



SISTERS OF THE DIVINE SAVIOR

*That all may know the Savior*

**SISTERS OF THE DIVINE SAVIOUR**

**ENGLISH MISSION**

**Report and Accounts**

**31<sup>st</sup> December 2025**

**CIO Registration No.: 1174516**

**Sisters of The Divine Saviour, English Mission  
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**Sisters of The Divine Saviour, English Mission**  
**Legal and administrative information**

Trustees	Marie Margaret Langton Greta Freeman Mary Elizabeth Comerford Saliamma Joseph
Mission Superior	Saliamma Joseph (Sister Leenamary)
Mission Bursar	Marie Margaret Langton (Sister Paula)
Mission Office	Divine Saviour Convent Dillon Court Netham Road Redfield Bristol BS5 9PF
CIO Registration number	1174516
Independent Examiner	Simon Drury Four Winds Russ Hill Charlwood Surrey RH6 0JL
Bankers	Drummonds At The Royal Bank of Scotland Group 49 Charing Cross London, SW1A 2DX
Solicitors	Stone King LLP Upper Borough Court, 3 Upper Borough Walls, Bath BA1 1RG

## **Sisters of The Divine Saviour, English Mission Trustees' Report 31st December 2025**

The trustees present the statutory report with the accounts of the CIO for the year ended 31st December 2025

### **INTRODUCTION**

The Sisters of The Divine Saviour, English Mission, (formerly known as the English Region) is part of an international Roman Catholic religious order of women founded in Italy.

The accounts accompanying this report are those of a Charitable Incorporated Organisation on which the assets of the English Mission are held. The CIO is governed by a deed dated 4<sup>th</sup> September 2017 and is registered with the Charity Commission, Registration No: 1174516.

The English Mission, numbers 5 fully professed members, 4 of whom live in the main convent in Bristol, governed by The Mission Superior. As noted last year, 1 sister is now resident in a nursing home where she can receive appropriate medical and social care. The English Mission contributes to her care resulting in an overall increase in community costs.

### **PRINCIPAL ACTIVITIES AND AIMS**

The general objects of the trust are: The advancement of and support for the charitable work being carried on by the congregation or such charitable work as the trustees think fit in support of the Roman Catholic religion.

### **PARISH AND OTHER WORK**

The Sisters' main work is in helping to run local parishes, but they are also involved in local communities, frequently in an unpaid capacity, in education and chaplaincy work. They also help to organise and participate in programs of spiritual development and catechesis as well as visiting the sick and elderly.

### **ORGANISATION**

Under the terms of the deed the order is run by the Mission Superior, (The Controller), and her Mission Council which is comprised of three members, including the Mission Superior, who are elected by the members of the order meeting in their regional assembly every three years.

The names of the trustees who served during the year are set out on the attached schedule of legal and administrative details.

Trustees are appointed by the Mission Superior.

**Sisters of The Divine Saviour, English Mission  
Trustees' Report 31<sup>st</sup> December 2025**

**TRUSTEES' RESPONSIBILITIES WITH REGARD TO THE ACCOUNTS**

Each financial year, charity law requires the trustees to prepare accounts, which give a true and fair view of the state of affairs of The Sisters of the Divine Saviour, English Mission and the results for the period. In preparing the accounts the trustees have:

- ensured that the accounts are prepared in accordance with the requirements of the Companies Act 2006 ("the 2006 Act"),
- made judgments and estimates that are right and prudent,
- followed applicable Accounting Standards without any material departures,
- prepared the accounts as a going concern.

**TRUSTEES' INVESTMENT AND OTHER POWERS**

According to the Deed the Trustees have the power, with the approval of the Mission Superior, to:

- make investments of all or part of the property as they think fit,
- call in and convert investments into money, and to vary and transpose investments,
- sell trust property,
- lay out trust money to improve trust buildings,
- to accept donations,
- to raise loans with or without interest.

## **Sisters of The Divine Saviour, English Mission Trustees' Report 31<sup>st</sup> December 2025**

### **REVIEW OF DEVELOPMENTS**

In the year to 31<sup>st</sup> December 2025 the charitable organization continued to support its members in England.

The following activities are worthy of note:

- Bristol: There is a community of four at Bristol. The mission superior, Sister Leenamary continues to work with the Indian community in Filton where they bought their own church as well for the English community in St. Patrick's church. There are also at various times sisters visiting from other provinces in order to learn English. The Mission Office is also sited at the Bristol Convent.
- Yate. As reported last year, Sister Fidelis, of the community at Yate, moved into residential nursing care and this move is now considered permanent. The remaining member of the community has now retired from her work in the local parish and the adjoining parish of Chipping Sodbury, it was therefore decided that the convent in Yate should be closed and sold. A 'Charities Act disposition report' was requested and provided by an experienced QS company, this included a valuation which was in line with the Trustees own investigations. The property was sold on 07/02/2025 with a net gain against Balance sheet values of £290,617.

