developments are all around Christ Church and the cost of finding alternative premises. A new lease for 5 years has been agreed with our landlord and they have indicated that there are no plans for Christ Church other than to support it as required by their founding document. There has also been an increase in our rent. Other risks are reductions in membership and demand for our publications being replaced by online information.

However, the major risk continues to be the lack of reserves the organisation is holding – currently £4,535 (versus last year's £11,136) which equates to less than 1 month of operating expenses. As already stated, a 5-year plan has been drawn up as part of a major strategic review. This is currently under review given the this is now 3 years out of date, and in light of the significant impact of the Covid19 Pandemic. An increase in subsection rates took place during the accounting year.

A significant and equally important risk continues to be the loss of key personnel and the unavailability of unpaid volunteers to undertake some of the essential day to day tasks, more paid help becomes necessary. In the accounts year Freddy Bowen left to move to Scotland after making a valuable contribution to the organisation. He has been replaced by Rachael Diaz-Pinto. The CSJ is seeking an Honorary Treasurer as our current Treasurer Helen Robinson wishes to relinquish this role due to her other business commitments. Increasing risks are injury to hospitaleros or pilgrims and/or the loss of or damage to property. All hospitaleros training days include detailed health and safety briefings. Other risks are financial irregularity and incompetence of trustees.

An update of our risk tables is continuing a regular basis. In general terms, the trustees monitor all risks and take appropriate steps. These have included cover/deputies for key personnel and increased insurance cover. The whole of this activity continues to be treated as part of an overall Financial Policy which is conceived as the core element in the development of a business continuity plan.

Public Benefit Statement

The organisation, in summary, provides a “one stop shop” for English speaking pilgrims and as such, provides the public with information and support and so complies with its duty as set out in section 17(5) of the 2011 Charities Act.

In shaping our objectives for the year and planning our activities, the trustees have considered the Charity Commission's guidance on public benefit, including the guidance on public benefit and fee charging, as the CSJ is heavily dependent on membership subscriptions, donations and the income from its publications and other book sales to cover its operating costs.

The strategies employed to achieve the charity's aims and objectives are to:

1. present a broad range of free opportunities for members of the public to learn about the Camino and receive support and advice about making the pilgrimage
2. provide a range of route guides which offer up-to-date information including producing our own “in house” guides to lesser-known trails
3. support other organisations and initiatives with similar and complementary aims
4. work strategically with the authorities in Spain and with other pilgrims' associations across the world to improve the Camino experience for pilgrims
5. provide facilities for pilgrims at two refugios in Spain, where services are offered on a donation basis allowing people of all incomes to benefit from our shelter and hospitality
6. celebrate the culture and experiences of the Camino, in words and events, via our e-newsletter and by inviting members and non-members to attend lectures and meet ups

Having put these strategies into action we have, in the year in the year 2021//2022 provided: -

- a) for the general enquirer
 - Access to our open office, bookshop and library every Thursday
 - Several guided walks and visits organised by Regional Groups around the UK
 - Weekly Virtual Coffee Mornings and Virtual Albergues on Zoom
 - Monthly Virtual Wine Bars and Book Clubs on Zoom
 - 9 online lectures on Zoom
 - Answers to approximately 10 detailed telephone enquiries each week apart from many quick queries

- Run a website with information, advice and guidance including online shop dispatching purchase orders Mondays and Thursdays (average 38 per day)
- b) Sold over 4,000 items through our online shop including tickets for events, guidebooks, literature, and Camino merchandise, as well as a small amount sold in the office at open days and events.
- c) Contact with the authorities in Spain and other important bodies has included attendance at online symposiums and conferences.
- d) Supporting our albergues at Refugio Gaucelmo and Albergue San Martín in providing a traditional pilgrim welcome.

Reserves Policy

The trustees review the level of reserves annually, based on financial results for the current year, the forecast for the following year and the results of the annual review of risks. In particular, they wish to ensure that the charity can continue to fulfil its current objects and activities in the event of a significant fall in membership. Ideally, the charity intends to maintain a level of unrestricted funds which consists of a) a period of 3 months of operating costs (12 months for Rabanal and Miraz due to their seasonal nature) and b) sufficient funds to cover known risks, contingencies and capital expenditure.

General – Unrestricted funds

The free unrestricted reserves at the year-end were £4,535. The trustees consider the most appropriate level of free reserves at 30 September 2022 would be about £15,000 to pay 3 months of operating costs plus £1,000 for known contingencies. The building of our reserves position will continue in the year 2022//2023.

Rabanal – Restricted Income Fund

The level of reserves required to cover 12 months UK operating costs in a normal year is £3,000 which is well covered (£13,477). This is retained for costs incurred in the UK via Blackfriars Road.

Investment Powers

Under the Memorandum and Articles of Association, the charity has the power to make any investment which the trustees see fit. The tangible investments currently held are interest-bearing deposits with the Charities Official Investment Fund and one interest-bearing account with CAF Bank.

Trustees' responsibilities in relation to the financial statements

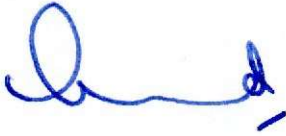
Company law requires the trustees to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year and of its surplus or deficit for the financial year. In doing so the trustees are required to:

-
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-
-
-
-

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. Mid-year accounts are prepared on the same basis as the annual accounts and are available to any member who wishes to inspect them. These are not subject to the same external scrutiny as the annual accounts and therefore readers ought not to place the same reliance on them.

Approved by the trustees on 4th January 2023 and signed on their behalf by

A handwritten signature in blue ink, consisting of a large loop followed by a series of smaller loops and a final short horizontal stroke.

A. Ward – Company Secretary

Independent Examiner's Report to the Trustees of the Confraternity of St. James Charitable Company

I report on the accounts of the company for the year ended 30th September 2022 as set out on pages 13 to 21.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

1. examine the accounts under section 145 of the 2011 Act
2. to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5) (b) of the 2011 Act) and.
3. to state whether matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements
 - (a) to keep accounting records in accordance with Section 130 of the 2011 Act: and
 - (b) to prepare accounts which accord with the accounting records,have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**C. D Abrahams
Chartered Accountant
19, Lincoln Lane
Thorpe-on-the-Hill
Lincoln LN6 9BH**

Statement of Financial Activities for the Year to 30th September 2022

		Unrestricted	Designated & Restricted Funds			Total	2021
		General Fund	Miraz	Rabanal	Other		
INCOME		£	£	£	£	£	£
	Notes						
Donations & Legacies	4	11,582	-	-	3,311	14,893	29,280
Income - Charitable Activities							
Subscriptions	5	42,588	-	-	-	42,588	41,013
Refuges	10	-	15,980	5,016	-	20,996	13,410
Income – Other Trading Activities							
Book Shop	6	24,527	-	-	-	24,527	16,865
Pilgrim Passports		11,325	-	-	-	11,325	2,529
Other income						-	
Webinars		2,145				2,145	1,606
Exchange Gains	1	232	-	-	-	232	-
Investment Income							
Interest	7	35	-	-	25	60	2
TOTAL INCOME		92,434	15,980	5,016	3,336	116,766	104,705
EXPENDITURE							
Costs of Raising Funds							
Book Shop	3a	24,070	-	-	-	24,070	13,546
Pilgrim Passports		2,215	-	-	-	2,215	720
Exchange Losses	1	-	-	-	-	-	191
Expenditure - Charitable Activities							
Complete Financial Running Costs	3b	72,750	12,991	1,438	-	87,179	73,213
TOTAL EXPENDITURE		99,035	12,991	1,438	-	113,464	87,670
NET INCOME & (EXPENDITURE) & MOVEMENT IN FUNDS FOR THE YEAR		(6,601)	2,989	3,578	3,336	3,302	17,035
RECONCILIATION OF FUNDS							
Total Funds Brought Forward		11,136	6,771	9,899	6,903	34,709	17,674
TOTAL FUNDS CARRIED FORWARD		4,535	9,760	13,477	10,239	38,011	34,709

All income and expenditure derive from continuing activities.

Balance Sheet as at 30 September 2022

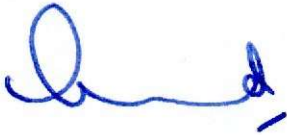
		Unrestricted				Total	2021
	Notes	General Fund	Miraz	Rabanal	Other		
		£	£	£	£	£	£
FIXED ASSETS	16						
Computers and Office etc		484	-	-	-	484	174
Works of Art		3,900	-	890	-	4,790	4,790
		4,384	-	890	-	5,274	4,964
CURRENT ASSETS							
Stocks							
Books and Publications	20	8,932	-	-	-	8,932	10,575
Other Items & P/Records	20	4,767	-	-	-	4,767	2,956
		13,699	-	-	-	13,699	13,531
1							
Debtors	17	11,583	-	-	-	11,583	7,675
Cash at Bank and In Hand		4,590	9,760	12,587	10,239	37,176	41,071
CURRENT ASSETS		29,872	9,760	12,587	10,239	62,458	62,277
CURRENT LIABILITIES							
Creditors: amounts falling due within one year	18	(29,721)	-	-	-	(29,721)	(32,532)
NET CURRENT ASSETS		151	9,760	12,587	10,239	32,737	29,745
TOTAL ASSETS LESS CURRENT LIABILITIES		4,535	9,760	13,477	10,239	38,011	34,709
TOTAL FUNDS		4,535	9,760	13,477	10,239	38,011	34,709

Audit Exemption

- For the year ended 30 September 2022 the company was entitled to exemption under section 477 of the Companies Act 2006 ("the Act")
- Members have not required the company to obtain an audit in accordance with section 476 of the Act.
- The directors acknowledge their responsibility for:

- i) ensuring the company keeps accounting records which comply with sections 386 and 387 of the Act; and
 - ii) preparing accounts which give a true and fair view of the state of affairs 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 sections 394 and 395 of the Act, and which otherwise comply with the requirements of the Act relating to accounts, so far as applicable to the company.
- d) The accounts have been prepared in accordance with the special provisions of Part 15 of the Act relating to small companies and with the Financial Reporting Standard for Smaller Entities (effective April 2015)

Approved by the trustees on 4th January 2023 and signed on their behalf by:

A handwritten signature in blue ink, consisting of a large loop followed by a series of connected strokes ending in a short horizontal line.

