

**Daughters of Mary and
Joseph Congregation Fund
CIO**

Annual Report and Accounts

31 December 2024

Charity Registration Number
1163470

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Reference and administrative details of the charity, its trustees and advisers

Trustees	Sister Helen Lane (Chair until 30 September 2024) Mr Ronald Huggett Mr Phillip Jukes Sister Annette Lawrence Sister Marie Claire Nakayiza (Chair from 30 September 2024) Sister Paula Spark Sister Anastazia Asiimwe (appointed 30 September 2024) Sister Pascazia Kinkuhire (appointed 30 September 2024) Sister Helen Patricia Pearson (appointed 30 September 2024)
Superior General	Sister Helen Lane (Until 30 September 2024) Sister Marie Claire Nakayiza (From 30 September 2024)
General Bursar	Sister Louise Kwizera (Until 1 December 2024) Sister Olivia Darkoa Bucknor (From 1 December 2024)
Administrative address	The Regional House Daughters of Mary and Joseph Layhams Road West Wickham BR4 9QJ
Telephone	07790 382386
Website	www.daughtersofmaryandjoseph.org
Facebook	Daughters of Mary and Joseph
Charity registration number	1163470
Auditor	Buzzacott Audit LLP 130 Wood Street London EC2V 6DL
Principal bankers	The Royal Bank of Scotland plc PO Box 412 62/63 Threadneedle Street London EC2R 8LA

Reference and administrative details of the charity, its trustees and advisers

Solicitors Stone King LLP
Boundary House
91 Charterhouse Street
London
EC1M 6HR

Investment managers CCLA
Senator House
85 Queen Victoria Street
London
EC4V 4ET

Epworth Investment Management Limited
Methodist Church House
25 Tavistock Place
London
WC1H 9SF

The trustees present their annual report together with the accounts of the Daughters of Mary and Joseph Congregation Fund CIO (the charity) for the year ended 31 December 2024.

The accounts have been prepared in accordance with the accounting policies set out on pages 28 to 31 of the attached accounts and comply with the charity's constitution, the Charities Act 2011 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 United Kingdom and Republic of Ireland (FRS 102).

Introduction and mission

The Daughters of Mary and Joseph ("the Congregation") ("DMJ") is a Roman Catholic Religious Congregation founded in Aalst, Belgium in 1817 by Canon Constant William van Crombrugghe. There are currently 168 sisters organised in five Regions (Africa, Belgium, California, England and Ireland). The Congregational Leadership Team (CLT) is the Central Government of the Congregation elected by the sisters. While originally founded for the education of the poor and of middle-class girls, the Congregation has adapted over time and now expresses the Charism of being "instruments of mercy" in many and diverse ministries.

The Daughters of Mary and Joseph Congregation Fund CIO administers the international common fund of the Congregation as well as funds held and raised specifically for the support of the sisters and their ministries in Africa. It is a Charitable Incorporated Organisation (CIO), registered with the Charity Commission with Charity Registration Number 1163470 and governed by its constitution dated 8 September 2015.

Charitable objects

The object of the charity, as set out in its constitution, is the advancement of the Roman Catholic religion through the religious and other charitable work of the Congregation as the trustees with the approval of the Superior General shall from time to time think fit.

The principal aims and activities of the charity cover the following:

- ◆ the support of the CLT in the leadership of the Congregation;
- ◆ the support of the international Congregation through international meetings and activities;
- ◆ the support of the sisters in Africa and their ministries; and
- ◆ the support, through grants, of the formation, projects and retirement needs of the Regions where they are not able to be funded by the Regions themselves.

When setting the aims of the charity, the trustees have complied with their duty under section 17 of the Charities Act 2011 to have regard to the Charity Commission's guidance on public benefit. The trustees believe they have demonstrated in detail throughout this report the ways in which the charity has been faithful to this guidance.

Activities and achievements

CLT visits and ministry

The Congregational Leadership Team (CLT) was made up of three team members who lived in Ireland, England and Belgium until 30 September 2024 when a new team of five members took over. The new team members live in Belgium, England, California and Uganda and they are very much part of the lives of these Regions.

General Chapter

The General Chapter took place in Ballyvaloo, Ireland from 9 to 25 June 2024 with the theme: *Valuing the past, inviting the future... "I am going to do a new thing, now it springs forth". Is 43:19*

During this chapter, Sr. Marie Claire Nakayiza was elected Congregational Leader alongside Srs. Paula Spark, Anastazia Asiimwe, Pascazia Kinkuhaire and Patricia Pearson as team members.



Centre Piece of the meeting room

According to the Chapter document, it was marked by a spirit of deep listening, mutual respect and openness to what is new.

The delegates explored the different aspects of our life as Daughters of Mary and Joseph and made the following recommendations:

1. The CLT initiate a process of communal discernment in relation to:
 - ◆ our future presence in the older regions, with awareness of our roots in Belgium;
 - ◆ our presence across five countries in Africa and operating systems in Africa which would facilitate cohesion and unity; and
 - ◆ the implications of missioning Sisters from Africa to other Regions.
2. In the light of emerging social needs, we are urged to evaluate our present ministries and undertake new ones as appropriate
3. We put in place processes which will support us to deepen our knowledge of the origin, history, spirituality and tradition of our Congregation.
4. We explore the richness of our different cultural values and endeavour to grow in understanding and respect.
5. We commit ourselves to live with an ecological consciousness, using our resources sustainably, aware of the cry of the earth and the cry of the poor.