### **FINANCIAL REVIEW**

A summary of the year's results can be found on page 5 of the accountant's report.

In 2025 general fund income was £51,797 compared with £31,031 in 2024. Total resources expended was £89,185 compared with £87,927 in 2024, thus incurring a 2025 deficit of £37,387 before a transfer of £16,196 from the retirement fund.

### **RESERVES POLICY AND FINANCIAL POSITION**

In the opinion of the Trustees the figure of £513,509 for land and buildings, is a figure that could still realistically be achieved if the property holdings were to be sold. The trustees consider that this figure is not materially different from prices achieved for similar local properties sold on the open market and that the expense of a professional valuation at this time is not justified. As the house is maintained to a high standard and is in constant use in furtherance of the trust's objectives and its resale value would not be less than their balance sheet value, depreciation is not charged.

The cost per capita of maintaining the sisters this year, excluding capital costs, was approximately £8,343 as against £8,961 in the previous year. This is similar to the year ending December 2024 and includes a contribution to Nursing Home Care and the ongoing increases in the costs of living.

**Sisters of The Divine Saviour, English Mission  
Trustees' Report 31<sup>st</sup> December 2025**

**INVESTMENT POLICY**

The charity's investment portfolio was sold in 2009 and converted into cash. This is now invested with the RBS bank in a Treasury Term Deposit, until a suitable alternative investment vehicle can be found in order to provide more income. The proceeds from the sale of the house at Yate has been added to this. The treasury Deposit, held with the RBS bank, returns a fixed rate of income over a fixed term. Some funds are also held in an Instant access Reserve Deposit for liquidity.

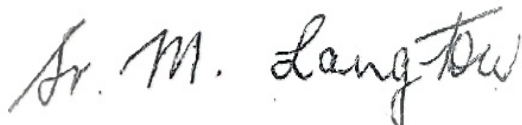
**FUTURE DEVELOPMENTS**

The trustees are aware that they are increasingly constrained in the work they are able to undertake by the advancing age of the sisters and they recognize that the order is unable to undertake any further tasks other than in the local parishes. The assets have therefore been transferred into a Charitable Incorporated Organisation.

**THE CHARITY'S ASSETS**

Acquisitions and disposals of fixed assets during the year are recorded in the note to the accounts.

**Signed on behalf of the Trustees:**

A handwritten signature in black ink, appearing to read 'Sr. M. Langton', written in a cursive style.

**Trustee**

**Approved by the trustees on:** 19th February 2026

**Sisters of The Divine Saviour, English Mission**  
**Independent examiner's report 31<sup>st</sup> December 2025**

**Report of the independent examiner to the trustees of the Sisters of The Divine Saviour, English Mission.**

I report on the accounts of the organization for the year ended 31<sup>st</sup> December 2025, which are set out on pages 7 to 13.

**Respective responsibilities of trustees and auditors**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit, under section 144(2) of the Charities Act 2011 (the 2011 Act), is not required for this year but that an independent examination is needed per section 145(1a).

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act, and
- to state whether particular matters have come to my attention.

**Basis of Independent Examiner's Report**

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

**Independent Examiner's statement**

In connection with my examination, no material matters have come to my attention:

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

  
**Simon Drury, Four Winds, Russ Hill, Charlwood, Surrey, RH6 0JL**

Date: 12<sup>th</sup> February 2025



**Sisters of The Divine Saviour, Charitable Incorporated Organisation English Mission**  
**Statement of Financial Activities Year to 31 December 2025**

	Note	General Fund £	Designated Funds £	Restricted Funds £	31 December 2025 £
<b>Income and expenditure</b>					
<b>Incoming Resources</b>					
Community Apostolate		-	-	-	-
Pensions		34,080	-	-	34,080
Donations		1,700	-	-	1,700
Interest earned	1	15,103	-	-	15,103
Gain on disposal of property	14	-	290,617	-	290,617
Miscellaneous income		914	-	-	914
		<u>51,797</u>	<u>290,617</u>	<u>-</u>	<u>342,415</u>
<b>Resources expended</b>					
Premises	2	22,952	-	-	22,952
Community	3	41,715	-	-	41,715
		<u>64,668</u>	<u>-</u>	<u>-</u>	<u>64,668</u>
<b>Other expenditure</b>					
Management & administration	4	22,172	2,161	-	24,333
Depreciation		(2,335)	-	-	(2,335)
Loss (Profit) on Disposal of Cars		-	-	-	-
Donations	5	4,578	-	-	4,578
Miscellaneous		102	-	-	102
		<u>24,517</u>	<u>2,161</u>	<u>-</u>	<u>26,678</u>
<b>Total resources expended</b>		<u>89,185</u>	<u>2,161</u>	<u>-</u>	<u>91,346</u>
<b>Net incoming(outgoing) resources for the period</b>		(37,387)	288,456	-	251,069
<b>Transfers between funds</b>		16,196	(16,196)	-	-
<b>Balances brought forward</b>					
01 January 2025		292,160	939,193	-	1,231,353
<b>Balances at 31/12/2025</b>		<u>270,968</u>	<u>1,211,453</u>	<u>-</u>	<u>1,482,422</u>