A. Ward – Company Secretary

Notes forming part of the financial statements for the year ended 30 September 2022

1. Accounting policies

(a) Basis of accounting

The trustees have again assessed going concern. Although the reserves have decreased during the year, these remain at a very modest level. However, the charity continues to enjoy the continued support of the trustees and members and as a result, the financial statements have been prepared under the going concern basis of accounting. In addition, subscriptions paid in advance of £26,435 will be available in future years. The annual subscription rate was increased in the year which will go some way towards the achievement of a surplus in coming years.

The financial statements have been prepared under the historic cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015) the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities. The length of the current and previous accounting periods was one full calendar year.

(b) Donations and similar incoming resources

These are included in the year in which they are receivable, (which is when the charity becomes entitled to the resource), and any conditions for receipt are met; the trustees are reasonably certain that they will receive it; and the trustees are reasonably certain that the value can be reliably measured. Incoming resources from tax claims are included within the Statement of Financial Activities (SOFA) when the funds are received, and a claim can be made. Subscriptions paid in advance under the discounted membership scheme are recognised in the membership year to which they relate.

(c) Investment income

Income from investments is included in the SOFA in the year in which it is receivable.

(d) Resources Expended

All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for it. All costs have been directly attributed to one of the functional categories of resources expended in the SOFA. The charity is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

(e) Tangible Fixed Assets & Depreciation

Fixed assets currently include Works of Art both historic and contemporary. Depreciation is not charged on these as their residual value is considered to be higher than their carrying value. The library is held in the unincorporated association for the time being for the benefit of the public and does not form part of the assets of the company. All expenditure on the Refugio at Miraz is written off as spent including any improvements on the building, on the basis that any expenditure is of a purely charitable nature and of no future major financial value to the Confraternity. All assets costing more than £500 are capitalised. Depreciation of computers, related software and other office equipment is charged over four years.

(f) Exchange Rates

Moneys received and paid in Euros are converted at the actual exchange rate on the transaction date with the exception of moneys received and paid at Miraz on a daily basis where the seasonal midpoint exchange rate is used. The exchange rate used at the accounting date was 1.137 Euros to the £. (2021 – 1.164 Euros to the £).

2. Restricted Funds

	At 1 Oct 2021	Incoming Resources	Outgoing Expenses	At 30 Sep 2022
	£	£	£	£
Rabanal	9,899	5,016	1,438	13,477
Miraz	6,771	15,980	12,991	9,760
Ted Dickinson Fund	2,443	12	-	2,455
St Christopher Fund	4,460	13	-	4,473
St James Fund	-	3,311	-	3,311
	23,573	24,332	14,429	33,476

The Miraz Fund is a designated fund, the Rabanal Fund is a restricted income fund; the remaining funds are expendable endowments. All funds have accumulated through donations, interest and allocations by the trustees, and have therefore already been recognised as income rather than capital receipts.

Rabanal Fund – for capital projects, upkeep of the fabric and miscellaneous expenses at Refugio Gaucelmo. A separate bank account is kept at Banco Abanka in Ponferrada which, due to the joint venture with the Amigos del Camino del Bierzo is not consolidated within these accounts. The credit balance on this account at 1st October 2021 was €12,554 (£10,785) and at the accounts date €12,175. (£10,708).

Miraz – Funds are held on behalf of the Refuge at Miraz. A bank account is held at Santander (replaced Banco Pastor) in Friol but operated from Blackfriars Road to pay expenses such as electricity, telephone and insurance. This account also receives cash locally via donativos from pilgrims.

Ted Dickinson Fund - raised by special subscription in memory of a member who died in 1994. It is for helping pilgrims in financial hardship and associated purposes.

St. Christopher Fund – founded in 2002 to enable frail or elderly pilgrims to take a companion with them to Santiago.

St James Way Fund – founded in the year to pay for the installation of a cross on the Reading to Southampton route.

3. Expenditure on Charitable Activities

(a) Bookshop

Publications	4,671
Books	5,929
Other Items	3,874
Post	5,247
Assistance	4,349
	24,070

(b) Running Costs

Bulletin	3,693
Library	1,999
Miraz	12,991
Rabanal	1,438
Website	3,653
Office Running Costs	63,405
	<hr/>
	87,179
	<hr/>

4. Donations

General donations decreased in the year (to £11,582 from £18,768 in 2021). These are funded from the many generous voluntary contributions made by members in addition to their subscriptions and non-members. There were no legacies received in the year.

5. Subscriptions & Gift Aid

Subscription income increased slightly in the year. Tax reclaimed on subscriptions and donations increased and amounted to £8,571 (2021 £7,249). Gift Aid tax claims are recognised when a claim can be made, hence when members are paying 3 years subscription, only a claim is made in the first year.

Current subscription rates increased in the current accounts year are: -

1 year

Individual Members	UK and Europe	£35.00
Household	UK and Europe	£40.00

3 years

Individual Members	UK and Europe	£94.50
Household	UK and Europe	£108.00

6. Books and Publications

Income has increased now that there is more activity on the Camino. However, there was only a small surplus due to a substantial write down on out dated stock.

7. Investment Income

Investments which generate income consist of one interest-bearing deposit account with the Charities Official Investment Fund and one interest-bearing account with CAF bank. As can be seen, income continues at a minimal amount in the year.

8. Grants

No grants were made in the year.

9. Refugio Gaucelmo, Rabanal del Camino

Payments made from our CSJ funds in the account's year related to several items refunded to £743 plus a small allocation of £695 towards the salary costs at Blackfriars Road. Donations included £ 826 Gift Aid claimed.

Due to the partnership with the Amigos as set out in note 2, pilgrim donations and related expenditure on food, hospitality, cleaning etc. in Spain are for the benefit of the Refugio at Rabanal and do not form part of the Confraternity funds or its accounts, any surplus is put towards overheads such as electricity, bank charges, repairs etc.

10. Refugio de Peregrinos de Miraz

Income received in the year :-

Donations	1,998
Donativos	9,674
American Pilgrims	4,171
Gift Aid	<u>137</u>
	<u>£15,980</u>

Expenditure in the year:-

Building upkeep	4,833
Food	3,243
Power etc	1,464
Phones	1,084
Work Party	948
Insurance	518
Sundries	206
Salary allocation	<u>695</u>
	<u>£12,991</u>

11. Bulletin

The Bulletin is now published half yearly – March and September, many copies are now being sent electronically.

12. Library

This item represents a grant to the unincorporated association, registered charity number 294461, for managing the library.

13. Speaker Meetings

Speaker Meetings are those held to further the charitable objects of the Confraternity.

14. Salary Costs:

	£
Personnel (inc pensions)	41,743
Less Allocated to Refuges	<u>1,390</u>
	<u>40,353</u>

15. Running Costs

	£
Personnel,	41,736
Accommodation	10,348
Office Running Costs	6,373
Finance Charges	2,800
Member Meetings & Sundry	2,148
Bulletin	3,693
Library	1,999
Website	<u>3,653</u>
	<u>72,750</u>

Personnel costs include a total of £664 paid to 2 trustees for reimbursed personal travel expenses.

Governance cost was £80 paid for the Data Protection licence.

16. Fixed Assets

	Works of Art	Office Equipment	Total
Costs	£	£	£
At 1 Oct 2021	4,790	15,631	20,421
Additions	<u>-</u>	<u>645</u>	<u>645</u>
At 30 Sep 2022	<u>4,790</u>	<u>16,276</u>	<u>21,066</u>
Depreciation			
At 1 Oct 2021	-	15,456	15,456
Charge for year	<u>-</u>	<u>336</u>	<u>336</u>
At 30 Sep 2022	<u>-</u>	<u>15,792</u>	<u>15,792</u>
Net Book Value			
At 1 Oct 2021	4,790	174	4,964
At 30 Sep 2022	<u>4,790</u>	<u>484</u>	<u>5,274</u>

Works of Art comprise a medieval oak carving of Saint James (valued at £3,400) and an embroidered banner (valued at £500), both in the assets of the General Fund, and an icon of Saint James (valued at its cost of £890, covered by donations in memory of Stephen Badger) in the Rabanal Fund.