Activities and achievements (continued)

CLT visits and ministry (continued)

General Chapter (continued)

6. We ensure that our formation programme at all levels has an adequate number of well-trained and well-resourced formators. We identify specific ways in which all of us can contribute to the work of formation.
7. We enter the process of synodality and endeavour to grow in a spirit of deep listening and inclusivity.
8. Where possible, we plan congregational gatherings, pilgrimages, regional and international in person and Zoom meetings.
9. We update ourselves as far as possible on emerging forms of communication technology and their implications.



Chapter delegates with Facilitators

CLT Handover

From 27 September to 13 October CLT members were in England for meetings and handover.

The meetings began on the 27 September with a sharing from the outgoing CLT. They shared with the new team their experience of the past five years as the congregation leadership. On the 30th they had a handover ritual and some of our sisters in the English Region joined them and blessed the new team in the name of the whole congregation.

Activities and achievements (continued)

CLT Handover (continued)



CLT Handover

Following the handover the new team took some time exploring how they would function as a team. This led them to look at the CLT links to different regions in line with the Governance Structure stipulated in the General Chapter Document 2024. Conscious that each Region's needs are different and the support they require varies the following was agreed upon.

- ◆ Africa – Marie Claire Nakayiza
- ◆ Belgium – Patricia Pearson
- ◆ California – Pascazia Kinkuhaire
- ◆ England – Paula Spark
- ◆ Ireland – Paula Spark
- ◆ Formation Team – Anastazia Asimwe
- ◆ Projects – Patricia Pearson

Life and ministry in Africa

Much of the funding held by the CIO is used to support the life and ministry of the sisters in Africa. This includes providing for the living costs of the sisters where they are doing voluntary work or earn only small salaries. It also means preparing sisters for future ministry through formation and education. There are currently 82 sisters spread across Burundi, Cameroon, Uganda, Ghana, and Kenya.

The year began with the perpetual profession of Sr. Juliette Zabibu M'pute on 11 February 2024 in Bukavu, Democratic Republic of Congo where she comes from.

Some Sisters from Uganda and Burundi travelled to Bukavu for this celebration. They were well received by the Archbishop of Bukavu and the Family of Sister Juliette.

Sister Juliette is the first DMJ from Congo to make perpetual vows.

Activities and achievements (continued)

Life and ministry in Africa (continued)



Sister Juliette and other DMJs at the Profession in Congo

Burundi

A New community (Holy Family Community) in Ngozi was in March 2024 officially opened and blessed together with the Primary school. The Sisters who work in the primary school reside in the community.



Both the Nursery and Primary schools are growing rapidly. The nursery school has enrolment of 381 pupils and 11 teachers while the Primary School has 400 pupils and 17 staff including 5 DMJs.

Activities and achievements (continued)

Burundi (continued)



École Fondamentale Colette de Bandt

Uganda

Bisheshe Project

The DMJ farm in Bisheshe is a multi-faceted project serving many different needs. It incorporates a dairy farm, a banana plantation and vegetable gardens. Its vision extends beyond progressive farming to supporting and empowering the local population.



Cows Grazing



Banana Plantation

The sisters offer counselling and guidance services to our co-workers, Functional Adult Literacy group, school dropouts, couples, children and young adults. Sister Theresa Bateta is spearheading this ministry after qualifying from St Francis counselling Institute as a professional counsellor.

Activities and achievements (continued)

Uganda (continued)

Bisheshe Project



The group showcasing some of their craft

The adult Literacy programme also continues to provide hands on skills to women and men in the area who did not receive formal education.

Over the years, this programme has changed the livelihoods of many especially women and empowered them to take responsibilities in the local church and in their villages. Many of them feel proud of themselves about the skills they have achieved being part of the group.

St Francis Family Helper Project

St Francis Counsellor Training Institute continues to build a legacy of fostering exceptional mental health professionals, equipping counsellors with the skills needed to make a lasting impact on communities, training psychosocial facilitators to use participatory methods in their work with communities.



Children at the annual Camp

This year 2024, the project has celebrated several significant events that demonstrate commitment to excellence in counselling, trauma recovery, and mental health awareness. These events include the graduation at Uganda Martyrs University, advanced development resource training by international experts from the Netherlands, staff mental health awareness initiatives, and the annual children's camp—a transformative experience for young minds.

Maryhill High School

With the DMJs being the founders of Maryhill High School, it has since been long associated with us. Several sisters are past pupils and/or teachers. The school has a population of about 1,500 students from different parts of Uganda and neighbouring countries. There are 4 DMJ involved in the running of the school: Sister Sarah Tumuhimbise the Headmistress, Sister Catherine Nyamata, Teacher of English literature, Sister Diana Kyaringabira Teacher of Maths and Computer studies and the School Counsellor Sister Rosette Kyogabirwe.

Activities and achievements (continued)

Maryhill High School (continued)



The Sisters and some Students at the school

Coloma Primary School

Coloma Primary School in Uganda continues to grow as the years go by. In 2024 the number of children increased to 440 for the first time. This included a double stream in the top class of 77 children. This was the first time for a double stream in P7. While being happy to have an extra class it created its own logistical challenges of needing double of everything and teachers were kept on their toes.

In January, the PLE results of the previous year's exams were received. They were very good and Coloma was happy to be second best school in Mbarara city, there are 110 primary schools in the city.

Coloma aims at offering holistic education to the children, a lot of different activities are done alongside academic work.

Activities and achievements (continued)

Coloma Primary School (continued)



Extracurricular activities play a significant role in the school for enjoyment, for exercise and for competition. This year the children participated in maths, sports, music, drama and dance competitions. They performed very well - one girl has reached the East African finals in Maths to be held in Nairobi while another reached the National finals in Netball. Added to these activities two new indoor activities were availed of this year – Scrabble and Debating. These were well appreciated and considered good learning activities for the children.