**Sisters of The Divine Saviour, Charitable Incorporated Organisation, English Mission**  
**Balance Sheet as at 31 December 2025**

		2025	
	Note	£	£
<b>Fixed Assets</b>			
Tangible Assets	7		514,276
Investments	8		945,106
			<u>1,459,382</u>
Long term loan to St Joseph's			15,000
<b>Current Assets</b>			
Cash at Bank & in hand	9	8,040	
		<u>8,040</u>	
<b>Creditors:</b>			
amounts falling due within one year	10	-	
<b>Net current assets</b>			<u>8,040</u>
			<u><u>1,482,422</u></u>
<b>Represented by:</b>			
<b>Accumulated funds</b>			
General funds	11		270,968
Designated funds	12		1,211,453
			<u>1,482,422</u>
			<u><u>1,482,422</u></u>

**Sisters of The Divine Saviour, English Mission**  
**Principal accounting policies 31<sup>st</sup> December 2025**

**Basis of accounting**

The accounts have been prepared on a receipts and payments basis under the historical cost convention, in accordance with applicable Accounting Standards and the Statement of Recommended Practice on Accounting by charities issued by the Charity Commission (FRS 102) in January 2019.

**Comparative figures**

The results for the year are presented in the form of a statement of financial activities in order to comply with the revised Statement of Recommended Practice (FRS 102) for charities, any comparative figures have been prepared on a 'like for like' basis.

**Income**

All Income including that arising from legacies, donations and gifts, is credited to the statement of financial activities on a receipt basis.

Legacies are credited to the statement of financial activities once the charity has been notified of its entitlement to the income and the value of the legacy is capable of financial measurement.

Donations are credited to the statement of financial activities in the year in which they are received.

**Expenditure**

Direct charitable expenditure comprises direct expenses incurred on the defined charitable purposes of the charity and includes direct staff costs attributable to the activity. Management and administration costs include expenditure on general administration and management and of compliance with constitutional and statutory requirements.

**Cash flow**

The accounts do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under FRS 102 Paragraph 3.1B.

**Sisters of The Divine Saviour**  
**Principal accounting policies 31<sup>st</sup> December 2024**

**Tangible fixed assets**

Freehold land and buildings are included either at a value estimated by the trustees or at an historical cost. The Trustees do not consider that the expense of a professional valuation in order to ascertain the separate values of the land and buildings is justified.

The buildings are in constant use in the furtherance of the charities objectives and are maintained to standards that ensure that they in a condition to carry out the work for which they are intended. Depreciation is, therefore, not charged.

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

- Plant, fixtures and fittings 25% on cost in the year of acquisition or commissioning and then at a similar rate on the written down value.
- Motor vehicles 25% on cost in the first year then at 25% on the written down value in subsequent years.

**Fund accounting**

The general fund comprises those monies which may be used towards meeting the charitable objectives of the Charity at the discretion of the Trustees.

The designated funds are monies set aside out of general funds and designated for specific purposes by the Trustees.

The restricted funds are monies raised for, and their use restricted to, a specific purpose, or donations subject to donor-imposed conditions.

**Taxation**

The Charity is a registered charity and therefore is not liable for income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

