



**THE RETREAT ASSOCIATION**

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISORS**

**FOR THE YEAR ENDED 30 SEPTEMBER 2023**

**Trustees –**

**Nominated by Founding members**

Rev. Cameron Butland  
Mrs Susan Chastney  
Rev Tim Mountain (resigned 10 March 2023)  
Mr Michael O'Halloran (resigned 10 March 2023)  
Rev. Carol Smith  
Miss Shirley Taylor

Rev Carol Smith resigned on 17 October 2023.

**Appointed by directors**

Mrs Sheila Pollard  
Ms Kathryn Turner

**Patrons**

Abbot Christopher Jamison OSB  
Ms Sara Maitland  
Mrs Margaret Rizza  
Rev Graham Sparkes  
Dr Rowan Williams

**Company registration number**

8385106

**Charity registration number**

1150792

**Registered Office**

23 Greenhill Park, Barnet, Herts EN5 1HQ

**Contact details -**

**Telephone**

01494 569056

**Email address**

[info@retreats.org.uk](mailto:info@retreats.org.uk)

**Internet address**

[www.retreats.org.uk](http://www.retreats.org.uk)

**Executive Director**

Miss Alison MacTier

**Office administrator**

Mrs Clare Lake

**Independent examiners**

Griffin Stone Moscrop & Co, Chartered Accountants  
21-27 Lamb's Conduit Street, London WC1N 3GS

**Bankers**

Barclays Bank plc  
4 Sycamore Road  
Amersham  
HP6 4DT

## THE RETREAT ASSOCIATION

### REPORT OF THE TRUSTEES

#### FOR THE YEAR ENDED 30 SEPTEMBER 2023

The trustees present their annual report together with the accounts of the charity for the year ended 30 September 2023 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The accounts comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019.

#### Objectives and activities

The main object of the charity is to advance religion by promoting the development of Christian life through retreats.

The main activities of The Retreat Association have continued to be:

- Producing resources to enable people to find out more about retreats, including: information packs and leaflets; the publication each December of *Retreats* – a journal listing over 150 retreat houses and their programmes and a range of articles and book reviews relating to a specific theme.
- Offering individual, appropriate and excellent impartial advice to general enquirers about retreats and spiritual direction.
- Maintaining a website as a source of information and signposting for both the first time enquirer and those with experience of the Association.
- Maintaining national links with local practitioners who can help people to find someone with whom to share their spiritual journey – a spiritual director or mentor.
- Seeking ways to reach out to those from both within and outside the Church, to enable them to find ways of exploring and deepening their relationship with God.
- Facilitating a national training conference every two years to enable those involved in spiritual direction training to exchange good practice and expertise.
- Organising a national conference every three years for members, retreat house wardens, leaders, spiritual directors, practitioners in the field and interested parties to encourage and inspire all those engaged in Christian spirituality.
- Promoting the annual Quiet Day.
- Liaising with retreat centres, churches, cathedrals and educational establishments to display the Retreat Association icon and offer quiet days and events that offer opportunities for prayer and reflection.
- Promoting the value of retreats and reflective activities through the national Christian press, social media and attendance at national events.
- Engaging in partnerships with other organisations to help promote the value of retreats, spiritual direction and reflective activities.
- Supporting members of all Retreat Association Founding member groups through an annual newsletter and news bulletin and providing additional membership and administrative services.
- Participation in national ecumenical activities (The Retreat Association is a body in association with Churches Together in Britain & Ireland – CTBI).

In producing their assessment of the benefit to the public provided by the charity the trustees confirm that they have complied with the duty in Section 4 of the Charities Act 2006 to have due regard to the Charity Commission's general guidance on public benefit. To do this the Founding member groups have chosen to work together as the Retreat Association in order to learn from each other, to reach out more effectively to all people and to demonstrate Christian unity in practice.



## Achievements and performance

The Retreat Association has continued to develop and build on the achievements of previous years through organising events, providing high quality resources and offering impartial advice to those seeking to explore and deepen their faith journey through retreats and reflective activities. Over the last year, we have offered in-person and online events, strengthened our web and social media presence, organised and participated in initiatives to support the spiritual direction ministry, and taken time to focus on our vision and strategy.

The annual *Retreats* handbook was published in December 2022 and included the listings for over 150 retreat centres, 12 articles on the theme of 'Wisdom' and lead article by Nick Austin SJ. Members of the Association also received an e-news bulletin in May 2023 and an annual newsletter in August 2023.

The Association held a two-day Conference in February at Woodbrooke Quaker Study Centre for 38 people involved in delivering Spiritual Direction training courses across the UK. Those gathered were invited to discuss and comment on a draft document 'Guidance for Developing Formation Programmes for Spiritual Directors' which aims to support the training of spiritual direction. This has been written collaboratively by a team of practitioners in the field, facilitated by the Retreat Association, and will be published in February 2024.

The Retreat Association has continued to develop its website in order to reach out to more people seeking retreats and spiritual direction and, with the help of generous donors, we have recruited a freelance Social Media and Website Developer to support these activities. In the last year we have launched new pages to encourage those on their first retreat and to highlight our retreats advisory service. In the next year we plan to expand our online services to include a page for searching for a specific retreat. We are active on social media, which has helped to encourage more people to our website, raised awareness of our work and increased the number of enquires we receive. Our website traffic has increased over the year with 5.7k page views in September 2022 and 8.7k in September 2023. Media coverage this year included a piece about retreats in *Church Times*.

The Retreat Association icon continues to be a way of encouraging prayer and contemplation and in the last year it was on display at 7 retreat centres, 2 churches and 2 cathedrals across the country.

The Retreat Association strives to be ecumenical in its approach and celebrates the unique contribution that each member group makes to the retreats ministry. It was with sadness that we learned that the Baptist Union Retreat Group (BURG) would be closing and a Service of Thanksgiving was held to mark this event in April 2023. BURG began in 1987 as a way of making retreats more accessible to members of the Baptist Union but its work soon extended far beyond that to the wider retreats ministry. It has contributed significantly to the leadership of the Retreat Association over the years including a constant presence on the Board of Trustees and, on a number of occasions, the role of Chair. BURG has left a lasting legacy and we hope that members will continue to stay in touch with our work.

At the end of June the Association held its Summer Event at the Royal Foundation of St Katharine, welcoming speaker Richard Carter to speak on 'The Still Centre: Searching for Peace in the midst of the world'. This was a hybrid event and attracted 35 people to the venue and 20 online and we were also joined by patron Rev Graham Sparkes who facilitated a Q&A session. The day also included discussion, worship and refreshments.

The Association continues to support the ministry of spiritual direction through offering advice in helping people find a spiritual director and maintains a list of spiritual direction courses for regular enquirers who seek to train in this valuable area of ministry. The Association is part of the Spiritual Direction Forum UK, which seeks to support and resource spiritual directors through promoting good practice and encouraging the creative development of this ministry.

The Retreat Association continues to prioritise vision and strategy and in July the Board of Trustees and Executive Director met for a facilitated Away Day to focus on these areas. The outcomes of this meeting will help to inform our future strategy.

In summary, over the last year the Retreat Association has continued to provide high quality events and resources, offering advice, encouragement and training events to support the ministries of retreats and spiritual direction. Our Patrons, Trustees, staff, volunteers and members share in a vision to support people who wish to explore and deepen their journey with God in uncertain times.

### **Financial review**

The charity's funds are divided into restricted, designated and unrestricted funds.

Restricted funds can only be used for the purpose for which they are set up as follows:

- To provide grants for training opportunities in spiritual direction for people who come from unorthodox backgrounds. No grants were made during the year and there remains at the end of the year a balance of £4,311.
- For fundraising to help increase funds for the charity in the future in order to create a more sustainable income generating capacity over a period of time by focusing on a number of potential sources of new and increased income. £4,900 of the fund was spent during the year. There remains a balance at the end of the year of £552.

Two years ago, the charity received an unsolicited grant of £100,000 which the trustees have designated for the following purposes:

1. To fund core costs in running the charity
2. To outsource expertise that will help to support the charity's fundraising capacity and help build a sustainable future
3. To help develop and extend existing projects
4. To help fund new projects.

