

SISTERS OF THE CROSS AND PASSION CIO

England & Wales · Charity number 1185348

Details

Other names	CP SISTERS, CROSS AND PASSION SISTERS, SISTERS OF THE CROSS AND PASSION
Status	Registered
Legal form	CIO
Registered	2019-09-17
Register	View on the Charity Commission register

Contact

Address	38 Victoria Avenue Ilkley West Yorkshire LS29 9BW
Phone	01616553184
Email	scpcio@crossandpassion.com
Website	crossandpassion.com

Activities

Objects: THE OBJECTS OF THE CIO ARE THE RELIEF OF POVERTY, THE PROVISION OF RELIEF, ASSISTANCE AND COMFORT TO THE SICK, THE PROVISION OF EDUCATION, AND THE ADVANCEMENT OF THE TEACHINGS OF THE ROMAN CATHOLIC CHURCH IN THE LIGHT OF THE PRECEPTS CONTAINED IN THE SCHEDULE, OR SUCH OTHER PURPOSES AS ARE LAWFULLY AUTHORISED FROM TIME TO TIME BY THE CONSTITUTIONS OF THE CONGREGATION, BY SUCH MEANS AS ARE BEST SUITED TO THE TIMES AND THE PLACE IN WHICH THE PROVISION IS TO BE MADE.

Activities: The charity has been set up to continue the work of the unincorporated charity of the Sisters of the Cross and Passion and will engage in a broad range of charitable activities: education, health care, pastoral, spiritual, social care and financial help in the UK and Ireland. In all our activities we will try to respond where the need is greatest.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** The General Public/mankind

Geography

- Australia
- Botswana
- Ireland
- Northern Ireland
- Vietnam
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£18,423,360	£22,439,889	£58,447,446	417
2024-03-31	£26,489,162	£20,544,860	£62,494,234	416
2023-03-31	£17,387,699	£18,624,241	£55,169,895	414
2022-03-31	£62,536,898	£18,567,130	£57,700,365	396
2021-03-31	£0	£0	-	-

Trustees

Name	Role	Appointed
Sister Margaret O Regan C.P.	Chair	2019-09-17
Sister Claire Antoinette Dawson C.P.		2022-08-10
Sister Eithne Donoghue C.P.		2025-08-15
Sister Margaret Christina Gorman C.P.		2019-09-17
Sister Marie McNeice C.P.		2025-08-15
Sister Maureen McNally C.P.		2025-08-15

Accounts



Sisters of the Cross and Passion CIO

Annual Report and Accounts

31 March 2025

Charity Registration Number
1185348 (England and Wales)

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

Trustees	Sister Claire Dawson C.P. Sister Margaret Gorman C.P. (Sister Carmel) Sister Margaret O'Regan C.P. (Sister Therese) Sister Margaret Steed C.P. (Sister Savio) (Resigned 15 August 2025) Sister Eithne Donoghue (Appointed 15 August 2025) Sister Maureen McNally (Appointed 15 August 2025) Sister Marie McNeice (Appointed 15 August 2025)
ROI Committee	Sister Máire Ni Shúilleabháin C.P. Sister Anne Harnett C.P. Sister Claire Dawson C.P. Sister Carmel Miley C. P.
Province Leader	Sister Margaret O'Regan C.P. (Sister Therese)
Province Bursar	Mrs Sakina Lowe
Principal address	The Briery Retreat Centre 38 Victoria Avenue Ilkley West Yorkshire LS29 9BW
Telephone	0161 655 3184
Email	pltcpSisters@gmail.com
Website	www.crossandpassion.com
ROI Committee Address	13 Clare Road Drumcondra Dublin 9
Telephone	01 837 5511
Chairperson	Sister Clare Dawson
Charity Registration Number England and Wales	1185348
Accountants	Buzzacott Audit LLP 130 Wood Street London EC2V 6DL
Auditors	Saffery LLP 10 Wellington Place Leeds