**Sisters of the Divine Saviour, Charitable Incorporated Organisation, English Mission**

**Notes to the accounts 31 December 2025**

	General Fund £	Designated Fund £	Total to 31/12/2025 £
<b>1 Investment income and interest receivable</b>			
Dividends and interest on investments	13,621	-	13,621
Bank interest	1,482	-	1,482
	<u>15,103</u>	<u>-</u>	<u>15,103</u>
<b>2 Premises</b>			
Upkeep of buildings and grounds	10,873	-	10,873
Repairs and renewals	3,598	-	3,598
Fuel, light and water	4,465	-	4,465
Insurance and rates	4,017	-	4,017
	<u>22,952</u>	<u>-</u>	<u>22,952</u>
<b>3 Community expenses</b>			
Food, board and lodging	23,278	-	23,278
Personal expenses	16,478	-	16,478
Travel and holidays	1,514	-	1,514
Divine worship	145	-	145
Vocations and ongoing formation	300	-	300
Funeral expenses	-	-	-
Safeguarding Precept	-	-	-
General Assessment	-	-	-
	<u>41,715</u>	<u>-</u>	<u>41,715</u>
<b>4 Management and Administration</b>			
Printing, postage and stationery	284	-	284
Telephone	2,054	-	2,054
Motor and travel	1,082	-	1,082
Accountancy	7,108	-	7,108
Legal and other professional	11,610	-	11,610
Bank charges	34	-	34
	<u>22,172</u>	<u>-</u>	<u>22,172</u>
<b>5 Donations Given</b>			
Donations to various charities	4,578	-	4,578
	<u>4,578</u>	<u>-</u>	<u>4,578</u>

**Sisters of the Divine Saviour, Charitable Incorporated Organisation, English Mission**

**Notes to the accounts 31 December 2025**

- 6 The entity is a Charitable Incorporated Organisation and is not therefore liable to income tax or corporation tax on income derived from charitable activities, as it falls within the various exemptions available to CIOs.

**7 Tangible Fixed Assets**

	<b><u>Land and Buildings</u></b>	<b><u>Motor Vehicles</u></b>	<b><u>Total</u></b>
<b>Cost</b>			
At 01 January 2025	645,491	23,400	668,891
Addition (Disposal) in Year	(131,983)	-	(131,983)
Revaluation Reserve	-	(3,127)	(3,127)
At 31 December 2025	<u>513,509</u>	<u>20,273</u>	<u>533,782</u>
<b>Depreciation</b>			
At 01 January 2025	-	21,842	21,842
Charge for period	-	(2,335)	(2,335)
Disposal Depreciation		-	-
At 31 December 2025	<u>-</u>	<u>19,506</u>	<u>19,506</u>
<b>Net Book Value at 31 December 2025</b>	<u>513,509</u>	<u>767</u>	<u>514,276</u>

**8 Investments**

**2025**

**Instant Reserve account**

Balance	01 January 2025	20,863
Interest earned		1,482
Investment Interest earned (Treasury Deposit)		13,621
Transferred from / (to) current account		389,140
Transferred from / (to) Treasury Deposit		(330,000)
Balance	31 December 2025	<u>95,105.96</u>

**Treasury Deposit**

Balance	01 January 2025	520,000
Interest earned		13,621
Transferred from / (to) instant reserve		316,379
Balance	31 December 2025	<u>850,000</u>

**Total bank deposits**

945,106

**9 Cash at Bank & in Hand**

Bank Current account	4,893
Bristol Community	2,393
Yate Community	-
Petty Cash	754
	<u>8,040</u>

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

Accountancy	-
Other creditors	-
	<u>-</u>

**Sisters of the Divine Saviour, Charitable Incorporated Organisation, English Mission**  
**Notes to the accounts 31 December 2025**

**11 General Fund**

Balance b/fwd	01 January 2025	292,160
Net excess of expenditure over income for period		(37,387)
Transfer from Pension fund		16,196
Balance	31 December 2025	<u>270,968</u>

	At 01/01/2025	New designations	Utilised/ realised	Balance at 31/12/2025
<b>12 Designated funds</b>				
Pension fund	135,562	(24,656)	-	110,906
Capital fund	803,631	296,916	-	1,100,547
	<u>939,193</u>	<u>272,261</u>	<u>-</u>	<u>1,211,453</u>

**13 Analysis of net assets between funds**

	General fund	Designated funds	Total 31/12/2025
Fund balances at 31 December 2025 are represented by:			
Tangible fixed assets	247,929	266,347	514,276
Investments	-	945,106	945,106
Current assets	23,040	-	23,040
Creditors	-	-	-
	<u>270,968</u>	<u>1,211,453</u>	<u>1,482,422</u>

**14 Analysis of gain on property disposal**

In 2024 it was decided by the trustees that, with only one sister remaining at the convent in Yate, the other having moved into nursing care, that it would be prudent for the Mission, to sell the property in Yate. It was agreed that the remaining Sister in that convent would move to the main convent in Bristol.

A Charities Act disposition report was requested and provided by an experienced QS company, this included a valuation which was inline with the Trustees own investigations.

The property was valued at £390,000 and offers in excess were invited. A sale value of £422,600 was achieved against the balance sheet value of £131,982.57.

Property	Current Valuation	Procceds of Sale	Loss/Gain
62 Station Road, Yate	131,983	422,600	290,617