Children at Break

As part of passing on the Catholic faith, some children received the sacrament of Holy Eucharist and Confirmation. The Archbishop of Mbarara was at the school for this celebration.



The Archbishop and some Priests with the Children

Activities and achievements (continued)

Coloma Primary School (continued)



Water Tank built with Empty bottles

In response to the needs of our planet earth and the commitment of our Congregation to caring for the environment, a big effort has been made in relation to the disposal of plastic bags and plastic containers. The school has set up a collection system whereby all plastics are gathered together and later sent to a recycling depot in Mbarara town. Also, the primary 6 class undertook the construction of a rainwater harvesting tank using empty plastic soda bottles. These were cemented together forming the walls of the water tank. Presently it is in use for collecting rain water.

Mémé, North Cameroon

Here, the sisters work in the parish and run a course for young women during the post-harvest season when they are relieved of farm work at home. The course is for three months each year.



Sewing Class with Sr. Jeanette

In 2024, 53 young women attended the course which aims to help them develop literacy skills, crafts and general life skills with a focus on income generation and independence. These courses keep the young women out of early marriages. Apart from the girl's apostolate, the sisters are involved in a small way with people living with HIV/AIDs.

At the moment, there are four sisters in Cameroon. The sisters are part of the apostolic team of the Parish and each assumes responsibility for different aspects of the Parish life.

As part of their ministry, Sister Jeanette works in the local clinic as a nurse while Sister Anne Marie teaches at the Secondary School in Mémé.

Activities and achievements (continued)

Mémé, North Cameroon (continued)



Some of the craft made by the girls/women

Formation

Postulancy, Ibanda- Uganda

The young women that join the Congregation begin their formation journey in the Postulancy.



The Postulants after performing a dance

In 2024, nine young women were received in Sylvia House, Ibanda. Five from Burundi, two from Uganda, one from Ghana and one from Cameroon. It was a good mix of different cultures.

While in Ibanda, they attend courses at the Catechetical Training Centre nearby and receive inputs from different sisters.

They also engage in other activities such as home visitation, gardening, cooking and needle work.

Sisters Eleonore and Immaculate are in charge of this formation house.

Activities and achievements (continued)

Nairobi, Kenya



The Novices in Nairobi

The DMJ international novitiate in Nairobi is where the young sisters receive their basic formation and make their first vows.

We had no First Profession in 2024. Ten young sisters completed their spiritual year in September. Nine were sent to different communities for pastoral work and the tenth left the congregation. Five novices are currently in Nairobi for their spiritual year with their formators: Sisters Beatrice, Jacqueline and Pascalia who is also a nurse at a hospital in Nairobi.

Grant making policy

The trustees apply the funds of the charity at their discretion and in accordance with the charitable purposes and objectives of the charity. The amount of work or number of projects that can be supported by the trustees is necessarily limited to the amount of funds that are available for distribution each year.

The trustees have determined that the current priorities for funding are:

- ◆ The advancement of the Catholic faith and the support of the ministries of the Daughters of Mary and Joseph across the world; and
- ◆ Formation, capacity building and support of initiatives which will lead to self-reliance in the Africa Region.

The priorities for support will be reviewed by the trustees annually and may be changed depending upon circumstances and the perceived effectiveness of the application of funds. Any change to these priorities must still fulfil the charitable purpose and objectives of the charity.

Grant making policy (continued)

In awarding grants, the trustees apply the following principles:

- ◆ The trustees will consider any requests or known situations that are eligible for consideration:
 - ◇ from any Region of the DMJ; and
 - ◇ from any individual DMJ or DMJ Project approved by their local Region leader.
- ◆ The trustees carry out sufficient due diligence to ensure that the request or situation meets both the charitable purposes, and the priorities for support set out in this policy.

Future plans

In the future, the charity aims to achieve its objects by providing funds to support the Congregation's projects in Africa; assisting with the funding of the sisters' living and personal expenses, formation, and ministry in Africa; and providing finance for Congregational meetings, Chapters, and other expenses at a Congregational level.

The Vision Statement of the General Chapter of 2024 said:

We live in a world characterised by wars, climate change, natural disasters, political and social instability with millions of people on the move. The cry of the earth and the cry of the excluded and the poor impels us anew to 'fan into flame' our charism of mercy. Seen within this global scenario, our mission to be 'instruments of mercy in the hands of God' calls for a fresh vitality.

Our Strategic Plan still stands as a way for us to move forward. It is based on the 5 pillars:

- ◆ Provision of Care and Quality of Life
- ◆ DMJ Mission and Ministry
- ◆ Formation
- ◆ Legacy
- ◆ Creative response to our current reality

This strategic plan along with the Chapter vision and mandate will be our guide over the coming 5 years.

Fundraising policy

The charity aims to achieve best practice in the way in which it communicates with donors and other supporters. The charity takes care with both the tone of its communications and the accuracy of its data to minimise the pressures on supporters. It applies best practice to protect supporters' data and never sells data, it never swaps data and ensures that communication preferences can be changed at any time. The charity manages its own fundraising activities and does not employ the services of professional fundraisers. The charity undertakes to react to and investigate any complaints regarding its fundraising activities and to learn from them and improve its service. During the year, the charity received no complaints about its fundraising activities.

Financial review

Results for the period

A summary of the period's results can be found on page 25 of the accounts.

Total income for the year amounted to £434,179 (2023 – £356,631). Included within this total are donations totalling £242,783 (2023 – £175,190) and investment income totalling £191,396 (2023 – £181,441).