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

	LS1 4AP
Investment Managers	Sarasin & Partners LLP Juxon House 100 St Paul's Churchyard London EC4M 8BU Charles Stanley & Co Limited 55 Bishopsgate London EC2N 3AS
Principle bankers	Royal Bank of Scotland plc 1 Dale Street Liverpool L2 2PP Bank of Ireland 2 College Green Dublin 2, D02 VR66
Solicitors – England and Wales	Wrigleys Solicitors LLP 3rd Floor, 3 Wellington Place Leeds LS1 4AP
Solicitors – Northern Ireland	Conway, Todd & Co 22 Market Square Antrim BT41 4DT Edwards & Co 28 Hill Street Belfast BT1 2LA
Solicitors – the Republic of Ireland	Mason Hayes + Curran South Bank House Barrow Street Dublin 4, D04 TR29

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

Finance and General Purposes Committee

Elizabeth Wilson, Wrigley's Solicitors
Amanda Francis
Andrew Mather, CS2

Insurance Brokers

Steve Burns, Marsh Insurance, UK
Liam Conlon, Arachas, Ireland

Energy Broker

Charles Lowe, EnergyFlowe Limited, UK

Report of the trustees Year to 31 March 2025

The Trustees present their statutory report, together with the accounts of the Sisters of the Cross and Passion CIO (the 'Charity' or 'CIO'), for the year ended 31 March 2025.

The accounts have been prepared in accordance with the accounting policies set out on pages 49 to 55 and comply with the Charity's Constitution and the Charities Act 2011. The accounts also comply 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 the Republic of Ireland (FRS 102).

WHO WE ARE, OUR WORK AND IMPACT

Introduction

The Sisters of the Cross and Passion is an international Roman Catholic Religious Congregation founded in industrial England in 1852. It is divided into a number of individual areas and provinces under the authority of the Congregational Leadership Team (CLT), members of which reside in the UK, the USA, Chile and Australia, their offices are in Larne, Co. Antrim, Northern Ireland.

The Sisters in St Paul's Province live in England, Northern Ireland and Republic of Ireland. The accounts accompanying this report are those of the Sisters of the Cross and Passion CIO, on which the assets of St Paul's Province were held during the year to 31 March 2024. The Charity is governed by the constitutions of the Sisters of the Cross and Passion CIO dated 17 September 2019 and is registered with the Charity Commission:

Charity Registration Number	England and Wales	1185348
Charity Registration Number	Republic of Ireland	20015893

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc One - Our Foundress and her vision

The corporate mission of the Sisters of the Cross and Passion is to witness to the reconciling, forgiving and compassionate love of God through openness to the needs of the world and especially those of the poor and marginalised.

The Sisters of the Cross and Passion identify with Christ in his Passion, Death and Resurrection. We aspire to a more just and compassionate world, where the rights and dignity of the whole of creation are upheld and respected.

What follows is an account of the work of the CIO from April 2024 – March 2025



The objectives of the Sisters of the Cross and Passion, as stated in the constitution of the Sisters of the Cross and Passion CIO, are the relief of poverty, the provision of relief assistance and comfort to the sick, the provision of education and the advancement of the teachings of the Roman Catholic Church (or other such charitable purposes as are lawfully authorised from time to time by the constitutions of the Congregation) by such means as are suited to the time and place in which the provision is to be made.

Arc Two - Province Leadership Team

To fulfil these objectives, the members of the Province Leadership Team, PLT, regularly evaluate their pastoral activities in the light of the Congregation's charism, present day needs and requests for help in both old and new ministries. They continue to evaluate their pastoral activities in the light of the diminishing number of sisters, increasing age profile and decreasing financial resources. Policies and procedures are reviewed and updated regularly in accordance with statutory regulations and congregational objectives.

We are covenanted to be bearers of the compassion of God by responding to the needs of the world in our time, as Venerable Elizabeth Prout, our foundress, did in hers.

