



CAMINO PILGRIMTM

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.

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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
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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. 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

		Unrestricted	Designated & Restricted Funds			Total	2020
		General Fund	Miraz	Rabanal	Other		
INCOME		£	£	£	£	£	£
	Notes						
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	-	-	-	344
Works of Art		3,900	-	890	-	4,790
		4,074	-	890	-	5,134
CURRENT ASSETS						
Stocks						
Books and Publications	20	10,575	-	-	-	10,058
Other Items & P/Records	20	2,956	-	-	-	3,293
		13,531	-	-	-	13,351
Debtors	17	7,675	-	-	-	9,327
Cash at Bank and In Hand		18,388	6,771	9,009	6,903	29,073
CURRENT ASSETS		39,594	6,771	9,009	6,903	51,751
CURRENT LIABILITIES						
Creditors: amounts falling due within one year	18	(32,532)	-	-	-	(39,211)
NET CURRENT ASSETS		7,062	6,771	9,009	6,903	12,540
TOTAL ASSETS LESS CURRENT LIABILITIES		11,136	6,771	9,899	6,903	17,674
TOTAL FUNDS		11,136	6,771	9,899	6,903	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	2,774
	<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 refugees, 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
	22,456	17,267	39,723	40,025
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
	-	8,999	8,999	7,094
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
	1,394	6,337	7,731	6,778

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