



# CAMINO PILGRIM<sup>TM</sup>

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](http://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<sup>th</sup> 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.

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### **Honorary President**

HE The Spanish Ambassador

### **Directors and Trustees**

Mr A Bull Co-opted 15<sup>th</sup> November 2021

Dr W A Chapman

Ms C J Davies

Mr R A Dorkings Chairman

Mr R J S Jefferies retired 29<sup>th</sup> January 2022

Revd C Jones retired 29<sup>th</sup> January 2022

Mrs M C T Moseley

Miss H M Robinson

Mrs S J Sargeant Co-opted 15<sup>th</sup> November 2021

Mrs C Taylor Co-opted 15<sup>th</sup> 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	<a href="http://www.csj.org.uk">http://www.csj.org.uk</a>
E-mail	<a href="mailto:office@csj.org.uk">office@csj.org.uk</a>

**Bankers**

CAF Bank	25, Kings Hill Avenue, WEST MALLING. Kent ME19 4JQ
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**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 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 30<sup>th</sup> September 2022.

Overall, we were successful again in generating a net surplus on our group accounts for the year ending 30<sup>th</sup> 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 upmost 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 4<sup>th</sup> 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 30<sup>th</sup> 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						
<b>Donations &amp; Legacies</b>	<b>4</b>	11,582	-	-	3,311	14,893	29,280
<b>Income - Charitable Activities</b>							
Subscriptions	<b>5</b>	42,588	-	-	-	42,588	41,013
Refuges	<b>10</b>	-	15,980	5,016	-	20,996	13,410
<b>Income - Other Trading Activities</b>							
Book Shop	<b>6</b>	24,527	-	-	-	24,527	16,865
Pilgrim Passports		11,325	-	-	-	11,325	2,529
<b>Other income</b>						-	
Webinars		2,145				2,145	1,606
Exchange Gains	<b>1</b>	232	-	-	-	232	-
<b>Investment Income</b>							
Interest	<b>7</b>	35	-	-	25	60	2
<b>TOTAL INCOME</b>		<b>92,434</b>	<b>15,980</b>	<b>5,016</b>	<b>3,336</b>	<b>116,766</b>	<b>104,705</b>
<b>EXPENDITURE</b>							
<b>Costs of Raising Funds</b>							
Book Shop	<b>3a</b>	24,070	-	-	-	24,070	13,546
Pilgrim Passports		2,215	-	-	-	2,215	720
Exchange Losses	<b>1</b>	-	-	-	-	-	191
<b>Expenditure - Charitable Activities</b>							
Complete Financial Running Costs	<b>3b</b>	72,750	12,991	1,438	-	87,179	73,213
<b>TOTAL EXPENDITURE</b>		<b>99,035</b>	<b>12,991</b>	<b>1,438</b>	<b>-</b>	<b>113,464</b>	<b>87,670</b>
<b>NET INCOME &amp; (EXPENDITURE) &amp; MOVEMENT IN FUNDS FOR THE YEAR</b>		<b>(6,601)</b>	<b>2,989</b>	<b>3,578</b>	<b>3,336</b>	<b>3,302</b>	<b>17,035</b>
<b>RECONCILIATION OF FUNDS</b>							
Total Funds Brought Forward		11,136	6,771	9,899	6,903	34,709	17,674
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>4,535</b>	<b>9,760</b>	<b>13,477</b>	<b>10,239</b>	<b>38,011</b>	<b>34,709</b>

All income and expenditure derive from continuing activities.

## Balance Sheet as at 30 September 2022

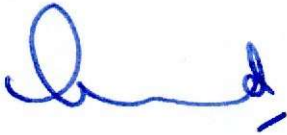
		Unrestricted			Total	2021
	Notes	General Fund	Miraz	Rabanal	Other	
<b>FIXED ASSETS</b>	<b>16</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Computers and Office etc		484	-	-	-	174
Works of Art		3,900	-	890	-	4,790
		<b>4,384</b>	<b>-</b>	<b>890</b>	<b>-</b>	<b>4,964</b>
<b>CURRENT ASSETS</b>						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

### 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 4<sup>th</sup> 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**

## **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
	<b>23,573</b>	<b>24,332</b>	<b>14,429</b>	<b>33,476</b>

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 1<sup>st</sup> 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
	<b>24,070</b>

## **(b) Running Costs**

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

## **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>
	<b><u>£15,980</u></b>

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>
	<b><u>£12,991</u></b>

## 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>
	<b><u>40,353</u></b>

#### 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>
	<b><u>72,750</u></b>

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>
<b>Depreciation</b>			
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>
<b>Net Book Value</b>			
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 1<sup>st</sup> 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–17<sup>th</sup> 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 1<sup>st</sup> 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 25<sup>th</sup> 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 30<sup>th</sup> September 2022 stood at 1,155 paying members (1,024 at 31<sup>st</sup> 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.

		<b>2022 Total £</b>	<b>2021 Total £</b>
<b>Personnel Costs</b>			
	Salaries & NI	39,264	38,245
	Pension – General Manager	1,089	1,025
	Travel & Subsistence	1,383	453
		41,736	39,723
<b>Accommodation</b>			
	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
<b>Office</b>			
	Telephone	812	791
	Post	432	1,360
	Printing & Stationery	1,802	2,055
	Computer Support & Consumables	3,327	3,525
		6,373	7,731
<b>Other</b>			
	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**

<b>Members Statistics Region</b>	<b>Honorary</b>	<b>Individual</b>	<b>Household</b>	<b>Group</b>	<b>Exchange</b>	<b>Total</b>
<b>UK</b> 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
	<b>15</b>	<b>711</b>	<b>281</b>	<b>7</b>	<b>8</b>	<b>1022</b>
<b>Europe - Austria</b>	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
	<b>5</b>	<b>27</b>	<b>9</b>	<b>0</b>	<b>35</b>	<b>76</b>
<b>Rest of World - Africa</b>	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
	<b>0</b>	<b>91</b>	<b>29</b>	<b>0</b>	<b>3</b>	<b>123</b>
<b>TOTALS</b>	<b>20</b>	<b>829</b>	<b>319</b>	<b>7</b>	<b>46</b>	<b>1221</b>