The grant has been used this financial year to cover expenditure amounting to £12,000. There remains a balance to carry forward at the end of the year of £79,534.

The unrestricted fund, the general fund, is the main fund into which income is paid and payment is made for the cost of running the charity. The general fund income for the year was £67,227 of which £17,567 was donations, 'Retreats' sales and advertising was £22,289 and website income was £14,225. Expenditure for the year was £69,551 of which £43,318 was on salaries and staff costs. The expenditure exceeded income for the year by £2,324. The balance to carry forward on the general fund at the end of the year was £21,943.

Because of continuing support from contributions from Funding and Associate members, the income arising from 'Retreats' and the website and the balance of the unsolicited gift of £79,534 the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the accounts.

It is the policy of the trustees to maintain a balance on general fund, if possible, which equates to three months unrestricted payments. Based on the budget for core costs for the year to 30 September 2023 the balance carried forward exceeds three months. The trustees will seek to manage costs and income in the period following the year under review with the aim of ensuring that the stated policy is maintained.



**Structure, governance and management**

The company was incorporated on 1 February 2013 and was registered with the Charity Commission on 13 February 2013. On 1 April 2013 the company took over the activities, assets and liabilities of an unincorporated charity, The Retreat Association (Charity Commission Registered Number: 328746), with the exception of a sum of £10 so that, for the purpose only of receiving future legacies, this charity retains its charity registration. The company commenced operations on 1 April 2013.

Under the Articles of Association there can be up to seven persons nominated by the Founding members and up to eight persons appointed by the trustees. The trustees meet four times a year. In addition there are two committees – operations, and fundraising & events – which meet four and two times a year respectively.

The members of the company are the subscribers to the Memorandum of Association, four Founding members (three Founding members from April 2023), up to five individuals appointed by each Founding member, the appointed trustees, and such other persons as are admitted to membership by the trustees in accordance with the Articles. Each member has a liability limited to a sum not exceeding £1.

The trustees have assessed the major risks to which the charity may be exposed, in particular those relating to the operations and finances of the charity. They are satisfied that systems are in place to mitigate any exposure to major risks.

**Statement of trustees' responsibilities**

The trustees (who are also directors of the company for the purposes of company law) are responsible for preparing the trustees' annual report and accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charitable company as at the balance sheet date and of the incoming resources and application of resources, including the income and expenditure for that year. In preparing these accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charitable company will continue on that basis.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In preparing this report, the trustees have taken advantage of the small companies exemption provided by section 415A of the Companies Act 2006.

Approved by the board of trustees on 8 December 2023 and signed on their behalf by:

*Cameron Butland*

REV CAMERON BUTLAND  
Director

## **Independent Examiner's Report to the Trustees of The Retreat Association**

I report to the charity trustees on my examination of the accounts of the company for the year ended 30 September 2023 which are set out on pages 7 to 15.

### **Responsibilities and basis of report**

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

### **Independent examiner's statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Robert Smith ACA

**Griffin Stone Moscrop & Co**  
Chartered Accountants  
21-27 Lamb's Conduit Street  
London  
WC1N 3GS

Date: 11/12/2023

**THE RETREAT ASSOCIATION****STATEMENT OF FINANCIAL ACTIVITIES  
(INCORPORATING INCOME AND EXPENDITURE ACCOUNT)****FOR THE YEAR ENDED 30 SEPTEMBER 2023**

|  |     | Unrestricted<br>funds<br>2023<br>Notes<br>£ | Designated<br>funds<br>2023<br>£ | Restricted<br>funds<br>2023<br>£ | Total<br>funds<br>2023<br>£ | Total<br>funds<br>2022<br>£ |
|--|-----|---|----------------------------------|----------------------------------|-----------------------------|-----------------------------|
| <b>Income from:</b>  |     |   |                                  |                                  |                             |                             |
| Donations  | 2   | 17,567                                      |                                  |                                  | 17,567                      | 26,481                      |
| Charitable activities:   | 3   | 47,799                                      |                                  |                                  | 47,799                      | 49,300                      |
| Other income:  |     |   |                                  |                                  |                             |                             |
| Bank interest  |     | 510   |                                  |                                  | 510                         | 22                          |
| VAT recovered  |     | 1,351                                       |                                  |                                  | 1,351                       | 852                         |
| <b>Total income</b>  |     | <b>67,227</b>                               |                                  |                                  | <b>67,227</b>               | <b>76,655</b>               |
| <b>Expenditure on:</b>   |     |   |                                  |                                  |                             |                             |
| Charitable activities  | 4,5 | 69,551                                      | 12,000                           | 4,900                            | 86,451                      | 90,236                      |
| <b>Total expenditure</b>   |     | <b>69,551</b>                               | <b>12,000</b>                    | <b>4,900</b>                     | <b>86,451</b>               | <b>90,236</b>               |
| <b>Net (expenditure) income and net movement of funds for the year</b> |     | <b>(2,324)</b>                              | <b>(12,000)</b>                  | <b>(4,900)</b>                   | <b>(19,224)</b>             | <b>(13,581)</b>             |
| <b>Reconciliation of funds:</b>  |     |   |                                  |                                  |                             |                             |
| Total Funds at 1 October 2022  |     | 24,267                                      | 91,534                           | 9,763                            | 125,564                     | 139,145                     |
| <b>Total Funds at 30 September 2023</b>                                |     | <b>21,943</b>                               | <b>79,534</b>                    | <b>4,863</b>                     | <b>106,340</b>              | <b>125,564</b>              |

All activities relate to continuing operations.

The attached notes form part of the accounts.



**THE RETREAT ASSOCIATION****Company Registration Number: 8385106****BALANCE SHEET AS AT 30 SEPTEMBER 2023**

|  | Notes | 2023<br>£             | 2022<br>£             |
|--|-------|-----------------------|-----------------------|
| <b>Current assets</b>                          |       |                       |                       |
| Stocks   | 8     | 278                   | 389                   |
| Debtors  | 9     | 6,570                 | 3,574                 |
| Cash at bank and in hand                       |       | 103,391               | 125,771               |
|  |       | <u>110,239</u>        | <u>129,734</u>        |
| <b>Current liabilities</b>                     |       |                       |                       |
| Creditors: amounts falling due within one year | 10    | 3,899                 | 4,170                 |
| <b>Net current assets</b>                      |       | <u><b>106,340</b></u> | <u><b>125,564</b></u> |
| <b>Funds</b>                                   |       |                       |                       |
| General fund                                   |       | 21,943                | 24,267                |
| Designated fund                                |       | 79,534                | 91,534                |
| Restricted funds                               |       | 4,863                 | 9,763                 |
|  | 11    | <u><b>106,340</b></u> | <u><b>125,564</b></u> |

The directors consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 30 September 2023 and of its net incoming resources for the year then ended in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements were approved by the directors on 8 December 2023 and signed on their behalf by:

*Cameron Butland*

REV. CAMERON BUTLAND  
Director

The attached notes form part of the accounts.



**THE RETREAT ASSOCIATION  
NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 30 SEPTEMBER 2023**

**1. Accounting Policies**

**1.1 Basis of preparation of financial statements**

The financial statements have been prepared under the historical cost convention and in accordance with Accounting and Reporting by Charities : Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 (SORP 2015 (FRS 102)), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and the Companies Act 2006.

The charity constitutes a public benefit entity as defined by FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The accounts include all transactions, assets and liabilities for which the charity is responsible in law.

**1.2 Company Status**

The company is a company limited by guarantee. The members of the company are:  
The subscribers to the Memorandum of Association  
The Founding Members (whose names are listed in note 2)  
Up to five individuals appointed by each Founding Member  
The Appointed Trustees  
Such other persons as are admitted to membership by the trustees in accordance with the Articles.  
Each member has a liability limited to a sum not exceeding £1.

**1.3 Income**

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income can be measured reliably.

Income tax recoverable in relation to donations received under Gift Aid is recognised at the time of the donation.