17. Debtors

	2022	2021
	£	£
Prepayments	1,549	1,104
Accrued Income and Other Debtors	<u>10,034</u>	<u>6,571</u>
	<u>11,583</u>	<u>7,675</u>

18. Creditors: Amounts falling due within one year

	2022	2021
	£	£
Trade Creditors	3,286	6,106
Deferred Income - Subscriptions in Advance	<u>26,435</u>	<u>26,426</u>
	<u>29,721</u>	<u>32,532</u>

19. Deferred Income

Subscriptions paid in advance total £26,435 related to the years 2023, 2024 and 2025. These have been shown as falling due within 1 year as the actual subscription has been received.

20. Stocks

Stocks have been valued at the lower of cost or net realisable value.

21. Movement in Funds – Statement of Financial Viability

The levels of trading income, subscriptions and donations mean that there are only very modest funds carried forward.

22. Capital Commitments

There are no capital commitments outstanding at the accounting date.

Supplementary Report for Members & Supporters

The main report gives information required by the Charity Commission and by the Companies Acts. This supplementary report is intended for all those supporters, past, present and future, who are interested in more detailed information on the CSJ's activities.

Refugio Gaucelmo 2022

Our regular Zoom meetings continued throughout the first three months of the year prior to reopening on 1st April after two years of closure to ensure we were as prepared as possible to welcome pilgrims. Our covid protocol was in place but an early relaxing of the restrictions in Spain combined with initially low numbers meant that our hospitaleros were soon able to adapt to the situation. Our pilgrim numbers were only a third down on 2019 at nearly 2,600 and we made a small profit over the season. The biggest nationalities in rank order were Italy followed by U.S.A., Spain, France, Germany, U.K. and South Korea.

Our hospitaleros' co-ordinator, Julie Davies, had another busy year for which the Rabanal Committee offers her special thanks. Our 33 hospitaleros came from U.K., Ireland, Australia, Denmark, Canada and Italy. We could not offer hospitality without their incredible support, hard work and patience and we give them our heartfelt gratitude. Two of them actually did two duties, and there were a couple of cases of holding the fort while an hospitalero had to depart early due to unforeseen circumstances.

Three members of our committee stepped down: Peter Garlick, the chair, Dave Arthur, the premises' consultant, and Michael Krier. All have given many years of unstinting service to Gaucelmo and we thank them for this. We were fortunately able to replace them with two new members. We had two successful working parties. The spring one was particularly mindful of the covid protocol with signage strategically placed. The new blue mattress covers not only reduce the amount of daily washing but also the incidents of bed bugs. We intend to again hold our preparation day in February via Zoom which will facilitate attendance by hospitaleros from other countries.

The generosity of donors has meant that Refugio Gaucelmo can move forward in a healthy financial position. In the light of the need for a replacement hot water boiler for our main dormitory and entrance showers as well as repositioning work related to our solar panels, one anonymous donation, together with two others from Peaceable Projects and Camino Society Ireland, are particularly welcome.

We continue our close contact with the Amigos del Camino de Santiago del Bierzo in Ponferrada who keep us in touch with news from their own donations' hostels in Foncebadón, El Acebo and Ponferrada itself. Cristina in El Mesón across the square from Gaucelmo is always on hand to help us out as are Susana and Ramón in one of the village shops, La Despensa, who assist us with provision orders. We are so fortunate in enjoying such good will in the village which we have built up over the years.

Our close relationship with our neighbours in the outreach Benedictine monastery next door continues to flourish following their change of leadership.

The daily registration of pilgrims via the Guardia Civil website has gone really well as has the electronic reporting of the admin packs and pilgrim nationalities.

Finally, I would like to thank all the members of the Rabanal Committee who continue to work with dedication and cohesion in a year of many challenges.

Paul Murray (Chair)

Miraz–17th Annual Report

2022 began with no clear decision as to whether we could safely re-open Albergue San Martín after the two-year closure caused by the pandemic. After some discussion, the Miraz Committee felt that it was important to open our doors once again to pilgrims, with all the necessary health and safety regulations in place.

Before I describe the goings-on at the albergue, I would like to offer heartfelt thanks to all our volunteers who worked with such dedication and commitment throughout season to make San Martín such a safe and welcoming place to stay. The Visitors' Book reflects this, with many comments such as: "Caring and friendly hospitaleros; a home-from-home atmosphere; a super-clean albergue; proper cotton sheets on the beds; adequate spacing between the bunks; a lovely garden for relaxation, and a good breakfast." It is certainly encouraging to receive such plaudits and helps to make the hard work worthwhile.

The Working Party arrived in the third week of March and were pleasantly surprised to find the building had not suffered too much after two Galician winters. After a deep clean and a thorough blitz of the garden that resembled a jungle after two years of neglect, we opened our doors to welcome pilgrims on 1st April once again.

We were delighted to receive the key to the church from Don Jesús Vigo, Parish Priest at Friol, so now we can give pilgrims staying at the two Miraz albergues an opportunity to spend a quiet half-hour of reflection or contemplation in the village church, after a gap of several years. There were, unsurprisingly, reservations to us using the church by some of the villagers, but following Don Jesús' good offices, an understanding was reached, with an assurance on our behalf that we would leave the church as we found it. With so few churches open along the Camino, this has been one of the most positive additions to our traditional pilgrim welcome. On one occasion, a pilgrim brought along his guitar and gave a recital, much appreciated by all who attended. It is also an opportunity for pilgrims to receive a church stamp.

We were most fortunate to receive a grant of \$3000 from the American Friends on the Camino to replace the old wooden fence by the entrance to the albergue that had completely rotted. We now have a smart metal one with figures of pilgrims attached to the upright posts. We are most grateful to them for their generosity. It not only looks very good but also prevents local cattle, sheep and dogs making their way onto the property, and secures the back entrance to the building.

Another welcome addition to the salón is a magnificent embroidered banner depicting the words "Albergue San Martín". Many thanks go to Liz Brandt for this beautiful piece of artwork. This joins the two icons of St Martin of Tours and St James that grace the wall above the stove.

The Orlando Pilgrims bought another garden table so there is now ample seating for the pilgrims. Many thanks to them. The sculptor Chacón visited the albergue to give the monument a thorough clean and rid the stone of its green tinge.

As summer arrived, numbers increased and we received pilgrims from all over the world, including South Africa, Malaysia, USA and Australia as well as all parts of Europe. Spanish pilgrims usually make up the largest percentage in July and August and this was the case again this year. One pilgrim had walked with her dog from her home in Switzerland and by this time of the year we had a full house on several occasions. There were great celebrations for St James' Day on 25th July, with the church statues being paraded around the village followed by music and dancing throughout the night.

The summer was hot and dry and unfortunately the pump failed on several occasions, despite Luis' best efforts. Both the pump in the boiler house as well as the pump in the well had to be replaced which made rather a dent in our finances. At least everything is working well now and hopefully we will not need any new equipment for some time to come.

Despite a fall in numbers, the congratulatory comments in the Visitors Book reflect how appreciative pilgrims are for the care they receive. 2022 began with social-distancing and covid-related restrictions, but ended with all restrictions lifted by the Spanish authorities. It is to be hoped that pilgrims will be more confident in travelling in 2023.

Priscilla White (Chair)

General Manager's Report

This year has seen the CSJ transition into a new hybrid normal, continuing innovations brought about by the pandemic while also resuming pre-pandemic activities. Reduced travel restrictions have allowed more of us return to the camino and walk to Santiago during the second Xacobeo and sales from our online shop have increased by more than 50% compared to the previous year, reflecting the increase of pilgrims planning and going on pilgrimage.

We have continued our virtual offerings and presence on Zoom, at times due to necessity – the 2022 AGM was initially planned as an in-person event but moved online last-minute due to concerns about the Omicron variant; geography – the Constance Storrs lecture from Sandy Brown, who joined us from the US; and inclusivity – allowing us to reach a wider audience with our varied programme of regular events from coffee morning and wine bar to virtual albergue and book club, and to support pilgrims from the comfort of their homes. We remain active on social media and in January 2022 we opened a CSJ Instagram account.

The easing of travel restrictions both in the UK and internationally has enabled us to open up and support pilgrims face-to-face with increasing regularity. We restarted in-person gatherings in London, renaming the former wine bar Pub Club and welcoming pilgrims each month to a new venue when our old one failed to reopen after the lockdown. We have removed the requirement to book an appointment to attend our office open days, and pilgrims from around the world have come to seek advice from our committed team of volunteers and to consult the bookshop and library.

We managed several successful in-person events this year. Around the country, our dedicated Regional Groups organised local walks, talks and meet ups, all supported by Wendy Mason-Smith. The St James's Day weekend was a particular triumph, with local CSJ pilgrimages, trips and parties happening all over the country as well as a concert held at St James Sulhamstead with the CSJ choir. Work has continued on the Camino Ingles in the UK, overseeing pilgrim stamps being designed and provided to establishments on the routes and updating our publications such as the St James' Way guide. The 30th anniversary of the opening of Refugio Gaucelmo was celebrated in October 2021, with a week of online events ranging from retelling the story of its origin through the words of those that were there to holding Zoom tea times where former hospitaleros from all over the world were able to share their favourite stories about Rabanal.