Expenditure in the year totalled £530,359 (2023 – £467,946). Expenditure includes costs in respect to the support of the Congregational Leadership Team and international meetings/administration of £85,788 (2023 – £64,512) and charitable grants, donations and support of missionary work and ministry of £444,571 (2023 – £403,434). Details of charitable grants, donations and support of missionary work and ministry are included in note 4 to the accounts.

Net expenditure for the year before investment gains, therefore, was £96,180 (2023 – £111,315). Investment gains amounted to £244,868 (2023 – £494,128). Hence, there was a net increase in funds for the year of £148,688 (2023 – £382,813).

Investment policy

The charity had two investment managers during the year.

The investment managers work within specific guidelines that are set out and regularly reviewed by the trustees. The investment objectives are to maximise total return through a diversified portfolio and within levels of risk acceptable to the trustees whilst providing a regular level of income advised by the trustees from time to time. The investment managers provide regular reports to the General Treasurer at least bi-annually. These reports confirm also that the ethical requirements stipulated by the trustees have been complied with.

The ethical policy may be summarised as a requirement that funds shall only be invested in companies whose products, services and corporate practices are considered to promote the sanctity and dignity of human life and are not contrary to the Church's teaching.

Financial review (continued)

Investment policy (continued)

The performance of the portfolio reflected the condition of the markets generally throughout the period. The net investment gains for the year to 31 December 2024 totalled £244,868 (2023 – £494,128). The trustees remain satisfied that the portfolio is being managed appropriately relative to the investment objectives and they will continue to monitor movements within the portfolio, to ensure their overall policy is being achieved.

Reserves policy

The trustees are content for the charity to hold several years of anticipated unrestricted fund expenditure as free reserves. The trustees consider this level of free reserves to be acceptable given the charity's responsibilities, where in the event of an urgent need in any region, immediate financial assistance may need to be provided. The trustees will review this policy as time passes as and when the level and pattern of expenditure alters.

Financial position

The balance sheet shows total funds of £6,512,374 at 31 December 2024 (2023 – £6,363,686). Amounts totalling £6,168,685 (2023 – £6,029,594) are restricted for the purposes explained in note 12 to the accounts.

Funds which are available to support any of the work of the charity in the future (i.e. free reserves) are those shown on the balance sheet as unrestricted funds. These amounted to £343,689 (2023 – £334,092) at 31 December 2023 and represent more than two year's expenditure on unrestricted funds. This level of reserves is deemed appropriate, and the trustees are content that the charity is a going concern.

Governance, structure and management

Governing document

Daughters of Mary and Joseph Congregation Fund CIO is an incorporated charitable organisation governed by a constitution dated 8 September 2015. It is a registered charity, Charity Registration Number: 1163470.

Member of the CIO

The Superior General is automatically, by virtue of holding that office, ex officio the sole member of the CIO.

Trustees

The charity has eight trustees – the Superior General, the former General Treasurer, four Congregational Councillors and two lay trustees.

The Superior General and Congregational Councillors shall automatically, ex officio, be trustees for as long as they hold their respective offices. The Superior General may appoint additional trustees by a written resolution with such trustees being appointed for such period of office as the Superior General shall determine. The Regional Superior of the Africa Region may nominate to the Superior General either one individual to be appointed as a trustee or one of the existing trustees to represent the interests of the Africa Region.

Governance, structure and management (continued)

Trustees (continued)

The names of the trustees who served during the period are set out as part of the reference and administrative details on page 1 of this report and accounts.

Statement of trustees' responsibilities

The trustees are responsible for preparing the trustees' report and accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial period which give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing the accounts the trustees are required to:

- ◆ select suitable accounting policies and then apply them consistently;
- ◆ observe the methods and principles of 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 United Kingdom and Republic of Ireland (FRS 102);
- ◆ make judgements and estimates that are reasonable and prudent;
- ◆ state whether applicable United Kingdom Accounting Standards have been followed, subject to any material departures disclosed and explained in the accounts;
- ◆ prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the accounts comply with the Charities Act 2011, applicable Charity (Accounts and Reports) Regulations and the provisions of the charity's constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Structure and management reporting

The trustees are ultimately responsible for the policies, activities and assets of the charity. As a result of the international scope of their work, they meet formally as often as necessary to review developments with regard to the charity or its activities and make any important decisions. The trustees use electronic means to be informed and kept up to date with developments within the Congregation and the charity. When necessary, the trustees seek advice and support from the charity's professional advisers including investment managers, solicitors and accountants. The day-to-day management of the charity's activities, and the implementation of policies, is delegated to the appropriate members of the Congregation.

Governance, structure and management (continued)

Key management

The trustees consider that they alone comprise the key management of the charity in charge of directing and controlling, running, and operating the charity on a day-to-day basis. They receive no remuneration or reimbursement of expenses in connection with their duties as trustees.

Risk management

The trustees believe the significant risks facing the charity to be:

- ◆ From time to time, the charity donates significant sums overseas in support of the wider Congregation and other organisations. The vast majority of the donations sent overseas are to fund projects administered directly by members of the Congregation. The trustees always ensure that they are fully briefed about and are familiar with the work of a potential recipient of funds and that they carry out appropriate due diligence before deciding to transfer monies, that proof of receipt is obtained and, wherever possible, a full written report on the use of the funds is received.
- ◆ The charity's principal asset comprises listed investments, the value of which is dependent on movements in the UK and world stock markets. The investments are managed by reputable investment managers who adhere to a policy agreed by the trustees. The trustees meet with the investment managers and the managers' performance and that of the portfolios are monitored. The trustees aim to assess the investment strategy regularly to ensure it remains appropriate to the charity's needs – both now and in the future.
- ◆ Governance risk – there is a risk that the trustees, being part of the Congregational Leadership team, may have limited knowledge of English charity law and regulations. This is mitigated by the appointment of two experienced lay trustees and the use of advisors. The trustees also attend training online or in person where possible.