**1.4 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated to the applicable expenditure headings.

Support costs are costs incurred directly in support of expenditure on the objects of the charity. Governance costs are those incurred in connection with the administration of the charity and compliance with constitutional and statutory requirements.

**THE RETREAT ASSOCIATION  
NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 30 SEPTEMBER 2023**

**1.4 Expenditure (continued)**

The company is registered for VAT. The direct costs of the 'Retreats' journal excludes VAT but all other expenditure includes VAT where appropriate of which 69% is recoverable.

The company operates a defined contribution personal pension plan for two of its employees. Contributions are recognised as an expense in the period in which they are paid.

**1.5 Fund accounting**

Unrestricted funds are expendable at the discretion of the directors in furtherance of the objects of the company. Designated funds are those funds that have been set aside by the directors for a particular purpose. Restricted funds are those funds that have been donated for a particular purpose and must be spent by the directors on the furtherance of that purpose.

**1.6 Stocks**

Stocks of books are valued at the lower of cost and net realisable value.

**1.7 Debtors**

Trade and other debtors are recognised at the settlement amount after provision for doubtful debts. Prepayments and accrued income are valued at the amount prepaid.

**1.8 Creditors**

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

**1.9 Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments (including debtors and creditors) are initially recognised at transaction value and subsequently measured at their settlement value.

**1.10 Cash at bank and in hand**

Cash at bank and in hand includes cash and current and immediate access deposit accounts.

**THE RETREAT ASSOCIATION**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2023**

**2. Income from donations**

|                                      | Unrestricted<br>funds<br>2023<br>£ | Designated<br>funds<br>2023<br>£ | Restricted<br>funds<br>2023<br>£ | Total<br>funds<br>2023<br>£ | Total<br>funds<br>2022<br>£ |
|--------------------------------------|------------------------------------|----------------------------------|----------------------------------|-----------------------------|-----------------------------|
| Contributions from Founding members: |                                    |                                  |                                  |                             |                             |
| Association for Promoting Retreats   | 4,650                              |                                  |                                  | 4,650                       | 5,600                       |
| Baptist Union Retreat Group          | 423                                |                                  |                                  | 423                         | 724                         |
| Catholic Spirituality Network        | 2,401                              |                                  |                                  | 2,401                       | 3,038                       |
| Reflect                              | 1,271                              |                                  |                                  | 1,271                       | 1,412                       |
|                                      | <u>8,745</u>                       |                                  |                                  | <u>8,745</u>                | <u>10,774</u>               |
| Contributions from Associate members | 7,852                              |                                  |                                  | 7,852                       | 7,736                       |
| Other donations                      | 924                                |                                  |                                  | 924                         | 7,907                       |
| Income tax recoverable               | 46                                 |                                  |                                  | 46                          | 64                          |
|                                      | <u>17,567</u>                      |                                  |                                  | <u>17,567</u>               | <u>26,481</u>               |

In 2022 all the income related to unrestricted funds.

**3. Income from charitable activities**

|                                  | Unrestricted<br>funds<br>2023<br>£ | Designated<br>funds<br>2023<br>£ | Restricted<br>funds<br>2023<br>£ | Total<br>funds<br>2023<br>£ | Total<br>funds<br>2022<br>£ |
|----------------------------------|------------------------------------|----------------------------------|----------------------------------|-----------------------------|-----------------------------|
| 'Retreats' sales and advertising | 22,289                             |                                  |                                  | 22,289                      | 25,200                      |
| Website income                   | 14,225                             |                                  |                                  | 14,225                      | 12,360                      |
| Conference income                |                                    |                                  |                                  |                             | 8,444                       |
| Training consultation            | 6,046                              |                                  |                                  | 6,046                       | 1,200                       |
| Sales of books and Icon income   | 2,384                              |                                  |                                  | 2,384                       | 1,822                       |
| Summer event and other income    | 2,855                              |                                  |                                  | 2,855                       | 274                         |
|                                  | <u>47,799</u>                      |                                  |                                  | <u>47,799</u>               | <u>49,300</u>               |

For the year ended 30 September 2022 £40,856 of the income related to unrestricted funds  
and £8,444 related to designated funds.



**THE RETREAT ASSOCIATION**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2023**

**4. Expenditure on charitable activities**

| <b>Summary by fund type</b>                 | <b>Unrestricted</b> | <b>Designated</b> | <b>Restricted</b> | <b>Total</b>  | <b>Total</b>  |
|---|---------------------|-------------------|-------------------|---------------|---------------|
|   | <b>funds</b>        | <b>funds</b>      | <b>funds</b>      | <b>funds</b>  | <b>funds</b>  |
|   | <b>2023</b>         | <b>2023</b>       | <b>2023</b>       | <b>2023</b>   | <b>2022</b>   |
|   | <b>£</b>            | <b>£</b>          | <b>£</b>          | <b>£</b>      | <b>£</b>      |
| 'Retreats' journal - direct costs           | 8,701               |                   | 700               | 9,401         | 8,915         |
| Books and Icon costs                        | 1,636               |                   |                   | 1,636         | 822           |
| Conference costs                            |                     |                   |                   |               | 16,910        |
| Training consultation - direct cost         | 4,236               |                   |                   | 4,236         | 1,172         |
| Summer event - direct costs                 | 2,763               |                   |                   | 2,763         |               |
| Spiritual Direction Network                 |                     |                   |                   |               | 300           |
| Salaries, pensions and national insurance   | 43,318              | 510               |                   | 43,828        | 43,734        |
| Other staffing costs                        |                     | 4,465             | 4,200             | 8,665         | 5,200         |
| Publicity, advertising and subscriptions    | 2,278               | 1,000             |                   | 3,278         | 2,775         |
| Printing, postage, stationery and telephone | 2,502               | 1,000             |                   | 3,502         | 2,932         |
| Software, IT expenses and sundry equipment  | 637                 | 1,500             |                   | 2,137         | 2,862         |
| Website development                         | 364                 |                   |                   | 364           | 331           |
| Premises costs                              | 865                 | 1,325             |                   | 2,190         | 1,772         |
| Insurance                                   | 477                 |                   |                   | 477           | 606           |
| Sundry expenses                             | 279                 |                   |                   | 279           | 276           |
| Governance costs (see note 6)               | 1,495               | 2,200             |                   | 3,695         | 1,629         |
|   | <b>69,551</b>       | <b>12,000</b>     | <b>4,900</b>      | <b>86,451</b> | <b>90,236</b> |

For the year ended 30 September 2022, £69,279 of the expenditure related to unrestricted funds, £16,910 related to designated funds and £4,047 was for restricted funds.

**THE RETREAT ASSOCIATION**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2023**

**5. Analysis of expenditure on charitable activities**

|  | Direct<br>costs<br>£ | Support<br>costs<br>£ | Governance<br>costs<br>£ | Total<br>2023<br>£ | Total<br>2022<br>£ |
|--|----------------------|-----------------------|--------------------------|--------------------|--------------------|
| 'Retreats' journal - direct costs              | 9,401                |                       |                          | 9,401              | 8,915              |
| Books and Icon costs                           | 1,636                |                       |                          | 1,636              | 822                |
| Conference costs                               |                      |                       |                          |                    | 16,910             |
| Training consultation - direct cost            | 4,236                |                       |                          | 4,236              | 1,172              |
| Summer event - direct costs                    | 2,763                |                       |                          | 2,763              |                    |
| Spiritual Direction Network                    |                      |                       |                          |                    | 300                |
| Salaries, pensions and national insurance      | 28,502               | 15,326                |                          | 43,828             | 43,734             |
| Other staffing costs                           | 7,585                | 1,080                 |                          | 8,665              | 5,200              |
| Publicity, advertising and subscriptions       | 3,022                | 256                   |                          | 3,278              | 2,775              |
| Printing, postage, stationery and<br>telephone | 2,802                | 700                   |                          | 3,502              | 2,932              |
| Software, IT expenses and sundry<br>equipment  | 1,710                | 427                   |                          | 2,137              | 2,862              |
| Website development                            | 364                  |                       |                          | 364                | 331                |
| Premises costs                                 | 1,423                | 767                   |                          | 2,190              | 1,772              |
| Insurance                                      | 310                  | 167                   |                          | 477                | 606                |
| Sundry expenses                                |                      | 279                   |                          | 279                | 276                |
| Governance costs (see note 6)                  |                      |                       | 3,695                    | 3,695              | 1,629              |
|  | <b>63,754</b>        | <b>19,002</b>         | <b>3,695</b>             | <b>86,451</b>      | <b>90,236</b>      |