To summarise, this year has seen challenges but also many positives. We leave behind our lateral flow tests and concentrate once again on the lateral flow of pilgrims' footsteps from their departure point to their arrival in Santiago. Looking ahead to next year, which will mark the 40th anniversary of the Confraternity, we have new publications and events in the pipeline, and look forward to a continued focus on shaping our work to meet the evolving demands and needs of post-pandemic pilgrims

Membership Statistics

Membership at 30th September 2022 stood at 1,155 paying members (1,024 at 31st December 2021) plus 20 honorary members and 46 exchange subscriptions with kindred organisations. The paying members were split as follows (December 2021 numbers are shown in brackets): -

	Individual	Household	Institutional
UK	711 (645)	281 (236)	7 (4)
Europe	27 (25)	9 (14)	0 (0)
Rest of World	<u>91</u> (76)	<u>29</u> (24)	<u>0</u> ()
Total	<u>829</u> (746)	<u>319</u> (274)	<u>7</u> (4)

Analysis of financial running costs -see next page

As it is very difficult to allocate expenses between purely charitable and overhead costs, there have been grouped together so as to show all the appropriate expenses under one heading.

	2022 Total £	2021 Total £
Personnel Costs		
Salaries & NI	39,264	38,245
Pension – General Manager	1,089	1,025
Travel & Subsistence	1,383	453
	41,736	39,723
Accommodation		
Rents	9,832	9,314
Insurance	1,383	1,254
Depreciation	336	170
Office Maintenance	631	84
Office Equipment < £500	-	-
Less Library Recharge	-1,834	-1,823
	10,348	8,999
Office		
Telephone	812	791
Post	432	1,360
Printing & Stationery	1,802	2,055
Computer Support & Consumables	3,327	3,525
	6,373	7,731
Other		
Legal & Professional	129	98

Bank Charges	88	87
Accountancy Support - Retainer	432	331
Credit Card Charges	2,712	1,840
Member Meetings	261	3,086
Sundry	551	608
Advert - staff	775	-
TOTALS	4,948	6,050
	63,405	62,503

Members Statistics						
Region	Honorary	Individual	Household	Group	Exchange	Total
UK Beds Bucks Herts	0	30	15	0	0	45
Bristol SW	0	25	14	0	0	39
Cambridgeshire	0	20	5	0	0	25
Channel Islands	0	3	2	0	0	5
Cumbria	0	6	6	0	0	12
Devon & Cornwall	1	36	15	0	1	53
Dorset & Wessex	0	32	9	0	0	41
Hampshire	0	37	13	1	0	51
N. Ireland	0	10	1	0	0	11
Isle of Man	0	4	0	0	0	4
Kent	0	26	12	0	1	39
Leics Northants	0	14	3	0	1	18
Lincolnshire	0	1	2	0	0	3
London & Middlesex	5	118	32	1	3	159
Mancs/Lancs/Cheshire	0	37	21	1	0	59
Norfolk Suffolk Essex	2	10	29	0	0	41
Notts Derbys	0	8	4	0	0	12
Northeast	1	14	7	0	0	22
Scotland	1	53	20	0	0	74
Surrey	3	38	11	0	0	52
Sussex	0	39	15	0	0	54
Thames Valley	1	35	10	0	1	47
Wales	0	17	8	1	0	26
W Midlands	1	63	12	3	0	79
Yorkshire	0	35	15	0	1	51
	15	711	281	7	8	1022
Europe - Austria	0	0	1	0	0	1
Belgium	0	1	1	0	1	3
Czech Republic	0	1	0	0	0	1
Finland	0	1	1	0	0	2
France	0	5	1	0	4	10
Germany	0	1	3	0	3	7
Greece	0	1	0	0	0	1
Hungary	0	1	0	0	0	1
Italy	0	0	0	0	2	2
Luxembourg	0	1	0	0	0	1
Malta	0	1	0	0	0	1
Netherlands	0	0	0	0	1	1
Norway	0	0	0	0	1	1
Portugal	0	2	0	0	1	3
Rep. of Ireland	1	4	1	0	1	7
Spain	4	8	1	0	19	32
Switzerland	0	0	0	0	2	2
	5	27	9	0	35	76
Rest of World - Africa	0	1	0	0	1	2
Asia	0	4	1	0	0	5
Australia	0	23	10	0	0	33
Canada	0	7	0	0	2	9
New Zealand	0	3	4	0	0	7
USA	0	53	14	0	0	67
	0	91	29	0	3	123
TOTALS	20	829	319	7	46	1221

THE CONFRATERNITY OF SAINT JAMES

England & Wales - Charity number 1091140

Accounts



CAMINO PILGRIM™

THE CONFRATERNITY OF ST. JAMES

(A company limited by guarantee)

Report of the Trustees and Financial Statements

Year ended 30th September 2021

Company no. 4096721
Charity no. 1091140

www.csj.org.uk

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Legal and Administrative Information

Status

The Confraternity of Saint James (CSJ) is a company limited by guarantee, incorporated on 25 October 2000, registered in England & Wales (Company no.4096721), and registered as a charity (no.1091140) on 15 March 2002. The governing documents are the Memorandum and Articles of Association, both as amended on 26 January 2002, 31 January 2004, 29 January 2005 and 30th January 2010. The company grew out of an unincorporated association founded on 13 January 1983 and registered as a charity (No. 294461) on 19 August 1986. The Spanish details shown below are those used in the application to the Spanish authorities for recognition as a charity in Spain.

- - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -

Honorary President

HE The Spanish Ambassador

Directors and Trustees

Dr W A Chapman

Ms C J Davies

Mr R A Dorkings Vice-Chairman

Mr R J S Jefferies

Revd C Jones Chairman

Mrs M C T Moseley

Mr R J Read Retired 30th January 2021

Miss H M Robinson

Mr A Ward

Mrs P White

General Manager

Mr F R J Bowen

Treasurer

Miss H M Robinson

Company Secretary

Mr A Ward

Registered Office

27 Blackfriars Road, LONDON SE1 8NY

Telephone	020 7928 9988
Fax	020 7928 2844
Website	http://www.csj.org.uk
E-mail	office@csj.org.uk

Bankers

CAF Bank 25, Kings Hill Avenue, WEST MALLING. Kent ME19 4JQ

In Spain

Domicilio social	Calle Cavario Rabanal del Camino 24722 Santa Colombía de Somos
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Domicilio fiscal	Calle Corral do Fonte 27229 Miraz Friol
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Report of the Trustees for the year ended 30 September 2021

The Trustees present their report and the financial statements for the year ended 30 September 2021. The Board of Trustees confirms that the annual report and financial statements comply with current statutory requirements including the Charities Act 2011, the Companies Act 2006, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities.

Structure and Objectives of the charity

The objectives of the CSJ are to advance the education of the public in and to promote the pilgrimage to Saint James of Compostela in the North western Spanish region of Galicia and the related history, art, architecture and music. Activities have included promoting research, presenting educational programmes, identifying and preserving monuments, providing information on routes, establishing paths, maintaining hostels, and working in close co-operation with other bodies in furthering similar aims and objectives. The trustees continue to pursue all these objectives although, as always, it is not possible to fully quantify how the organisation meets these other than the positive feed-back received both verbally, and in the comments book at each refuge and from returning pilgrims and from those with a personal interest in pilgrimage. As time progresses, the emphasis on what the CSJ concentrates on has and continues to change with the demands of pilgrims. We have built on last year's efforts and continued to increase our virtual presence with many Zoom events especially due to the restrictions necessary to counter the spread of the Covid 19 virus.

Under the Articles of the company, the members of the Committee are elected at the Annual General Meeting to serve for a period of two years, half of their number being subject to re-election each year. The directors of the company are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees. The Chairman and other honorary officers are appointed by the Committee at its first meeting after the Annual General Meeting. The trustees are more than aware of their overall increasing age profile and have co-opted several new trustees over the past year, who bring with them a wealth of experience and complementary skills. As part of the induction process, all new trustees will be provided with copies of minutes for the previous 12 months and an introduction to the finances of the organisation will be given. They will also spend time in the office to familiarise themselves with current procedures.

Financial Review & Future Developments

The CSJ celebrates its 39th anniversary this year, together with the 2022 Holy Year. Much of what we do continues to be impacted by the Covid 19 Pandemic with the second year of closure for both alberges and a continued reduction in demand for pilgrim passports and books via our website. Thanks to many kind donations and the loyalty of our members together with several generous legacies, we have been able to continue to deliver our aims and objectives, and in some areas expand our offering – with our first virtual AGM and a wealth of online festivals, masterclasses and lectures.

Despite a significant reduction in pilgrim numbers, we continue to sell both third party and our own guides via our website, (our new website went live in August 2020 and has improved the buying experience for our customers). We have developed our regional groups, increased the number and variety of Zoom meetings for members and guests, and held a number of face-to-face meetings, where restrictions allowed.

Given the extended lockdowns and Covid 19 impact we are pleased to report that our membership numbers have not significantly reduced. The membership statistics within prior year accounts were given as at the accounting date. Now that a "revolving year" basis for renewals (i.e., the subscription renewal date is the anniversary of joining rather than the accounting date) these statistics are shown for the calendar year. The total membership as at 30th September 2020 included a number of members who did not renew their membership.

Donations from our kind members were a vital support, both to the CSJ unrestricted reserve to support our continued operations and directly to support the Refugio Gaucelmo in Rabanal and Albergue San Martín at Miraz to cover their operational costs whilst they continued to be closed.