The trustees undertook a formal review of risks in May 2024 and updated the risk register accordingly. This continues to be reviewed annually.

Signed on behalf of the trustees:

Trustee - Sister Marie Claire Nakayiza

Approved by the trustees on:

19 06 2025

Independent auditor's report to the trustees of Daughters of Mary and Joseph Congregation Fund CIO

Opinion

We have audited the accounts of Daughters of Mary and Joseph Congregation Fund CIO (the 'charity') for the year ended 31 December 2024 which comprise the statement of financial activities, the balance sheet, the statements of cash flows, principal accounting policies and the notes to the accounts. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the accounts:

- give a true and fair view of the state of the charity's affairs as at 31 December 2024 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the accounts section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the accounts in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the accounts, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the accounts is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the accounts are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, including the trustees' report, other than the accounts and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the accounts does not cover the other information and we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the accounts or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the accounts themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the accounts; or
- sufficient accounting records have not been kept; or
- the accounts are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 18, the trustees are responsible for the preparation of the accounts and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of accounts that are free from material misstatement, whether due to fraud or error.

In preparing the accounts, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the accounts

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the accounts as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these accounts.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below:

How the audit was considered capable of detecting irregularities including fraud

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- ◆ The engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- ◆ We identified the laws and regulations applicable to the charity through discussions with trustees and from our knowledge and experience of the charity sector;
- ◆ We focused on specific laws and regulations which we considered may have a direct material effect on the accounts or the activities of the charity. These included but were not limited to the Charities Act 2011, Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the United Kingdom and Republic of Ireland (FRS 102); and
- ◆ We assessed the extent of compliance with the laws and regulations identified above through making enquiries of those charged with governance and review of minutes of trustees' meetings.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- ◆ Making enquiries of those charged with governance as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and

How the audit was considered capable of detecting irregularities including fraud (continued)

- ◆ Considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- ◆ Performed analytical procedures to identify any unusual or unexpected relationships;
- ◆ Tested and reviewed journal entries to identify unusual transactions;
- ◆ Carried out substantive testing of expenditure including the authorisation thereof;
- ◆ Assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- ◆ Investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- ◆ Agreeing financial statement disclosures to underlying supporting documentation;
- ◆ Reading the minutes of meetings of trustees; and
- ◆ Enquiring of as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the accounts is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Buzzacott Audit LLP

Buzzacott Audit LLP
Statutory Auditor
130 Wood Street
London
EC2V 6DL

Date : 30 June 2025

Buzzacott Audit LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006

Statement of financial activities Year to 31 December 2024

	Notes	Unrestricted funds £	Restricted funds £	Total funds 2024 £	Unrestricted funds £	Restricted funds £	Total funds 2023 £
Income from:							
Donations and legacies	1	15,480	227,303	242,783	12,069	163,121	175,190
Investments and interest receivable	2	87,138	104,258	191,396	82,606	98,835	181,441
Total income		102,618	331,561	434,179	94,675	261,956	356,631
Expenditure on:							
Charitable activities							
. Support of the Congregational Leadership Team and international meetings/administration	3	85,788	—	85,788	64,512	—	64,512
. Grants, donations and support of missionary work and ministry	4	—	444,571	444,571	8,430	395,004	403,434
Total expenditure		85,788	444,571	530,359	72,942	395,004	467,946
Net (expenditure) income for the year	6	16,830	(113,010)	(96,180)	21,733	(133,048)	(111,315)
Other recognised gains							
Net gains on investments		11,411	233,457	244,868	21,373	472,755	494,128
Net income		28,241	120,447	148,688	43,106	339,707	382,813
Transfers between funds	12	(18,644)	18,644	—	3,000	(3,000)	—
Net movement in funds		9,597	139,091	148,688	46,106	336,707	382,813
Balances brought forward at 1 January 2024		334,092	6,029,594	6,363,686	287,986	5,692,887	5,980,873
Balances carried forward at 31 December 2024		343,689	6,168,685	6,512,374	334,092	6,029,594	6,363,686

All of the charity's activities are derived from continuing operations during the above two periods.

All recognised gains and losses for both periods are included in the statement of financial activities.

Balance sheet 31 December 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Investments	9		5,970,623		6,125,755
Current assets					
Debtors	10	27,179		38,029	
Cash at bank and in hand		533,422		214,673	
		<u>560,601</u>		<u>252,702</u>	
Current liabilities					
Creditors: amounts falling due within one year	11	(18,850)		(14,771)	
Net current assets			541,751		237,931
Total net assets			<u>6,512,374</u>		<u>6,363,686</u>
Represented by:					
The funds of the charity					
Unrestricted funds			343,689		334,092
Restricted funds	13		6,168,685		6,029,594
			<u>6,512,374</u>		<u>6,363,686</u>

Approved by the trustees and signed on their behalf by:

Trustee

Sister Annette Lawrence

Approved by the trustees on:

19/06/2025

Charity number: 1163470

Statement of cash flows Year to 31 December 2024

	Notes	2024 £	2023 £
Cash flows from operating activities			
Net cash used in operating activities	A	(269,270)	(335,163)
Cash flows from investing activities			
Investment income and interest received		191,634	182,031
Payments to acquire investments		—	(3,616,634)
Receipts from disposals of investments		400,000	3,701,634
Net cash provided by investing activities		591,634	267,031
Change in cash and cash equivalents in the period		322,364	(68,132)
Cash and cash equivalents at 31 December 2024	B	214,673	283,398
Change in cash and cash equivalents due to exchange rate movements		(3,615)	(593)
Cash and cash equivalents at 31 December 2024	B	533,422	214,673

Notes to the statement of cash flows for the year to 31 December 2024

A Reconciliation of net movement in funds to net cash used in operating activities

	2024 £	2023 £
Net movement in funds (as per the statement of financial activities)	148,688	382,813
Adjustments:		
Gains on investments	(244,868)	(494,128)
Exchange rate movements		
. On cash	3,615	593
Investment income and interest receivable	(191,396)	(181,441)
Increase in debtors	10,612	(10,612)
Increase (decrease) in creditors	4,079	(32,388)
Net cash used in operating activities	(269,270)	(335,163)

B Analysis of cash and cash equivalents

	2024 £	2023 £
Total cash and cash equivalents: cash at bank and in hand	533,422	214,673

No separate statement of changes in net debt has been prepared as there is no difference between the movements in cash and cash equivalents and movement in net cash (debt).

Principal accounting policies Year to 31 December 2024

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the accounts are laid out below:

Basis of preparation

These accounts have been prepared for the year to 31 December 2024 with comparative information provided in respect to the year to 31 December 2023.

The accounts have been prepared 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 United Kingdom and Republic of Ireland (Charities SORP FRS 102), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant accounting policies below or the notes to these accounts.

The charity constitutes a public benefit entity as defined by FRS 102.

The accounts are presented in sterling and are rounded to the nearest pound.

Critical accounting estimates and areas of judgement

Preparation of the accounts requires the trustees to make significant judgements and estimates.

The key judgement required in preparing these accounts has been the estimation of the income and expenditure flows of the charity and on its short to medium term financial stability in assessing going concern.

There are no other items in the accounts where key judgements and estimates have been made.

Assessment of going concern

The trustees have assessed whether the use of the going concern assumption is appropriate in preparing these accounts. The trustees have made this assessment in respect to a period of one year from the date of approval of these accounts.

With regard to the next accounting period, the year ending 31 December 2025, the most significant areas that affect the carrying value of the assets held by the charity are the level of investment return and the performance of the investment market.

The trustees are of the opinion that the charity will have sufficient resources to meet its liabilities as they fall due. The most significant areas of judgement that affect items in the accounts are detailed above.

Income recognition

Income is recognised in the period in which the charity has entitlement to the income, the amount of income can be measured reliably and it is probable that the income will be received.

Income recognition (continued)

The principal sources of income are donations, grants, legacies, investment income from listed investments and interest receivable.

Donations and grants, including contributions receivable from the Regions and pensions received from individual members of the Congregation, receivable in cash or investments, are recognised when the charity has confirmation of both the amount and settlement date. In the event of donations and/or grants pledged but not received, the amount is accrued for where the receipt is considered probable. In the event that a donation or grant is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Legacies are included in the statement of financial activities when the charity is entitled to the legacy, the executors have established that there are sufficient surplus assets in the estate to pay the legacy, and any conditions attached to the legacy are within the control of the charity.

Income from listed investments is recognised once the dividend has been declared and notification has been received of dividend due.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Other income includes exchange gains on currency conversion. The accounting policy for foreign currencies is set out below.

Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to make a payment to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. The classification between activities is as follows:

- ◆ Expenditure on raising funds comprises investment management fees. For the current and prior year there are no investment management fees included within expenditure as, due to the nature of holdings in unitised funds, these are deducted directly at source from the fund value.
- ◆ Expenditure on charitable activities includes all costs associated with furthering the charitable purposes of the charity. Such costs include grants made in accordance with the charity's objects and costs incurred in support of the Congregational Leadership Team and international meetings/administration.

Expenditure recognition (continued)

Grants payable are included in the statement of financial activities when approved and when the intended recipient has either received funds or been informed of the decision to make the grant and has satisfied all performance conditions. Grants approved but not paid at the end of the financial period are accrued. Grants where the beneficiary has not been informed or has to fulfil performance conditions before the grant is released are not accrued but are disclosed as financial commitments in the notes to the accounts.

All expenditure is stated inclusive of irrecoverable VAT.

Allocation of support and governance costs

Support costs represent indirect charitable expenditure. In order to carry out the primary purposes of the charity it is necessary to provide support including in the form of financial procedures.

Governance costs comprise the costs involving the public accountability of the charity (including audit costs) and costs in respect to its compliance with regulation and good practice.

Support and governance costs are allocated to the support of the Congregational Leadership Team and international meetings/administration.

Fixed asset investments

Listed investments are a form of basic financial instrument and are initially recognised as their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price.

The charity does not acquire put options, derivatives or other complex financial instruments.

The main form of financial risk faced by the charity is that of volatility in equity markets and investment markets due to wider economic conditions, the attitude of investors to investment risk, and changes in sentiment concerning equities and within particular sectors or sub sectors.

Realised gains (or losses) in investment assets are calculated as the difference between disposal proceeds and their opening carrying value or their purchase value if acquired subsequent to the first day of the financial period. Unrealised gains and losses are calculated as the difference between the fair value at the period end and their carrying value at that date. Realised and unrealised investment gains (or losses) are combined in the statement of financial activities and are credited (or debited) in the period in which they arise.

Debtors

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid. They have been discounted to the present value of the future cash receipt where such discounting is material.