**6. Governance costs (included in analysis in notes 4 and 5)**

|                             | Unrestricted<br>funds<br>2023<br>£ | Designated<br>funds<br>2023<br>£ | Restricted<br>funds<br>2023<br>£ | Total<br>funds<br>2023<br>£ | Total<br>funds<br>2022<br>£ |
|-----------------------------|------------------------------------|----------------------------------|----------------------------------|-----------------------------|-----------------------------|
| Trustee travel expenses     | 105                                | 521                              |                                  | 636                         | 123                         |
| Other meetings expenses     |                                    | 1,669                            |                                  | 1,669                       | 246                         |
| Independent examination fee | 1,390                              |                                  |                                  | 1,390                       | 1,260                       |
|                             | <b>1,495</b>                       | <b>2,200</b>                     |                                  | <b>3,695</b>                | <b>1,629</b>                |

For the year ended 30 September 2022 all the expenditure related to unrestricted funds.

During the year 5 (2022: 1) trustees received reimbursement of travel expenses for attending meetings amounting to £636 (2022: £123)

**THE RETREAT ASSOCIATION**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2023**

**7. Staff costs**

|                       | Total<br>funds<br>2023<br>£ | Total<br>funds<br>2022<br>£ |
|-----------------------|-----------------------------|-----------------------------|
| Salaries              | 40,338                      | 40,230                      |
| Pension contributions | 3,490                       | 3,504                       |
|                       | <b>43,828</b>               | <b>43,734</b>               |

Average number of staff that served during the period - 2 (2022 - 2).

The Executive Director, Alison MacTier, along with the trustees as a body, but chiefly with the operations committee comprising Michael O'Halloran (until March 2023), Sheila Pollard and Cameron Butland (from February 2023) are considered the key management personnel of the charity and the total remuneration paid in this category amounted to £35,884.

**8. Stocks**

|                 | 2023<br>£  | 2022<br>£  |
|-----------------|------------|------------|
| Stocks of books | <b>278</b> | <b>389</b> |

**9. Debtors**

|                                | 2023<br>£    | 2022<br>£    |
|--------------------------------|--------------|--------------|
| Trade debtors                  | 1,533        | 595          |
| Other debtors                  | 2,047        | 329          |
| Prepayments and accrued income | 2,990        | 2,650        |
|                                | <b>6,570</b> | <b>3,574</b> |

**10. Creditors: amounts falling due within one year**

|                 | 2023<br>£    | 2022<br>£    |
|-----------------|--------------|--------------|
| Accruals        | 1,390        | 1,260        |
| Other creditors | 2,509        | 2,910        |
|                 | <b>3,899</b> | <b>4,170</b> |



**THE RETREAT ASSOCIATION**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2023**

**11. Statement of funds**

|                         | Brought<br>forward<br>£ | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Carried<br>forward<br>£ |
|-------------------------|-------------------------|----------------------------|----------------------------|-------------------------|
| <b>Restricted funds</b> |                         |                            |                            |                         |
| Training opportunities  | 4,311                   |                            |                            | 4,311                   |
| Fundraising             | 5,452                   |                            | 4,900                      | 552                     |
|                         | 9,763                   |                            | 4,900                      | 4,863                   |
| <b>Designated fund</b>  |                         |                            |                            |                         |
| Unsolicited grant       | 91,534                  |                            | 12,000                     | 79,534                  |
| <b>General fund</b>     | 24,267                  | 67,227                     | 69,551                     | 21,943                  |
| <b>Total of funds</b>   | <b>125,564</b>          | <b>67,227</b>              | <b>86,451</b>              | <b>106,340</b>          |

The fund for training opportunities is to provide grants for training opportunities in spiritual direction for people who come from unorthodox backgrounds.

The fund for fundraising is to help increase funds for the charity in the future to create a more sustainable income generating capacity over a period of time by focussing on a number of potential sources of new and increased income.

In the previous year the charity received an unsolicited grant of £100,000 which the trustees have designated for the following purposes:

1. To fund core costs in running the charity
2. To outsource expertise that will help to support the charity's fundraising capacity and help build a sustainable future
3. To help develop and extend existing projects
4. To help fund new projects

The grant has been used this financial year to cover the deficit on running the conference.

The trustees plan to spend funds on activities and services that the charity would be unable to develop without it.

**12. Analysis of net assets between funds**

|   | Unrestricted<br>funds<br>2023<br>£ | Designated<br>funds<br>2023<br>£ | Restricted<br>funds<br>2023<br>£ | Total<br>funds<br>2023<br>£ | Total<br>funds<br>2022<br>£ |
|---|------------------------------------|----------------------------------|----------------------------------|-----------------------------|-----------------------------|
| Current assets                                    | 25,842                             | 79,534                           | 4,863                            | 110,239                     | 129,734                     |
| Creditors: amounts falling due within<br>one year | (3,899)                            |                                  |                                  | (3,899)                     | (4,170)                     |
|   | <b>21,943</b>                      | <b>79,534</b>                    | <b>4,863</b>                     | <b>106,340</b>              | <b>125,564</b>              |

**13. Analysis of cash and cash equivalents**

|                      | 2023<br>£      | 2022<br>£      |
|----------------------|----------------|----------------|
| Bank current account | 103,256        | 125,704        |
| Cash in hand         | 135            | 67             |
| <b>Total</b>         | <b>103,391</b> | <b>125,771</b> |



**THE RETREAT ASSOCIATION**

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISORS**

**FOR THE YEAR ENDED 30 SEPTEMBER 2023**

**Trustees –**

**Nominated by Founding members**

Rev. Cameron Butland  
Mrs Susan Chastney  
Rev Tim Mountain (resigned 10 March 2023)  
Mr Michael O'Halloran (resigned 10 March 2023)  
Rev. Carol Smith  
Miss Shirley Taylor

Rev Carol Smith resigned on 17 October 2023.

**Appointed by directors**

Mrs Sheila Pollard  
Ms Kathryn Turner

**Patrons**

Abbot Christopher Jamison OSB  
Ms Sara Maitland  
Mrs Margaret Rizza  
Rev Graham Sparkes  
Dr Rowan Williams

**Company registration number**

8385106

**Charity registration number**

1150792

**Registered Office**

23 Greenhill Park, Barnet, Herts EN5 1HQ

**Contact details -**

**Telephone**

01494 569056

**Email address**

[info@retreats.org.uk](mailto:info@retreats.org.uk)

**Internet address**

[www.retreats.org.uk](http://www.retreats.org.uk)

**Executive Director**

Miss Alison MacTier

**Office administrator**

Mrs Clare Lake

**Independent examiners**

Griffin Stone Moscrop & Co, Chartered Accountants  
21-27 Lamb's Conduit Street, London WC1N 3GS

**Bankers**

Barclays Bank plc  
4 Sycamore Road  
Amersham  
HP6 4DT

## THE RETREAT ASSOCIATION

### REPORT OF THE TRUSTEES

#### FOR THE YEAR ENDED 30 SEPTEMBER 2023

The trustees present their annual report together with the accounts of the charity for the year ended 30 September 2023 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The accounts comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019.

#### Objectives and activities

The main object of the charity is to advance religion by promoting the development of Christian life through retreats.