Overall, and in support of our main objective – to increase the reserves in our general account ensuring we can continue to fulfil our objectives for our members in the future, we generated a general fund surplus of £5,072. This is an extremely successful outcome during another difficult year, and an overachievement on our budget – which was to achieve a breakeven position in 2020/21. Particularly given that we incurred a rent increase in the year, which increased our operating costs.

In achieving this positive result, care was given to cost control. I am happy to report that in 2021 we welcomed Ken Main who has joined us as volunteer bookkeeper following the departures of Alison Thorp in 2020. Linda Hallsworth also retired in 2021, after serving the CSJ faithfully for a number of years as membership secretary. Kimberly Saward has admirably taken on the role and is already making a positive impact. Ken's appointment on a voluntary basis has meant that we can continue to minimise salary costs going forwards.

Both Refugio Gaucelmo in Rabanal and Albergue San Martín at Miraz, continue to be supported despite neither of them having any pilgrims during 2021. Thanks to an extremely successful fundraising campaign in the year kindly organised by John Rafferty, our Rabanal account made a surplus of £6,832 and Miraz made a surplus of £5,119 (income received from sponsor a week and adhoc donations are utilised in paying expenses incurred in the UK), which was a great result bearing in mind their closures for the second year.

Given that both albergues were closed for their second year, we made the decision not to follow normal practice and allocate a proportion of the General Manager's salary to these specific funds.

The trustees having reviewed all procedures and costs, are projecting a breakeven position in the year 2021/2022. This includes consideration for the current unstable Covid 19 environment, plus a number of provisions for potential cost increases in the year. The building of reserves to futureproof the organisation continues to be of utmost importance, in addition to the development of our 5-year plan – which is currently under review.

Books and publications continue to sell via our online shop. Due to the increased range of commercial guidebooks that are available for the most popular Camino routes, the decision has been made to buy these in and concentrate our publishing efforts on the less popular routes.

The CSJ continues to provide a personal information service to, and answer queries from, the public. Whether in person, by telephone, email, through the website or by arranging speakers and visits.

During the financial period, the trustees continued to reinforce the principles of good practice recommended within the charity sector, having carried out regular Risk Assessment Reviews, maintaining our Financial Policy, and Reserves Policy.

A review of the administrative and internal control systems, in addition to organisational best practices to ensure we can best meet our charitable aims and objectives is ongoing. This was aided in the year by newly formed six subcommittees to manage aspects of our charitable activities. These are made up of already active CSJ volunteers with expertise and enthusiasm in the fields of: Governance, Finance, Communications, Publicity, Fundraising and Events. Each of these subcommittees sets its own agenda as to how to further the work of the CSJ in its given field, in accordance with the objectives of the charity as a whole. The main Committee maintain general oversight, with at least one Trustee sitting on each subcommittee.

It should be recognised that there will always be a number of members not renewing their subscription. The 3-year discount scheme continues to be popular as can be seen by the volume of membership monies held against future subscription years. Our membership has remained more or less constant over the accounting year. As already mentioned, the trustees are conscious that there are a number of English pilgrims on the Camino who are unaware of the existence of the CSJ. The refreshed website, in addition to a stronger social media presence, increased word-of-mouth advertising through our Regional Groups, and renewed efforts to publicise in mainstream media, we hope will go some way to remedy this situation.

The membership software system (known as Maximizer) originally introduced in June 2003 continues to be used, especially with membership renewals procedures. The system enables the membership work to be shared between several members thereby reducing the general risk exposure. It also helps to identify members in a particular geographic area or with a particular expertise. We offer a number of ways to collect membership subscriptions which gives our members a choice to suit them.

Both members and trustees recognise that the primary purpose and duty of the charity is to provide benefit for its beneficiaries and to care for the public at large. In order to maximize this benefit, the members of the CSJ provide a valuable source of expertise and ideas as well as income.

Risk Management

In the year, the Trustees have discussed a strategy to produce a break-even situation in the year 2021/22. The Treasurer also assist the trustees with ensuring that the CSJ organisation acts responsibly and in accordance with Company and Charity law.

The trustees in the past have considered the most significant risk to this charity is the financial risk related to or arising from the loss of our modestly priced office suite on Blackfriars Road where very major developments are all around Christ Church and the cost of finding alternative premises. Other risks are reductions in membership and demand for our publications being replaced by online information.

However, the major risk continues to be the lack of reserves the organisation is holding – currently £11,136 which equates to 2 months of operating expenses. As already stated, a 5-year plan has been drawn up as part of a major strategic review. This is currently under review given the this is now 2 years out of date, and in light of the significantly impacted by the Covid19 Pandemic

A significant and equally important risk continues to be the loss of key personnel and the unavailability of unpaid volunteers to undertake some of the essential day to day tasks, more paid help becomes necessary. Increasing risks are injury to hospitaleros or pilgrims and/or the loss of or damage to property. All hospitaleros training days include detailed health and safety briefings. Other risks are financial irregularity and incompetence of trustees.

An update of our risk tables is continuing on a regular basis. In general terms, the trustees monitor all risks and take appropriate steps. These have included cover/deputies for key personnel and increased insurance cover. The whole of this activity continues to be treated as part of an overall Financial Policy which is conceived as the core element in the development of a business continuity plan.

Public Benefit Statement

The organisation, in summary, provides a “one stop shop” for English speaking pilgrims and as such, provides the public with information and support and so complies with its duty as set out in section 17(5) of the 2011 Charities Act.

In shaping our objectives for the year and planning our activities, the trustees have considered the Charity Commission’s guidance on public benefit, including the guidance on public benefit and fee charging, as the CSJ is heavily dependent on membership subscriptions, donations and the income from its publications and other book sales to cover its operating costs.

The strategies employed to achieve the charity’s aims and objectives are to:

1. present a broad range of free opportunities for members of the public to learn about the Camino and receive support and advice about making the pilgrimage
2. provide a range of route guides which offer up-to-date information including producing our own “in house” guides to lesser-known trails.
3. support other organisations and initiatives with similar and complementary aims.
4. work strategically with the authorities in Spain and with other pilgrims' associations across the world to improve the Camino experience for pilgrims
5. provide facilities for pilgrims at two refugios in Spain, where services are offered on a donation basis allowing people of all incomes to benefit from our shelter and hospitality.
6. celebrate the culture and experiences of the Camino, in words and events, via our e-newsletter and by inviting members and non-members to attend lectures and meet ups

Having put these strategies into action we have, in the year 2020/2021 provided: -

- a for the general enquirer
- an open office, bookshop and library every Thursday (subject to Covid 19 restrictions)
 - 6 Practical Pilgrim Webinars and 1 Regional Practical Pilgrim Day online
 - Several guided walks and visits organised by Regional Groups around the UK.
 - Weekly Virtual Coffee Mornings and Virtual Albergues on Zoom
 - Monthly Virtual Wine Bars and Book Clubs on Zoom
 - 2 online lectures, 1 online recital and 1 online panel discussion on Zoom
 - 1 music concert in central London
 - An online Arts, Crafts and Literature Festival with homemade creations inspired by the Camino from over 40 contributors
 - Answers to approximately 12 detailed telephone enquiries each week, apart from many quick queries
 - Run a website with information, advice and guidance including online shop dispatching purchase orders Monday to Friday (average 7 a day)
- b Sold over 2,500 items through our online shop including tickets for events, guidebooks, literature and Camino merchandise, as well as a small amount sold in the office at open days and events.
- c Contact with the authorities in Spain and other important bodies has included attendance at online symposiums and conferences.
- d Due to closure of our albergues due to the pandemic, there were no pilgrims who stayed at Refugio Gaucelmo or Albergue San Martín in either the 2020 or 2021 seasons.

Reserves Policy

The trustees review the level of reserves annually, based on financial results for the current year, the forecast for the following year and the results of the annual review of risks. In particular, they wish to ensure that the charity can continue to fulfil its current objects and activities in the event of a significant fall in membership. Ideally, the charity intends to maintain a level of unrestricted funds which consists of a) a period of 3 months of operating costs (12 months for Rabanal and Miraz due to their seasonal nature) and b) sufficient funds to cover known risks, contingencies and capital expenditure.

General – Unrestricted funds

The free unrestricted reserves at the year-end were £11,136. The trustees consider the most appropriate level of free reserves at 30 September 2022 would be about £15,000 to pay 3 months of operating costs plus £1,000 for known contingencies. The building of our reserves position should continue in the year 2022//2023.

Rabanal – Restricted Income Fund

The level of reserves required to cover 12 months UK operating costs in a normal year is £3,000 which is well covered (£9,899). This is retained for costs incurred in the UK via Blackfriars Road.

Investment Powers

Under the Memorandum and Articles of Association, the charity has the power to make any investment which the trustees see fit. The tangible investments currently held are interest-bearing deposits with the Charities Official Investment Fund and one interest-bearing account with CAF Bank.

Trustees' responsibilities in relation to the financial statements

Company law requires the trustees to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year and of its surplus or deficit for the financial year. In doing so the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. Mid-year accounts are prepared on the same basis as the annual accounts and are available to any member who wishes to inspect them. These are not subject to the same external scrutiny as the annual accounts and therefore readers ought not to place the same reliance on them.