Cash at bank and in hand

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition.

Principal accounting policies Year to 31 December 2024

Creditors and provisions

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt. They have been discounted to the present value of the future cash payment where such discounting is material.

Fund structure

Restricted funds comprise monies raised for, or their use restricted to, a specific purpose, or contributions subject to donor-imposed conditions.

Unrestricted funds comprise those monies which may be used towards meeting the charitable objectives of the charity and which may be applied at the discretion of the trustees.

Foreign currencies

Assets and liabilities in foreign currencies are translated into Sterling at the rate of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into Sterling at the rate of exchange ruling at the date of transaction. Exchange differences are taken into account in arriving at the net movement in funds.

Services provided by members of the Congregation

For the purposes of these accounts, no value has been placed on administrative and other services provided by the members of the Daughters of Mary and Joseph i.e. the Congregation.

1 Income from: Donations and legacies

	Unrestricted funds	Restricted funds	Total funds 2024	Unrestricted funds	Restricted funds	Total funds 2023
	£	£	£	£	£	£
Congregational contributions for Congregation Leadership Team and international meetings/administration	15,480	—	15,480	12,069	—	12,069
Other gifts and donations	—	202,843	202,843	—	122,826	122,826
Legacies	—	8,285	8,285	—	10,000	10,000
Grants	—	—	—	—	13,422	13,422
Sisters' pensions donated to the charity	—	16,175	16,175	—	16,873	16,873
Total funds	15,480	227,303	242,783	12,069	163,121	175,190

2 Income from: Investments and interest receivable

	Unrestricted funds	Restricted funds	Total funds 2024	Unrestricted funds	Restricted funds	Total funds 2023
	£	£	£	£	£	£
Income from listed investments	73,916	88,438	162,354	79,373	94,967	174,340
Interest receivable	13,222	15,820	29,042	3,233	3,868	7,101
Total funds	87,138	104,258	191,396	82,606	98,835	181,441

3 Expenditure on: Support of the Congregational Leadership Team and international meetings/administration

	Unrestricted funds	
	Total funds 2024	Total funds 2023
	£	£
Congregational Leadership Team expenditure	6,995	15,360
Meetings (including facilitation)	38,131	20,738
Office and administrative costs	1,246	1,845
Website	247	338
Archives	3,775	—
Support of a sister	2,909	3,034
Formation	4,623	7,265
Subscriptions and fees	1,841	1,920
Travel and visitation	3,530	395
Foreign exchange losses	3,615	593
Support and governance costs (note 5)	18,876	13,024
Total funds	85,788	64,512

4 Expenditure on: Grants, donations and support of missionary work and ministry

	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	2024	2023	2024	2023	2023	2023
	£	£	£	£	£	£
Support of missionary work and ministry of the Congregation in:						
. Uganda	—	163,000	163,000	—	114,369	114,369
. Burundi	—	75,059	75,059	—	58,118	58,118
. Kenya	—	50,000	50,000	—	67,340	67,340
. Ghana	—	60,700	60,700	—	79,000	79,000
. Cameroon	—	—	—	8,430	27,806	36,236
. Ireland (for Africa)	—	—	—	—	5,202	5,202
. Africa Region (including sisters' subsistence)	—	78,618	78,618	—	43,169	43,169
. Friends of Ahoto (PPRC) CIO	—	17,194	17,914	—	—	—
Total funds	—	444,571	444,571	8,430	395,004	403,434

No grants or donations were made to individuals during either period.

5 Support and governance costs

	Unrestricted funds	
	2024	2023
	£	£
Governance costs – Auditor's remuneration	16,440	12,460
Bank charges	2,436	564
	18,876	13,024

6 Net (expenditure) income for the year.

This is stated after charging:

	Total funds	Total funds
	2024	2023
	£	£
Auditor's remuneration (including VAT)		
. Statutory audit fees	13,680	9,600
. Other services	2,760	2,640
Losses on currency conversion	3,615	593

7 Staff costs and remuneration of key management personnel

The charity did not employ any staff during the year (2023 – none).

The trustees consider that they alone comprise the key management of the charity in charge of directing and controlling, running, and operating the charity on a day-to-day basis. They received no remuneration or reimbursement of expenses in connection with their duties as trustees (2023 – none).

Six trustees of the charity (2023 – four) are also members of the Congregation and as such have taken vows of poverty under which they have renounced all personal rights to income and capital. The charity may provide for the living and personal needs of such members of the Congregation.

8 Taxation

Daughters of Mary and Joseph Congregation Fund CIO is a registered charity and, therefore, is not liable to income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

9 Investments

	Total funds 2024 £	Total funds 2023 £
Listed investments		
Market value at 1 January 2024	6,125,755	5,716,627
Additions at cost	—	3,616,634
Disposals at book value (see below)	(409,160)	(5,388,283)
Unrealised gains on revaluation	254,028	2,180,777
Market value at 31 December 2024	5,970,623	6,125,755
Cost of listed investments at 31 December 2024	5,301,051	5,684,992

Disposals at book value included above are made up of the following:

	2024 £	2023 £
Proceeds	400,000	3,701,634
Realised losses	9,160	1,686,649
Disposals at book value (see above)	409,160	5,388,283

At 31 December 2024, the charity's investment portfolio included the following holdings which represented a material proportion of the total value of the fixed asset investment portfolio at that date:

Investment	Percentage of portfolio %	Market value £
Epworth Global Equity Income	17.37%	1,037,091
Epworth UK Equity Income	18.14%	1,083,108
Catholic Investment Fund Inc - Class 1	64.49%	3,850,425

Listed investments held at 31 December 2024 and 31 December 2023 comprised UK unitised funds only.