The main activities of The Retreat Association have continued to be:

- Producing resources to enable people to find out more about retreats, including: information packs and leaflets; the publication each December of *Retreats* – a journal listing over 150 retreat houses and their programmes and a range of articles and book reviews relating to a specific theme.
- Offering individual, appropriate and excellent impartial advice to general enquirers about retreats and spiritual direction.
- Maintaining a website as a source of information and signposting for both the first time enquirer and those with experience of the Association.
- Maintaining national links with local practitioners who can help people to find someone with whom to share their spiritual journey – a spiritual director or mentor.
- Seeking ways to reach out to those from both within and outside the Church, to enable them to find ways of exploring and deepening their relationship with God.
- Facilitating a national training conference every two years to enable those involved in spiritual direction training to exchange good practice and expertise.
- Organising a national conference every three years for members, retreat house wardens, leaders, spiritual directors, practitioners in the field and interested parties to encourage and inspire all those engaged in Christian spirituality.
- Promoting the annual Quiet Day.
- Liaising with retreat centres, churches, cathedrals and educational establishments to display the Retreat Association icon and offer quiet days and events that offer opportunities for prayer and reflection.
- Promoting the value of retreats and reflective activities through the national Christian press, social media and attendance at national events.
- Engaging in partnerships with other organisations to help promote the value of retreats, spiritual direction and reflective activities.
- Supporting members of all Retreat Association Founding member groups through an annual newsletter and news bulletin and providing additional membership and administrative services.
- Participation in national ecumenical activities (The Retreat Association is a body in association with Churches Together in Britain & Ireland – CTBI).

In producing their assessment of the benefit to the public provided by the charity the trustees confirm that they have complied with the duty in Section 4 of the Charities Act 2006 to have due regard to the Charity Commission's general guidance on public benefit. To do this the Founding member groups have chosen to work together as the Retreat Association in order to learn from each other, to reach out more effectively to all people and to demonstrate Christian unity in practice.



## Achievements and performance

The Retreat Association has continued to develop and build on the achievements of previous years through organising events, providing high quality resources and offering impartial advice to those seeking to explore and deepen their faith journey through retreats and reflective activities. Over the last year, we have offered in-person and online events, strengthened our web and social media presence, organised and participated in initiatives to support the spiritual direction ministry, and taken time to focus on our vision and strategy.

The annual *Retreats* handbook was published in December 2022 and included the listings for over 150 retreat centres, 12 articles on the theme of 'Wisdom' and lead article by Nick Austin SJ. Members of the Association also received an e-news bulletin in May 2023 and an annual newsletter in August 2023.

The Association held a two-day Conference in February at Woodbrooke Quaker Study Centre for 38 people involved in delivering Spiritual Direction training courses across the UK. Those gathered were invited to discuss and comment on a draft document 'Guidance for Developing Formation Programmes for Spiritual Directors' which aims to support the training of spiritual direction. This has been written collaboratively by a team of practitioners in the field, facilitated by the Retreat Association, and will be published in February 2024.

The Retreat Association has continued to develop its website in order to reach out to more people seeking retreats and spiritual direction and, with the help of generous donors, we have recruited a freelance Social Media and Website Developer to support these activities. In the last year we have launched new pages to encourage those on their first retreat and to highlight our retreats advisory service. In the next year we plan to expand our online services to include a page for searching for a specific retreat. We are active on social media, which has helped to encourage more people to our website, raised awareness of our work and increased the number of enquires we receive. Our website traffic has increased over the year with 5.7k page views in September 2022 and 8.7k in September 2023. Media coverage this year included a piece about retreats in *Church Times*.

The Retreat Association icon continues to be a way of encouraging prayer and contemplation and in the last year it was on display at 7 retreat centres, 2 churches and 2 cathedrals across the country.

The Retreat Association strives to be ecumenical in its approach and celebrates the unique contribution that each member group makes to the retreats ministry. It was with sadness that we learned that the Baptist Union Retreat Group (BURG) would be closing and a Service of Thanksgiving was held to mark this event in April 2023. BURG began in 1987 as a way of making retreats more accessible to members of the Baptist Union but its work soon extended far beyond that to the wider retreats ministry. It has contributed significantly to the leadership of the Retreat Association over the years including a constant presence on the Board of Trustees and, on a number of occasions, the role of Chair. BURG has left a lasting legacy and we hope that members will continue to stay in touch with our work.

At the end of June the Association held its Summer Event at the Royal Foundation of St Katharine, welcoming speaker Richard Carter to speak on 'The Still Centre: Searching for Peace in the midst of the world'. This was a hybrid event and attracted 35 people to the venue and 20 online and we were also joined by patron Rev Graham Sparkes who facilitated a Q&A session. The day also included discussion, worship and refreshments.

The Association continues to support the ministry of spiritual direction through offering advice in helping people find a spiritual director and maintains a list of spiritual direction courses for regular enquirers who seek to train in this valuable area of ministry. The Association is part of the Spiritual Direction Forum UK, which seeks to support and resource spiritual directors through promoting good practice and encouraging the creative development of this ministry.

The Retreat Association continues to prioritise vision and strategy and in July the Board of Trustees and Executive Director met for a facilitated Away Day to focus on these areas. The outcomes of this meeting will help to inform our future strategy.

In summary, over the last year the Retreat Association has continued to provide high quality events and resources, offering advice, encouragement and training events to support the ministries of retreats and spiritual direction. Our Patrons, Trustees, staff, volunteers and members share in a vision to support people who wish to explore and deepen their journey with God in uncertain times.

### **Financial review**

The charity's funds are divided into restricted, designated and unrestricted funds.

Restricted funds can only be used for the purpose for which they are set up as follows:

- To provide grants for training opportunities in spiritual direction for people who come from unorthodox backgrounds. No grants were made during the year and there remains at the end of the year a balance of £4,311.
- For fundraising to help increase funds for the charity in the future in order to create a more sustainable income generating capacity over a period of time by focusing on a number of potential sources of new and increased income. £4,900 of the fund was spent during the year. There remains a balance at the end of the year of £552.

Two years ago, the charity received an unsolicited grant of £100,000 which the trustees have designated for the following purposes:

1. To fund core costs in running the charity
2. To outsource expertise that will help to support the charity's fundraising capacity and help build a sustainable future
3. To help develop and extend existing projects
4. To help fund new projects.

The grant has been used this financial year to cover expenditure amounting to £12,000. There remains a balance to carry forward at the end of the year of £79,534.

The unrestricted fund, the general fund, is the main fund into which income is paid and payment is made for the cost of running the charity. The general fund income for the year was £67,227 of which £17,567 was donations, 'Retreats' sales and advertising was £22,289 and website income was £14,225. Expenditure for the year was £69,551 of which £43,318 was on salaries and staff costs. The expenditure exceeded income for the year by £2,324. The balance to carry forward on the general fund at the end of the year was £21,943.

Because of continuing support from contributions from Funding and Associate members, the income arising from 'Retreats' and the website and the balance of the unsolicited gift of £79,534 the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the accounts.

It is the policy of the trustees to maintain a balance on general fund, if possible, which equates to three months unrestricted payments. Based on the budget for core costs for the year to 30 September 2023 the balance carried forward exceeds three months. The trustees will seek to manage costs and income in the period following the year under review with the aim of ensuring that the stated policy is maintained.



**Structure, governance and management**

The company was incorporated on 1 February 2013 and was registered with the Charity Commission on 13 February 2013. On 1 April 2013 the company took over the activities, assets and liabilities of an unincorporated charity, The Retreat Association (Charity Commission Registered Number: 328746), with the exception of a sum of £10 so that, for the purpose only of receiving future legacies, this charity retains its charity registration. The company commenced operations on 1 April 2013.

Under the Articles of Association there can be up to seven persons nominated by the Founding members and up to eight persons appointed by the trustees. The trustees meet four times a year. In addition there are two committees – operations, and fundraising & events – which meet four and two times a year respectively.

The members of the company are the subscribers to the Memorandum of Association, four Founding members (three Founding members from April 2023), up to five individuals appointed by each Founding member, the appointed trustees, and such other persons as are admitted to membership by the trustees in accordance with the Articles. Each member has a liability limited to a sum not exceeding £1.

The trustees have assessed the major risks to which the charity may be exposed, in particular those relating to the operations and finances of the charity. They are satisfied that systems are in place to mitigate any exposure to major risks.