Approved by the trustees on 4th January 2022 and signed on their behalf by

A handwritten signature in blue ink, consisting of a large, stylized initial 'A' followed by a series of loops and a final flourish.

A. Ward - Company Secretary

Independent Examiner's Report to the Trustees of the Confraternity of St. James Charitable Company

I report on the accounts of the company for the year ended 30th September 2021 as set out on pages 13 to 21.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

1. examine the accounts under section 145 of the 2011 Act
2. to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5) (b) of the 2011 Act) and.
3. to state whether matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements
 - (a) to keep accounting records in accordance with Section 130 of the 2011 Act: and
 - (b) to prepare accounts which accord with the accounting records,have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**C. D Abrahams
Chartered Accountant
19, Lincoln Lane
Thorpe-on-the-Hill
Lincoln
LN6 9BH**

Statement of Financial Activities for the Year to 30th September 2021

	Notes	Unrestricted	Designated & Restricted Funds			Total	2020
		General Fund	Miraz	Rabanal	Other		
INCOME		£	£	£	£	£	£
Donations & Legacies	4	29,270	-	-	10	29,280	10,552
Income - Charitable Activities							
Subscriptions	5	41,013	-	-	-	41,013	42,689
Refuges	10	-	6,578	6,832	-	13,410	7,439
Income - Other Trading Activities							
Book Shop	6	16,865	-	-	-	16,865	21,420
Pilgrim Passports		2,529	-	-	-	2,529	4,733
Other income							
Furlough Grant		-	-	-	-	-	4,297
Webinars		1,606				1,606	
Exchange Gains	1	-	-	-	-	-	79
Investment Income							
Interest	7	-	-	-	2	2	56
TOTAL INCOME		91,283	6,578	6,832	12	104,705	91,265
EXPENDITURE							
Costs of Raising Funds							
Book Shop	3a	13,546	-	-	-	13,546	16,044
Pilgrim Passports		720	-	-	-	720	
---Exchange Losses	1	191	-	-	-	191	
Expenditure - Charitable Activities							
Complete Financial Running Costs	3b	71,754	1,459	-	-	73,213	76,136
TOTAL EXPENDITURE		86,211	1,459	-	-	87,670	92,180
NET INCOME & (EXPENDITURE) & MOVEMENT IN FUNDS FOR THE YEAR		5,072	5,119	6,832	12	17,035	(915)
RECONCILIATION OF FUNDS							
Total Funds Brought Forward		6,064	1,652	3,067	6,891	17,674	18,589
TOTAL FUNDS CARRIED FORWARD		11,136	6,771	9,899	6,903	34,709	17,674

All income and expenditure derive from continuing activities.

Balance Sheet as at 30 September 2021

		Unrestricted				Total	2020
	Notes	General Fund	Miraz	Rabanal	Other		
		£	£	£	£	£	£
FIXED ASSETS	16						
Computers and Office etc		174	-	-	-	174	344
Works of Art		3,900	-	890	-	4,790	4,790
		4,074	-	890	-	4,964	5,134
CURRENT ASSETS							
Stocks							
Books and Publications	20	10,575	-	-	-	10,575	10,058
Other Items & P/Records	20	2,956	-	-	-	2,956	3,293
		13,531	-	-	-	13,531	13,351
Debtors	17	7,675	-	-	-	7,675	9,327
Cash at Bank and In Hand		18,388	6,771	9,009	6,903	41,071	29,073
CURRENT ASSETS		39,594	6,771	9,009	6,903	62,277	51,751
CURRENT LIABILITIES							
Creditors: amounts falling due within one year	18	(32,532)	-	-	-	(32,532)	(39,211)
NET CURRENT ASSETS		7,062	6,771	9,009	6,903	29,745	12,540
TOTAL ASSETS LESS CURRENT LIABILITIES		11,136	6,771	9,899	6,903	34,709	17,674
TOTAL FUNDS		11,136	6,771	9,899	6,903	34,709	17,674

Audit Exemption

- For the year ended 30 September 2021 the company was entitled to exemption under section 477 of the Companies Act 2006 ("the Act")
- Members have not required the company to obtain an audit in accordance with section 476 of the Act.
- The directors acknowledge their responsibility for:

- i) ensuring the company keeps accounting records which comply with sections 386 and 387 of the Act; and
 - ii) preparing accounts which give a true and fair view of the state of affairs 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 sections 394 and 395 of the Act, and which otherwise comply with the requirements of the Act relating to accounts, so far as applicable to the company.
- d) The accounts have been prepared in accordance with the special provisions of Part 15 of the Act relating to small companies and with the Financial Reporting Standard for Smaller Entities (effective April 2015)

Approved by the trustees on 4th January 2022 and signed on their behalf by:



A. Ward - Company Secretary

Notes forming part of the financial statements for the year ended 30 September 2021

1. Accounting policies

(a) Basis of accounting

The trustees have again assessed going concern. Although the reserves have increased during the year, these still remain at a modest level. However, the charity continues to enjoy the continued support of the trustees and members and as a result, the financial statements have been prepared under the going concern basis of accounting. In addition, subscriptions paid in advance of £26,427 will be available in future years. Steps had been taken in the previous years to move the organisation's finance into a break-even or even modest profit position. This has succeeded in 2020/2021 despite the issues caused by the Covid 19 Pandemic.

The financial statements have been prepared under the historic cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015) the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities. The length of the current and previous accounting periods was one full calendar year.

(b) Donations and similar incoming resources

These are included in the year in which they are receivable, (which is when the charity becomes entitled to the resource), and any conditions for receipt are met; the trustees are reasonably certain that they will receive it; and the trustees are reasonably certain that the value can be reliably measured. Incoming resources from tax claims are included within the Statement of Financial Activities (SOFA) when the funds are received, and a claim can be made. Subscriptions paid in advance under the discounted membership scheme are recognised in the membership year to which they relate.

(c) Investment income

Income from investments is included in the SOFA in the year in which it is receivable.

(d) Resources Expended

All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for it. All costs have been directly attributed to one of the functional categories of resources expended in the SOFA. The charity is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

(e) Tangible Fixed Assets & Depreciation

Fixed assets currently include Works of Art both historic and contemporary. Depreciation is not charged on these as their residual value is considered to be higher than their carrying value. The library is held in the unincorporated association for the time being for the benefit of the public and does not form part of the assets of the company. All expenditure on the Refugio at Miraz is written off as spent including any improvements on the building, on the basis that any expenditure is of a purely charitable nature and of no future major financial value to the Confraternity. All assets costing more than £500 are capitalised. Depreciation of computers, related software and other office equipment is charged over four years.

(f) Exchange Rates

Moneys received and paid in Euros are converted at the actual exchange rate on the transaction date with the exception of moneys received and paid at Miraz on a daily basis where the seasonal midpoint exchange rate is used. The exchange rate used at the accounting date was 1.164 Euros to the £. (2020 – 1.102 Euros to the £).

2. Restricted Funds

	At 1 Oct 2020	Incoming Resources	Outgoing Expenses	At 30 Sep 2021
	£	£	£	£
Rabanal	3,067	6,832	-	9,899
Miraz	1,652	6,578	1,459	6,771
Ted Dickinson Fund	2,443	-	-	2,443
St Christopher Fund	4,448	12	-	4,460
	11,610	13,422	1,459	23,573

The Miraz Fund is a designated fund, the Rabanal Fund is a restricted income fund; the remaining funds are expendable endowments. All funds have accumulated through donations, interest and allocations by the trustees, and have therefore already been recognised as income rather than capital receipts.

Rabanal Fund – for capital projects, upkeep of the fabric and miscellaneous expenses at Refugio Gaucelmo. A separate bank account is kept at Banco Abanka in Ponferrada which, due to the joint venture with the Amigos del Camino del Bierzo is not consolidated within these accounts. The credit balance on this account at 1st October 2020 was €13,844 (£12,562) and at the accounts date €12,554. (£10,785).

Miraz – Funds are held on behalf of the Refuge at Miraz. A bank account is held at Santander (replaced Banco Pastor) in Friol but operated from Blackfriars Road to pay expenses such as electricity, telephone and insurance. This account also receives cash locally via donativos from pilgrims.

Ted Dickinson Fund - raised by special subscription in memory of a member who died in 1994. It is for helping pilgrims in financial hardship and associated purposes.

St. Christopher Fund – founded in 2002 to enable frail or elderly pilgrims to take a companion with them to Santiago.

3. Expenditure on Charitable Activities

(a) Bookshop

	£
Publications	3,911
Books	1,316
Other Items	972
Post	3,675
Assistance	3,672
	13,546

(b) Running Costs

	£
Bulletin	4,150
Library	1,965
Miraz	1,459
Website	3,136
Direct Charitable Overheads	37,273
Direct Charitable Costs	25,230
	<hr/>
	73,213

4. Donations

General donations increased in the year (to £18,768 from £9,460 in 2020). These are funded from the many generous voluntary contributions made by members in addition to their subscriptions and non-members. There were also legacies of £10,502 left to the CSJ by long standing members in the year.

5. Subscriptions & Gift Aid

Subscription income decreased slightly in the year as membership numbers reduced, as a consequence of the 3-year membership term of older subscriptions expiring. Tax reclaimed on subscriptions and donations reflected this decrease and amounted to £7,249 (2020 £8,812). Gift Aid tax claims are recognised when a claim can be made, hence when members are paying 3 years subscription, only a claim is made in the first year.