10 Debtors

	2024 £	2023 £
Accrued investment income	27,179	27,417
Other accrued income	—	10,612
	27,179	38,029

11 Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals	18,850	14,771
	18,850	14,771

12 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances held on trusts to be applied for specific purposes:

	At 1 January 2024 £	Income £	Expenditure £	Investment gains £	Transfers £	At 31 December 2024 £
Africa Fund	3,517,701	331,561	(444,571)	125,573	7,888	3,538,152
Congregation Fund	2,511,893	—	—	107,884	10,756	2,630,533
	6,029,594	331,561	(444,571)	233,457	18,644	6,168,685

	At 1 January 2023 £	Income £	Expenditure £	Investment gains £	Transfers £	At 31 December 2023 £
Africa Fund	3,384,587	261,956	(395,004)	269,162	(3,000)	3,517,701
Congregation Fund	2,308,300	—	—	203,593	—	2,511,893
	5,692,887	261,956	(395,004)	472,755	(3,000)	6,029,594

The restricted funds held by the charity comprise:

◆ Africa Fund

The funds held for Africa are restricted for the use of the Africa Region. Within this fund there are certain amounts restricted to particular purposes by the wishes of the donors. The purposes include formation/education, Burundi Orphans, Coloma sponsorship, Coloma projects, Friends of Ahotokurom projects and support of sisters' families.

◆ Congregation Fund

The funds within the Congregation Fund comprise the capital given historically by the different areas of the Congregation and held in Europe. This capital is restricted in the original constitution of the Congregation Fund and is to be used in accordance with the decision of a General Chapter of the Congregation. At a General Finance Meeting and Extended General Council Meeting in 2016 it was agreed that the restrictions on the income from these funds should be released and the income should be used for the general purposes of the charity.

13 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total 2024 £	Unrestricted funds £	Restricted funds £	Total 2023 £
Fund balances at 31 December are represented by:						
Investments	278,239	5,692,384	5,970,623	264,959	5,860,796	6,125,755
Current assets	83,435	477,166	560,601	81,518	171,184	252,702
Current liabilities	(17,985)	(865)	(18,850)	(12,385)	(2,386)	(14,771)
Total net assets	343,689	6,168,685	6,512,374	334,092	6,029,594	6,363,686

14 Reconciliation of movement in unrealised gains (losses)

	2024 £	2023 £
Unrealised gains (losses) included above		
On investment assets	669,572	440,764
Reconciliation of movement in unrealised (losses) gains on investment assets		
Unrealised gains at 1 January 2024	440,764	(135,115)
In respect to disposals in the year	(25,220)	(1,604,898)
Net gains (losses) on revaluations	254,028	2,180,777
Unrealised gains (losses) at 31 December 2024	669,572	440,764

15 Ultimate control

The charity, which is constituted as a Charitable Incorporated Organisation (CIO), was controlled throughout the period by the Daughters of Mary and Joseph due to the Superior General, by virtue of her office, being ex-officio the sole member of the CIO. If the CIO is wound up, the member of the CIO has no liability to contribute to its assets and no personal responsibility for settling its debts and liabilities.

16 Related party transactions

During the year to 31 December 2024, the charity received a contribution of £4,000 (2023 – £3,000) towards the CLT, a contribution of £5,000 (2023 – £5,000) towards the DMJ in Africa, and a refund for meeting expenses of £5,626 (2023 - £2,034) from The English Region of the Daughters of Mary and Joseph CIO (Charity Registration Number 1171001). The charity made donations totalling £1,750 (2023 - £nil) and other expenses of £776 (2023 - £nil) to The English Region of the Daughters of Mary and Joseph CIO (Charity Registration Number 1171001). Two of the trustees of The English Region of the Daughters of Mary and Joseph CIO are also trustees of the Daughters of Mary and Joseph Congregation Fund CIO.

During the year to 31 December 2024, the charity received a contribution of €4,500 (£3,740) (2023 - £nil) towards the CLT, a refund for CLT expenses of €507 (£421) (2023 - £nil), and a refund for meeting expenses of €7,131 (£5,927) (2023 - £nil) from Daughters of Mary and Joseph - Irish Region (Charity Registration Number 20012052 (Ireland)). In the year to 31 December 2023, the charity paid €5,000 (£4,335) to Daughters of Mary and Joseph - Irish Region (Charity Registration Number 20012052 (Ireland)). One of the trustees of the charity was appointed to The Irish Region of the Daughters of Mary and Joseph CIO during the year.

16 Related party transactions (continued)

During the year to 31 December 2024, the charity paid £163,000 towards sister upkeep, various projects, formation and vehicle maintenance to The Daughters of Mary and Joseph - Uganda (Registration Number – CI No 444). One of the trustees of The Daughters of Mary and Joseph - Uganda (Registration Number – CI No 444) was appointed as a trustee of the Daughters of Mary and Joseph Congregation Fund CIO during the year. Due to this appointment being made during the year, no comparative disclosure has been made.

During the year to 31 December 2024, the charity received a contribution of €4,500 (£3,740) (2023 - €3,500 (£3,034)) towards the CLT, a donation towards travel costs of £nil (2023 - €1,000 (£3,034)), and a refund of expenses of €6,503 (£5,405) (2023 - €3,832 (£3,034)) from the ASBL Insitut des Dames de Marie. One of the trustees of the Daughters of Mary and Joseph Congregation Fund CIO is also a trustee of the ASBL Insitut des Dames de Marie.

There were no other related party transactions requiring disclosure during the year to 31 December 2024 (2023 – none).