**Statement of trustees' responsibilities**

The trustees (who are also directors of the company for the purposes of company law) are responsible for preparing the trustees' annual report and accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charitable company as at the balance sheet date and of the incoming resources and application of resources, including the income and expenditure for that year. In preparing these accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charitable company will continue on that basis.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In preparing this report, the trustees have taken advantage of the small companies exemption provided by section 415A of the Companies Act 2006.

Approved by the board of trustees on 8 December 2023 and signed on their behalf by:

*Cameron Butland*

REV CAMERON BUTLAND  
Director



## Independent Examiner's Report to the Trustees of The Retreat Association

I report to the charity trustees on my examination of the accounts of the company for the year ended 30 September 2023 which are set out on pages 7 to 15.

### Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

### Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Robert Smith ACA

**Griffin Stone Moscrop & Co**  
Chartered Accountants  
21-27 Lamb's Conduit Street  
London  
WC1N 3GS

Date: 11/12/2023

**THE RETREAT ASSOCIATION****STATEMENT OF FINANCIAL ACTIVITIES  
(INCORPORATING INCOME AND EXPENDITURE ACCOUNT)****FOR THE YEAR ENDED 30 SEPTEMBER 2023**

|  |     | Unrestricted<br>funds<br>2023<br>Notes<br>£ | Designated<br>funds<br>2023<br>£ | Restricted<br>funds<br>2023<br>£ | Total<br>funds<br>2023<br>£ | Total<br>funds<br>2022<br>£ |
|--|-----|---|----------------------------------|----------------------------------|-----------------------------|-----------------------------|
| <b>Income from:</b>  |     |   |                                  |                                  |                             |                             |
| Donations  | 2   | 17,567                                      |                                  |                                  | 17,567                      | 26,481                      |
| Charitable activities:   | 3   | 47,799                                      |                                  |                                  | 47,799                      | 49,300                      |
| Other income:  |     |   |                                  |                                  |                             |                             |
| Bank interest  |     | 510   |                                  |                                  | 510                         | 22                          |
| VAT recovered  |     | 1,351                                       |                                  |                                  | 1,351                       | 852                         |
| <b>Total income</b>  |     | <b>67,227</b>                               |                                  |                                  | <b>67,227</b>               | <b>76,655</b>               |
| <b>Expenditure on:</b>   |     |   |                                  |                                  |                             |                             |
| Charitable activities  | 4,5 | 69,551                                      | 12,000                           | 4,900                            | 86,451                      | 90,236                      |
| <b>Total expenditure</b>   |     | <b>69,551</b>                               | <b>12,000</b>                    | <b>4,900</b>                     | <b>86,451</b>               | <b>90,236</b>               |
| <b>Net (expenditure) income and net movement of funds for the year</b> |     | <b>(2,324)</b>                              | <b>(12,000)</b>                  | <b>(4,900)</b>                   | <b>(19,224)</b>             | <b>(13,581)</b>             |
| <b>Reconciliation of funds:</b>  |     |   |                                  |                                  |                             |                             |
| Total Funds at 1 October 2022  |     | 24,267                                      | 91,534                           | 9,763                            | 125,564                     | 139,145                     |
| <b>Total Funds at 30 September 2023</b>                                |     | <b>21,943</b>                               | <b>79,534</b>                    | <b>4,863</b>                     | <b>106,340</b>              | <b>125,564</b>              |

All activities relate to continuing operations.

The attached notes form part of the accounts.

**THE RETREAT ASSOCIATION****Company Registration Number: 8385106****BALANCE SHEET AS AT 30 SEPTEMBER 2023**

|  | Notes | 2023<br>£             | 2022<br>£             |
|--|-------|-----------------------|-----------------------|
| <b>Current assets</b>                          |       |                       |                       |
| Stocks   | 8     | 278                   | 389                   |
| Debtors  | 9     | 6,570                 | 3,574                 |
| Cash at bank and in hand                       |       | 103,391               | 125,771               |
|  |       | <u>110,239</u>        | <u>129,734</u>        |
| <b>Current liabilities</b>                     |       |                       |                       |
| Creditors: amounts falling due within one year | 10    | 3,899                 | 4,170                 |
| <b>Net current assets</b>                      |       | <u><b>106,340</b></u> | <u><b>125,564</b></u> |
| <b>Funds</b>                                   |       |                       |                       |
| General fund                                   |       | 21,943                | 24,267                |
| Designated fund                                |       | 79,534                | 91,534                |
| Restricted funds                               |       | 4,863                 | 9,763                 |
|  | 11    | <u><b>106,340</b></u> | <u><b>125,564</b></u> |

The directors consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 30 September 2023 and of its net incoming resources for the year then ended in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements were approved by the directors on 8 December 2023 and signed on their behalf by:

*Cameron Butland*

REV. CAMERON BUTLAND  
Director

The attached notes form part of the accounts.



**THE RETREAT ASSOCIATION  
NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 30 SEPTEMBER 2023**

**1. Accounting Policies**

**1.1 Basis of preparation of financial statements**

The financial statements have been prepared under the historical cost convention and in accordance with Accounting and Reporting by Charities : Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 (SORP 2015 (FRS 102)), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and the Companies Act 2006.

The charity constitutes a public benefit entity as defined by FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The accounts include all transactions, assets and liabilities for which the charity is responsible in law.

**1.2 Company Status**

The company is a company limited by guarantee. The members of the company are:  
The subscribers to the Memorandum of Association  
The Founding Members (whose names are listed in note 2)  
Up to five individuals appointed by each Founding Member  
The Appointed Trustees  
Such other persons as are admitted to membership by the trustees in accordance with the Articles.  
Each member has a liability limited to a sum not exceeding £1.

**1.3 Income**

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income can be measured reliably.

Income tax recoverable in relation to donations received under Gift Aid is recognised at the time of the donation.

**1.4 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated to the applicable expenditure headings.

Support costs are costs incurred directly in support of expenditure on the objects of the charity. Governance costs are those incurred in connection with the administration of the charity and compliance with constitutional and statutory requirements.

**THE RETREAT ASSOCIATION  
NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 30 SEPTEMBER 2023**

**1.4 Expenditure (continued)**

The company is registered for VAT. The direct costs of the 'Retreats' journal excludes VAT but all other expenditure includes VAT where appropriate of which 69% is recoverable.

The company operates a defined contribution personal pension plan for two of its employees. Contributions are recognised as an expense in the period in which they are paid.

**1.5 Fund accounting**

Unrestricted funds are expendable at the discretion of the directors in furtherance of the objects of the company. Designated funds are those funds that have been set aside by the directors for a particular purpose. Restricted funds are those funds that have been donated for a particular purpose and must be spent by the directors on the furtherance of that purpose.

**1.6 Stocks**

Stocks of books are valued at the lower of cost and net realisable value.

**1.7 Debtors**

Trade and other debtors are recognised at the settlement amount after provision for doubtful debts. Prepayments and accrued income are valued at the amount prepaid.

**1.8 Creditors**

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

**1.9 Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments (including debtors and creditors) are initially recognised at transaction value and subsequently measured at their settlement value.

**1.10 Cash at bank and in hand**

Cash at bank and in hand includes cash and current and immediate access deposit accounts.

**THE RETREAT ASSOCIATION**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2023**

**2. Income from donations**

|                                      | Unrestricted<br>funds<br>2023<br>£ | Designated<br>funds<br>2023<br>£ | Restricted<br>funds<br>2023<br>£ | Total<br>funds<br>2023<br>£ | Total<br>funds<br>2022<br>£ |
|--------------------------------------|------------------------------------|----------------------------------|----------------------------------|-----------------------------|-----------------------------|
| Contributions from Founding members: |                                    |                                  |                                  |                             |                             |
| Association for Promoting Retreats   | 4,650                              |                                  |                                  | 4,650                       | 5,600                       |
| Baptist Union Retreat Group          | 423                                |                                  |                                  | 423                         | 724                         |
| Catholic Spirituality Network        | 2,401                              |                                  |                                  | 2,401                       | 3,038                       |
| Reflect                              | 1,271                              |                                  |                                  | 1,271                       | 1,412                       |
|                                      | <u>8,745</u>                       |                                  |                                  | <u>8,745</u>                | <u>10,774</u>               |
| Contributions from Associate members | 7,852                              |                                  |                                  | 7,852                       | 7,736                       |
| Other donations                      | 924                                |                                  |                                  | 924                         | 7,907                       |
| Income tax recoverable               | 46                                 |                                  |                                  | 46                          | 64                          |
|                                      | <u>17,567</u>                      |                                  |                                  | <u>17,567</u>               | <u>26,481</u>               |

In 2022 all the income related to unrestricted funds.