Current subscription rates (as from 1st October 2018) are: -

1 year

Individual Members	UK and Europe	£30.00	Overseas	£35.00
Joint or Institutional Members	UK and Europe	£35.00	Overseas	£40.00

3 years

Individual Members	UK and Europe	£81.00	Overseas	£94.50
Joint or Institutional Members	UK and Europe	£94.50	Overseas	£108.00

6. Books and Publications

Income has again reduced heavily impacted by Covid 19, which has significantly reduced pilgrimages from English speakers. The final result was a surplus of £3,319. This compares with an overall trading surplus of £5,376 in the previous year.

7. Investment Income

Investments which generate income consist of one interest-bearing deposit account with the Charities Official Investment Fund and one interest-bearing account with CAF bank. As can be seen, income continues at a minimal amount in the year.

8. Grants

No grants were made in the year.

9. Refugio Gaucelmo, Rabanal del Camino

There were no payments made from our CSJ funds in the account's year, as the refuge remained closed. Due to an appeal via Facebook kindly organised by John Rafferty, there were a number of extra donations. Additionally, we claimed Gift Aid on donations of £762.

Due to the partnership with the Amigos as set out in note 2, pilgrim donations (when open) and related expenditure on food, hospitality, cleaning etc. in Spain are for the benefit of the Refugio at Rabanal and do not form part of the Confraternity funds or its accounts, any surplus is put towards overheads such as electricity, bank charges, repairs etc.

10. Refugio de Peregrinos de Miraz

Income of £6,578 relates entirely to donations received in the year, these included Gift Aid of £651. Donations were also received as a result of the Facebook appeal mentioned above.

Expenses of £1,459 relate to property costs such as maintenance and telephone.

11. Bulletin

The Bulletin is now published half yearly – March and September, many copies are now being sent electronically.

12. Library

This item represents a grant to the unincorporated association, registered charity number 294461, for managing the library.

13. Speaker Meetings

Speaker Meetings are those held to further the charitable objects of the Confraternity.

14. Other Charitable Overhead Costs

The costs directly attributable to charitable activities are:

	£
Personnel	22,456
Other Direct Costs	<u>2,774</u>
	<u>25,230</u>

As our refuges were closed during the year, there was no salary allocation to them.

15. Direct Charitable Overhead Costs

	£
Personnel	17,267
Accommodation	8,999
Office Running Costs	6,337
Finance Charges	976
Member Meetings & Sundry	3,694
	<u>37,273</u>

Personnel costs include a total of £255 paid to 1 trustee for reimbursed personal travel expenses.

Governance cost was £35 paid for the Data Protection licence.

16. Fixed Assets

	Works of Art	Office Equipment	Total
Costs	£	£	£
At 1 Oct 2020	4,790	15,631	20,421
Additions	<u>-</u>	<u>-</u>	<u>-</u>
At 30 Sep 2021	<u>4,790</u>	<u>15,631</u>	<u>20,421</u>
Depreciation			
At 1 Oct 2020	-	15,287	15,287
Charge for year	<u>-</u>	<u>170</u>	<u>170</u>
At 30 Sep 2020	<u>-</u>	<u>15,457</u>	<u>15,457</u>
Net Book Value			
At 1 Oct 2020	4,790	344	5,134
At 30 Sep 2021	<u>4,790</u>	<u>174</u>	<u>4,964</u>

Works of Art comprise a medieval oak carving of Saint James (valued at £3,400) and an embroidered banner (valued at £500), both in the assets of the General Fund, and an icon of Saint James (valued at its cost of £890, covered by donations in memory of Stephen Badger) in the Rabanal Fund.

17. Debtors

	2021	2020
	£	£
Prepayments	1,104	976
Accrued Income and Other Debtors	<u>6,571</u>	<u>8,351</u>
	<u>7,675</u>	<u>9,327</u>

18. Creditors: Amounts falling due within one year

	2021	2020
	£	£
Trade Creditors	6,106	4,891
Deferred Income - Subscriptions in Advance	<u>26,426</u>	<u>34,320</u>
	<u>32,532</u>	<u>39,211</u>

19. Deferred Income

Subscriptions paid in advance total £26,426 related to the years 2022, 2023 and 2024. These have been shown as falling due within 1 year as the actual subscription has been received.

20. Stocks

Stocks have been valued at the lower of cost or net realisable value. Old stock has been assumed to be of negligible value.

21. Movement in Funds – Statement of Financial Viability

The levels of trading income, subscriptions and donations mean that there are very modest funds carried forward.

22. Capital Commitments

There are no capital commitments outstanding at the accounting date.

Supplementary Report for Members & Supporters

The main report gives information required by the Charity Commission and by the Companies Acts. This supplementary report is intended for all those supporters, past, present and future, who are interested in more detailed information on the CSJ's activities.

Refugio Gaucelmo 2021

In spite of our enforced closure, we held six full committee meetings via Zoom with full Agendas and one sub-committee meeting.

We decided not to hold a volunteers preparation day but through Julie Davies, our hospitalero coordinator, we were able to keep contact with our full complement of volunteers. We are extremely grateful to this loyal band of people who have been so patient and supportive and without whom we would not be able to offer the kind of hospitality of which we are so proud.

We kept close contact with the situation in Spain via our two committee members resident there, via the Amigos del Bierzo, through Cristina at El Refugio, and via various pilgrim organisations in Spain. We said goodbye to Father Javier who went to take up an important role in the Sankt Ottilien monastery in Bavaria, but we have kept in touch with Father Juan Antonio at the monastery, and with the Bishop of Astorga.

Like the trustees, we discussed succession issues, in particular the role of Treasurer. David Garcia has served us superbly for some years but has now stepped down.

In October we celebrated our thirtieth anniversary with online events which were appreciated by a lot of members.

There was no working party this year, but an extended one is planned for March 2022, as long as travel restrictions allow this.

There has been a lot of discussion on when and how to open up following Spanish guidelines and all the while putting the safety of volunteers and pilgrims at the forefront. The various adaptations, reduced capacity and extra cleaning are all possible, but what is unclear is to what extent we can ask for Covid passports. We have decided to install WiFi which will be essential for registration purposes and for keeping track of pilgrims in the context of Covid.

Throughout the year we have been overwhelmed by the generosity of donors, giving us a balance of £9,900 in our restricted part of the CSJ UK Account, and €12,554 in our Spanish Account. This situation will be particularly useful because of the extra costs incurred when we do open.

I am indebted to our committee members, Dave Arthur, Julie Davies, Laurie Dennett, David Garcia, Maggie Gardner, Sue Hemmings, Michael Krier, Paul Murray and Ray Woolrich, and to Freddy Bowen at the Office, for all their work and support during such a difficult time

Peter Garlick (Chair)

Miraz –16th Annual Report

This has been another year with very little to report, as once again we have been unable to open our doors to pilgrims throughout the whole of the season, which was particularly disappointing being a Holy Year. This was partly due to travel restrictions, but also because we owe a duty of care to our hard-working volunteers who might have been exposed to the virus before they had all been fully vaccinated.

O'Abrigo at the other end of the village, remained open but Mari-Carmen reported that there were very few pilgrims passing through on the Camino del Norte until the high summer, and even then, numbers were severely limited.

I myself visited Miraz in the summer, and Colin Jones in the autumn. Although the garden is a jungle with overgrown hedges and shaggy grass covered in weeds, the interior of the building is dry with no smell of damp in any of the rooms. It does of course need a major deep clean after a two-year absence, but this can be remedied by the Working Party due to go out in March of next year.

The outside looks rather sad; there is vegetation growing in the guttering, the paint is flaking off the walls in certain places; the fence by the entrance has completely collapsed and some of the slabs have fallen off the walls surrounding the sala. Luis, the general handyman, will be visiting shortly to clear the gutters and have a general look over the whole building. He will check that no slates have fallen off the roof and see that the building is water-tight for the coming winter. Our architect, Campelo, will visit the property to see what can be done about the fence and ask the builders to re-fix the fallen slabs. We had ambitions to replace the fence with silhouettes of pilgrims arriving at the albergue but this will have to be put on hold until we can raise sufficient funds to carry out the work.

Our other problem has been the freezing of our bank account. Our original account was with Banco Pastor that was taken over by Banco Santander. The new bank requires three signatures from the Miraz Committee before releasing the funds. Colin Jones was able to sign when he visited Friol in October, and it is now awaiting signatures from myself and Tony Ward, our Miraz Treasurer. We hope to complete this in March when we go over as the Working Party. This has all been very frustrating, but it has proved impossible to unblock the account without a personal visit to the bank.

On a more positive note, we have almost completed our Rota for 2022 and I extend my grateful thanks to all our loyal hospitaleros who have put their names forward to volunteer once again at Albergue San Martín. Before we reopen, we will put in place all the rules and regulations issued by the Xunta de Galicia to keep both pilgrims and volunteers safe, so I think that at this point all we can do is pray to St James that things will improve sufficiently so that we can once again open our doors to pilgrims passing through Miraz on their way to Santiago.