**3. Income from charitable activities**

|                                  | Unrestricted<br>funds<br>2023<br>£ | Designated<br>funds<br>2023<br>£ | Restricted<br>funds<br>2023<br>£ | Total<br>funds<br>2023<br>£ | Total<br>funds<br>2022<br>£ |
|----------------------------------|------------------------------------|----------------------------------|----------------------------------|-----------------------------|-----------------------------|
| 'Retreats' sales and advertising | 22,289                             |                                  |                                  | 22,289                      | 25,200                      |
| Website income                   | 14,225                             |                                  |                                  | 14,225                      | 12,360                      |
| Conference income                |                                    |                                  |                                  |                             | 8,444                       |
| Training consultation            | 6,046                              |                                  |                                  | 6,046                       | 1,200                       |
| Sales of books and Icon income   | 2,384                              |                                  |                                  | 2,384                       | 1,822                       |
| Summer event and other income    | 2,855                              |                                  |                                  | 2,855                       | 274                         |
|                                  | <u>47,799</u>                      |                                  |                                  | <u>47,799</u>               | <u>49,300</u>               |

For the year ended 30 September 2022 £40,856 of the income related to unrestricted funds  
and £8,444 related to designated funds.



**THE RETREAT ASSOCIATION**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2023**

**4. Expenditure on charitable activities**

| <b>Summary by fund type</b>                 | <b>Unrestricted</b> | <b>Designated</b> | <b>Restricted</b> | <b>Total</b>  | <b>Total</b>  |
|---|---------------------|-------------------|-------------------|---------------|---------------|
|   | <b>funds</b>        | <b>funds</b>      | <b>funds</b>      | <b>funds</b>  | <b>funds</b>  |
|   | <b>2023</b>         | <b>2023</b>       | <b>2023</b>       | <b>2023</b>   | <b>2022</b>   |
|   | <b>£</b>            | <b>£</b>          | <b>£</b>          | <b>£</b>      | <b>£</b>      |
| 'Retreats' journal - direct costs           | 8,701               |                   | 700               | 9,401         | 8,915         |
| Books and Icon costs                        | 1,636               |                   |                   | 1,636         | 822           |
| Conference costs                            |                     |                   |                   |               | 16,910        |
| Training consultation - direct cost         | 4,236               |                   |                   | 4,236         | 1,172         |
| Summer event - direct costs                 | 2,763               |                   |                   | 2,763         |               |
| Spiritual Direction Network                 |                     |                   |                   |               | 300           |
| Salaries, pensions and national insurance   | 43,318              | 510               |                   | 43,828        | 43,734        |
| Other staffing costs                        |                     | 4,465             | 4,200             | 8,665         | 5,200         |
| Publicity, advertising and subscriptions    | 2,278               | 1,000             |                   | 3,278         | 2,775         |
| Printing, postage, stationery and telephone | 2,502               | 1,000             |                   | 3,502         | 2,932         |
| Software, IT expenses and sundry equipment  | 637                 | 1,500             |                   | 2,137         | 2,862         |
| Website development                         | 364                 |                   |                   | 364           | 331           |
| Premises costs                              | 865                 | 1,325             |                   | 2,190         | 1,772         |
| Insurance                                   | 477                 |                   |                   | 477           | 606           |
| Sundry expenses                             | 279                 |                   |                   | 279           | 276           |
| Governance costs (see note 6)               | 1,495               | 2,200             |                   | 3,695         | 1,629         |
|   | <b>69,551</b>       | <b>12,000</b>     | <b>4,900</b>      | <b>86,451</b> | <b>90,236</b> |

For the year ended 30 September 2022, £69,279 of the expenditure related to unrestricted funds, £16,910 related to designated funds and £4,047 was for restricted funds.

**THE RETREAT ASSOCIATION**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2023**

**5. Analysis of expenditure on charitable activities**

|  | Direct<br>costs<br>£ | Support<br>costs<br>£ | Governance<br>costs<br>£ | Total<br>2023<br>£ | Total<br>2022<br>£ |
|--|----------------------|-----------------------|--------------------------|--------------------|--------------------|
| 'Retreats' journal - direct costs              | 9,401                |                       |                          | 9,401              | 8,915              |
| Books and Icon costs                           | 1,636                |                       |                          | 1,636              | 822                |
| Conference costs                               |                      |                       |                          |                    | 16,910             |
| Training consultation - direct cost            | 4,236                |                       |                          | 4,236              | 1,172              |
| Summer event - direct costs                    | 2,763                |                       |                          | 2,763              |                    |
| Spiritual Direction Network                    |                      |                       |                          |                    | 300                |
| Salaries, pensions and national insurance      | 28,502               | 15,326                |                          | 43,828             | 43,734             |
| Other staffing costs                           | 7,585                | 1,080                 |                          | 8,665              | 5,200              |
| Publicity, advertising and subscriptions       | 3,022                | 256                   |                          | 3,278              | 2,775              |
| Printing, postage, stationery and<br>telephone | 2,802                | 700                   |                          | 3,502              | 2,932              |
| Software, IT expenses and sundry<br>equipment  | 1,710                | 427                   |                          | 2,137              | 2,862              |
| Website development                            | 364                  |                       |                          | 364                | 331                |
| Premises costs                                 | 1,423                | 767                   |                          | 2,190              | 1,772              |
| Insurance                                      | 310                  | 167                   |                          | 477                | 606                |
| Sundry expenses                                |                      | 279                   |                          | 279                | 276                |
| Governance costs (see note 6)                  |                      |                       | 3,695                    | 3,695              | 1,629              |
|  | <b>63,754</b>        | <b>19,002</b>         | <b>3,695</b>             | <b>86,451</b>      | <b>90,236</b>      |

**6. Governance costs (included in analysis in notes 4 and 5)**

|                             | Unrestricted<br>funds<br>2023<br>£ | Designated<br>funds<br>2023<br>£ | Restricted<br>funds<br>2023<br>£ | Total<br>funds<br>2023<br>£ | Total<br>funds<br>2022<br>£ |
|-----------------------------|------------------------------------|----------------------------------|----------------------------------|-----------------------------|-----------------------------|
| Trustee travel expenses     | 105                                | 521                              |                                  | 636                         | 123                         |
| Other meetings expenses     |                                    | 1,669                            |                                  | 1,669                       | 246                         |
| Independent examination fee | 1,390                              |                                  |                                  | 1,390                       | 1,260                       |
|                             | <b>1,495</b>                       | <b>2,200</b>                     |                                  | <b>3,695</b>                | <b>1,629</b>                |

For the year ended 30 September 2022 all the expenditure related to unrestricted funds.

During the year 5 (2022: 1) trustees received reimbursement of travel expenses for attending meetings amounting to £636 (2022: £123)

**THE RETREAT ASSOCIATION**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2023**

**7. Staff costs**

|                       | Total<br>funds<br>2023<br>£ | Total<br>funds<br>2022<br>£ |
|-----------------------|-----------------------------|-----------------------------|
| Salaries              | 40,338                      | 40,230                      |
| Pension contributions | 3,490                       | 3,504                       |
|                       | <b>43,828</b>               | <b>43,734</b>               |

Average number of staff that served during the period - 2 (2022 - 2).

The Executive Director, Alison MacTier, along with the trustees as a body, but chiefly with the operations committee comprising Michael O'Halloran (until March 2023), Sheila Pollard and Cameron Butland (from February 2023) are considered the key management personnel of the charity and the total remuneration paid in this category amounted to £35,884.