Priscilla White (Chair)

General Manager's Report

After waiting 11 years for the 2021 Holy Year, set to be the biggest ever for modern pilgrimage to Santiago, none of us could have predicted the year we have had instead, with well below half the pilgrim numbers that were anticipated for this year before the pandemic. However, despite the extended lockdowns, a complex and ever-changing traffic light system for international travel and a second season of closure for our own albergues at Rabanal and Miraz, there is still much to celebrate from the last year.

A successful virtual AGM, Practical Pilgrim webinars, an online Arts Crafts & Literature Festival, Zoom Camino Book Clubs, online lectures, Camino Masterclasses and even a live Zoom guitar recital from Mexico were all firsts for the CSJ in the last year. This unprecedented online offering allowed us to engage with new audiences across the country and the world, introduced us to new members, and helped to raise much needed funds through the continued dearth of bookshop income.

In the interest of keeping ourselves connected, we continued with what we started in 2020, with our regular virtual coffee mornings, virtual albergues and virtual wine bars. Casual conversation and sharing of Camino memories proved a vital lifeline to many. We even embarked on a 5-month virtual Camino together from February to July, starting in Reading and finishing in Santiago! We were also glad to be able to celebrate the 30th anniversary of the opening of Refugio Gaucelmo in October, with a week of online events ranging from retelling the story of its origin through the words of those that were there, to Zoom tea times where former *hospitaleros* from all over the world were able to share their favourite stories about Rabanal.

We did also manage several successful in-person events this year, when restrictions allowed. Around the country, our dedicated Regional Groups organised local walks, talks and fundraisers, all supported by Wendy Mason-Smith. The St James's Day weekend was a particular triumph, with local CSJ pilgrimages, trips and parties happening all over the country as well as a grand, socially distanced concert held at St James's Church Piccadilly in London with musicians Morgan Szymanski and Laura Mitchell. And we held our first ever Camino Pub Club in November.

We celebrated the 150th edition of the CSJ Bulletin. Under the stewardship of Azores-based Patricia Read-Hunter who took over as editor last year. We welcomed a new librarian, William Griffiths, who bravely dealt with the bibliographical chaos caused by a recent office re-paint! And Linda Hallsworth, after almost five years, passed on the role of Membership Secretary to Kimberly Saward. We thank Linda for all her diligent work over the years, and welcome Kimberly who even in the first few months of the job is revolutionising the role, in addition to running the CSJ's social media channels and various regular "Zooms".

We launched a set of new CSJ committees, responsible for different aspects of the CSJ's operations, reporting into the board of trustees and allowing them to maintain oversight of the business. They have already made great progress in these areas and many thanks must go to the members of these committees: Governance, Finance, Communications, Publicity, Fundraising and Events, as well as our long-standing Rabanal and Miraz committees.

Fresh energies are going into building links between the Camino in Britain and the Camino Inglés in Galicia. Much work has been done by Andy Bull and his trusty CSJ volunteers in re-establishing the pilgrim route from London to Walsingham, as well as building towards a network of routes from Norwich (with the help of Norwich Cathedral), Ely, Kings Lynn and others to the Shrine of Our Lady. A delegation of UK and Irish partners were hosted by A Coruña Province Council and the Association of Councils on the Camino Inglés, to discuss potential for collaboration. This was reciprocated in November, when a group of Galician dignitaries visited London and Reading to learn more about St James's Way and affix the first Camino waymarks, to the sound of live Galician bagpipes! Along with the Finchale Camino Inglés in County Durham and St Michael's Way in Cornwall, we hope to work towards recognising more British routes with connections to Santiago, waymarking them, creating pilgrim stamps and extending the Camino throughout the UK.

In short, new challenges have brought new innovations to the CSJ this year. Despite the uncertainties and the difficulties, there have been a great deal of positives that have come out of this second year of the pandemic, that we will carry through with us into Xacobeo '22, which we very much hope will see many more of us back on the Camino.

Freddy Bowen

Membership Statistics

Membership at 31st December 2021 stood at 1,260 paying members (1,260 at 30 September 2019) plus 14 honorary members and 45 exchange subscriptions with kindred organisations. The paying members were split as follows (September 2020 numbers are shown in brackets): -

	Individual	Joint	Institutional
UK	645 (763)	236 (319)	4 (7)
Europe	25 (33)	14 (10)	0 (0)
Rest of World	<u>76</u> (93)	<u>24</u> (35)	<u>0</u> (0)
Total	<u>746</u> (889)	<u>274</u> (364)	<u>4</u> (7)

Due to the change to rolling year renewals, this information is now on a calendar year basis. See page 20 for details.

Analysis of Other Charitable & Support costs

Other charitable costs are those covering an irreducible minimum of administrative costs that cannot be assigned to any directly charitable purpose, e.g., the costs of the Annual General Meeting, processing subscriptions, balancing the books, and just keeping the organisation ticking over.

Direct charitable overhead costs are directly attributable to supporting the charitable activities of the Confraternity e.g., providing information about the Camino de Santiago, supporting pilgrims and refuges, lobbying for protection of the routes, selling relevant books and publications and fostering European networking

Salaries & NI – During the year, the company employed a full-time general manager and a membership secretary on a part-time basis.

Travel & Subsistence – in normal times, trustees are generally required to attend 6 meetings per annum. The majority of trustees now live out of London resulting in travel and subsistence expenses. The cost for all committee members was £255.

			2021	2020
	Direct Charitable Overhead Costs	Other Charitable Overhead Costs	Total	Total
	£	£	£	£
Personnel Costs				
Salaries & NI	21,431	16,814	38,245	38,133
Pension – General Manager	1,025	-	1,025	980
Travel & Subsistence	-	453	453	912
	<u>22,456</u>	<u>17,267</u>	<u>39,723</u>	<u>40,025</u>
Accommodation				
Rents	-	9,314	9,314	7,222
Insurance	-	1,254	1,254	967
Depreciation	-	170	170	170
Office Maintenance	-	84	84	175
Office Equipment < £500	-	-	-	-
Less Library Recharge	-	-1,823	-1,823	-1,440
	<u>-</u>	<u>8,999</u>	<u>8,999</u>	<u>7,094</u>
Office				
Telephone	-	791	791	762
Post (separated as from 1 st October 2020)	1,325	35	1,360	343
Printing & Stationery	69	1986	2,055	914
Computer Support & Consumables	-	3,525	3,525	4,759
	<u>1,394</u>	<u>6,337</u>	<u>7,731</u>	<u>6,778</u>

Other				
Legal & Professional	-	98	98	35
Bank Charges	-	87	87	203
Accountancy Support - Retainer		331	331	
Credit Card Charges	1,380	460	1,840	1,713
Member Meetings		3,086	3,086	2,456
Sundry	-	608	608	471
TOTALS				
	1,380	4,670	6,050	4,874
	25,230	37,273	62,503	58,771

CSJ Membership Statistics - Calendar Year 2021

Region	Honorary	Individual	Joint	Group	Exchange	Total
UK Beds Bucks Herts	0	29	15	0	0	44
Bristol SW	0	23	16	0	0	39
Cambridgeshire	0	17	6	0	0	23
Channel Islands	0	3	3	0	0	6
Cotswolds	0	35	9	0	0	44
Cumbria	0	5	6	0	0	11
Devon & Cornwall	1	33	15	0	1	50
Dorset & Wessex	0	21	3	0	0	24
Hampshire	0	34	12	0	0	46
N. Ireland	0	11	1	0	0	12
Isle of Man	0	3	0	0	0	3
Kent	0	19	10	0	1	30
Leics Northants	0	13	3	0	1	17
Lincolnshire	0	1	3	0	0	4
London & Middlesex	4	96	24	2	3	129
Mancs/Lancs/Cheshire	0	55	21	1	0	77
Norfolk Suffolk Essex	1	26	8	0	0	35
Notts Derbys	0	8	2	0	0	10
N'umberland Durham	1	12	6	0	0	19
Scotland	0	48	12	0	0	60
Surrey	0	31	12	0	0	43
Sussex	0	39	14	0	0	53
Thames Valley	1	26	10	0	1	38
Wales	0	16	7	0	0	23
W Midlands	1	22	6	1	0	30
Yorkshire	0	19	12	0	1	32
9	645	236	4	8	902	
Europe - Austria	0	0	1	0	0	1
Belgium	0	0	1	0	1	2
Czech Republic	0	1	1	0	0	2
Finland	0	1	3	0	0	4
France	0	5	2	0	4	11
Germany	0	1	3	0	3	7
Greece	0	1	0	0	0	1
Hungary	0	1	0	0	0	1
Italy	0	0	0	0	2	2
Luxembourg	0	1	0	0	0	1
Malta	0	1	0	0	0	1
Netherlands	0	0	0	0	1	1
Norway	0	0	0	0	1	1
Portugal	0	1	0	0	1	2
Rep of Ireland	1	3	1	0	1	6
Spain	4	8	2	0	19	33
Switzerland	0	1	0	0	2	3
5	25	14	0	35	79	
Rest of World Africa	0	1	0	0	1	2
Asia	0	3	1	0	0	4
Australia	0	21	10	0	0	31
Canada	0	5	0	0	1	6
New Zealand	0	2	3	0	0	5
South America	0	1	0	0	0	1
USA	0	43	10	0	0	53
0	76	24	0	2	102	
TOTALS	14	746	274	4	45	1083