**8. Stocks**

|                 | 2023<br>£  | 2022<br>£  |
|-----------------|------------|------------|
| Stocks of books | <b>278</b> | <b>389</b> |

**9. Debtors**

|                                | 2023<br>£    | 2022<br>£    |
|--------------------------------|--------------|--------------|
| Trade debtors                  | 1,533        | 595          |
| Other debtors                  | 2,047        | 329          |
| Prepayments and accrued income | 2,990        | 2,650        |
|                                | <b>6,570</b> | <b>3,574</b> |

**10. Creditors: amounts falling due within one year**

|                 | 2023<br>£    | 2022<br>£    |
|-----------------|--------------|--------------|
| Accruals        | 1,390        | 1,260        |
| Other creditors | 2,509        | 2,910        |
|                 | <b>3,899</b> | <b>4,170</b> |



**THE RETREAT ASSOCIATION**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2023**

**11. Statement of funds**

|                         | Brought forward<br>£ | Incoming resources<br>£ | Resources expended<br>£ | Carried forward<br>£ |
|-------------------------|----------------------|-------------------------|-------------------------|----------------------|
| <b>Restricted funds</b> |                      |                         |                         |                      |
| Training opportunities  | 4,311                |                         |                         | 4,311                |
| Fundraising             | 5,452                |                         | 4,900                   | 552                  |
|                         | 9,763                |                         | 4,900                   | 4,863                |
| <b>Designated fund</b>  |                      |                         |                         |                      |
| Unsolicited grant       | 91,534               |                         | 12,000                  | 79,534               |
| <b>General fund</b>     | 24,267               | 67,227                  | 69,551                  | 21,943               |
| <b>Total of funds</b>   | <b>125,564</b>       | <b>67,227</b>           | <b>86,451</b>           | <b>106,340</b>       |

The fund for training opportunities is to provide grants for training opportunities in spiritual direction for people who come from unorthodox backgrounds.

The fund for fundraising is to help increase funds for the charity in the future to create a more sustainable income generating capacity over a period of time by focussing on a number of potential sources of new and increased income.

In the previous year the charity received an unsolicited grant of £100,000 which the trustees have designated for the following purposes:

1. To fund core costs in running the charity
2. To outsource expertise that will help to support the charity's fundraising capacity and help build a sustainable future
3. To help develop and extend existing projects
4. To help fund new projects

The grant has been used this financial year to cover the deficit on running the conference.

The trustees plan to spend funds on activities and services that the charity would be unable to develop without it.

**12. Analysis of net assets between funds**

|  | Unrestricted funds<br>2023<br>£ | Designated funds<br>2023<br>£ | Restricted funds<br>2023<br>£ | Total funds<br>2023<br>£ | Total funds<br>2022<br>£ |
|--|---------------------------------|-------------------------------|-------------------------------|--------------------------|--------------------------|
| Current assets                                 | 25,842                          | 79,534                        | 4,863                         | 110,239                  | 129,734                  |
| Creditors: amounts falling due within one year | (3,899)                         |                               |                               | (3,899)                  | (4,170)                  |
|  | <b>21,943</b>                   | <b>79,534</b>                 | <b>4,863</b>                  | <b>106,340</b>           | <b>125,564</b>           |

**13. Analysis of cash and cash equivalents**

|                      | 2023<br>£      | 2022<br>£      |
|----------------------|----------------|----------------|
| Bank current account | 103,256        | 125,704        |
| Cash in hand         | 135            | 67             |
| <b>Total</b>         | <b>103,391</b> | <b>125,771</b> |

The Retreat Association  
23 Greenhill Park, Barnet, Hertfordshire, EN5 1HQ.

Griffin Stone Moscrop & Co.  
21-27 Lamb's Conduit Street  
London  
WC1N 3GS

8<sup>th</sup> December 2023

Dear Sirs,

The following representations are made on the basis of enquiries of management and staff with relevant knowledge and experience such as we consider necessary in connection with your independent examination of the charitable company's financial statements for the year ended 30 September 2023. These enquiries have included inspection of supporting documentation where appropriate and are sufficient to satisfy ourselves that we can make each of the following representations. All representations are made to the best of our knowledge and belief.

1) Accounting exemptions

We confirm that the charitable company qualifies as small in accordance with the conditions set out in Chapter 1 of Part 15 of the Companies Act 2006.

2) Audit exemption

We acknowledge that the work performed by you is substantially less in scope than an audit performed in accordance with International Standards on Auditing (UK) and that you do not express an audit opinion. We confirm that the charitable company was entitled to exemption under both section 477 of the Companies Act 2006 and section 144 of the Charities Act 2011 from the requirement to have its financial statements for the financial year ended 30 September audited. We also confirm that the members have not required the charitable company to obtain an audit of its financial statements for the year in accordance with section 476 of the Companies Act 2006.

3) Financial records

We have fulfilled our responsibilities as directors, as set out in the terms of your engagement letter dated 5 December 2022, under the Companies Act 2006 for preparing financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), for being satisfied that they give a true and fair view, and for making accurate representations to you.

All the accounting records have been made available to you for the purpose of your independent examination and all the transactions undertaken by the charitable company have been properly reflected and recorded in the accounting records. We have provided you with unrestricted access to all appropriate persons within the charitable company, and with all records and related information requested, including the minutes of all trustees' and management meetings and correspondence with the Charity Commission.

4) Going concern

As directors we have considered the financial position of the charitable company. We believe that the charitable company's financial statements should be prepared on the going concern basis on the grounds that current and future sources of funding or support will be more than adequate for the charitable company's needs. We have considered a period of twelve months from the date of approval of the financial statements. We believe that no further disclosures relating to the charitable company's ability to continue as a going concern need to be made in the financial statements.

5) Loans and arrangements

The charitable company has not, during the period, granted any advances or credits to, or made guarantees on behalf of, directors other than those disclosed in the financial statements.

All transactions relating to or on behalf of any director of the charitable company, either during or since the end of the financial period, have been notified to you.

6) Related parties

Related party relationships and transactions have been appropriately accounted for and disclosed in the financial statements. We have disclosed to you all relevant information concerning such relationships and transactions and are not aware of any other matters which require disclosure in order to comply with legislative and accounting standards requirements.

We confirm that the name of the party controlling the charitable company (and, if different, of that of the ultimate controlling party) together with details of the related party relationship is adequately disclosed in the financial statements.

7) Assets and liabilities

We confirm the charitable company has satisfactory title to all assets and there are no liens or encumbrances on the charitable company's assets, except for those that are disclosed in the notes to the financial statements.

We have recorded or disclosed, as appropriate, all liabilities, both actual and contingent, and have disclosed in the notes to the financial statements all guarantees that we have given to third parties.

We have no plans or intentions that may materially alter the carrying value and, where relevant, the fair value measurements or classification of assets and liabilities reflected in the financial statements.

8) Accounting estimates

The methods, data and significant assumptions used by us in making accounting estimates, and their related disclosures, are appropriate to achieve recognition, measurement and disclosure that is reasonable in the context of the applicable financial reporting framework.

9) Capital commitments

There were no material capital commitments at the year end other than as disclosed in the financial statements.

10) Legal claims

We have disclosed to you all claims in connection with litigation that have been, or are expected to be, received and such matters, as appropriate, have been properly accounted for and disclosed in the financial statements.

11) Subsequent events

All events subsequent to the date of the financial statements which require adjustment or disclosure have been properly accounted for and disclosed. Should further material events occur we will advise you accordingly.

12) Laws and regulations

We acknowledge as directors our responsibilities to take appropriate steps to provide reasonable assurance that the charitable company has complied with laws and regulations applicable to its activities and to establish arrangements for preventing any non-compliance with laws and regulations and detecting any that occur.

We have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing the financial statements.

13) Grants and donations

All grants, donations and other income, the receipt of which is subject to specific terms or conditions, have been notified to you. There have been no breaches of terms or conditions in the application of such income.

Yours faithfully

Director  
On behalf of the board