Our Lay Bursar's Role

Our lay bursar continues to show just how many skills she has and is willing to use them on our behalf. Her responsibilities include managing our Care Home Managers and Retreat Directors and she is available to assist them in daily tasks of caring for the Sisters in our care homes and the smooth running of our Retreat Houses. Her salary is reviewed annually.

ROI Committee

Realising that the area covered by the charity includes the communities in the Republic of Ireland, the Trustees invited three Sisters in Dublin to form an ROI Committee with one of the PLT Trustees as the Chair of this committee. This has worked well. A report from this committee is now an item on the monthly Trustees' CIO agenda.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Two - Province Leadership Team (continued)

Archivist

One Sister is engaged full-time in preserving the archives of the Province. She ensures that all collections are sorted, carefully stored and remain confidential. She is also the archivist for the entire congregational archives. Finding a permanent home for the storage of our archives still remains one of our goals. Sister often receives requests especially from families interested in developing their own family trees and she is very thorough in her research when responding to such requests.

Our Sr Archivist is also a historian and enjoys delving into old Documents and gathering stories. She took a special delight in recounting the early days of our Cross and Passion Foundation in USA. The 5th of May 2024 was a day of Celebrations throughout the Provinces.

Province Secretary

Our new Confidential Secretary began work on Monday 13th February 2023, lives locally and now has a working knowledge of our Communities. During this last year she has assisted the PLT, using her technology skills, especially when we decided to minimise our storage of paper files and documents and has scanned many old documents to the Cloud.

Arc Three - Communication

Communication throughout the Province:

To assist the Province Leadership Team, we continued to have two-way communication with our Sisters in the Province using gatherings by Zoom. Through good communication the PLT encourages the Sisters in their ministries and supports them as they reach out and develop new ministries, mostly now in a volunteering capacity.

Province Zoom

Restriction to travel in 2021 gave us an opportunity to develop our use of technology and meetings by Zoom were encouraged. One such meeting was the Province Zoom which continues to be held monthly. This enables Sisters to meet, albeit virtually, and to listen to up to date news and developments. It also gives them the opportunity to share ideas and items of interest from their communities. During these meetings we try to keep alive the decisions made during the Chapter of August 2022, so that they make a difference in our lives and those among whom we minister.

One of the themes which has exercised our minds since January 2025 is the theme of Structures. Our 2022 Chapter invited us "To explore alternative Structures available to us which will enable us to live out our Mission, given the needs of our changing world." To this end we have called on our Finance and General Purposes team to assist us on a way forward. In February 2024 we met with them on an away day in the Briery Retreat House. This proved a very valuable experience and we came away with a plan on a way to begin initial steps. These we share with the Sisters during our Province Gatherings. This work is ongoing.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Three – Communication (continued)

Province Zoom (continued)

While Justice, Peace and the Integrity of Creation remain an integral part of our spirituality, at the Province Chapter in August 2022 we strengthened this statement by inserting Pope Francis's statement on Care of our Common Home, to listen to the Cry of the Earth and Cry of the poor. We call on each Sister to grow in awareness of the poor in her local area and do something concrete. One Sister in Dublin plays an active part in helping serve meals to the homeless poor and/or refugees and migrants. We ask too that each Community "Buy locally and seasonally to cut down on transport and reduce our carbon foot print." In two communities raised beds are prepared for growing vegetables to reduce the food cost for a few weeks during the year.

Ecology Group

In 2021 many Sisters attended the Laudato Si' Zoom meetings set up by the Laudato Si' Animators. Following these meetings we agreed to form an internal group of Sisters who were interested in growing in awareness of the issues set out by Pope Francis. We are known as the Ecology Group and we meet once a month by Zoom and share on our activities or some topic relating to Laudato Si'. The theme of Laudato Si' week in May 2024 was "Seeds of Hope". We are conscious that we can only do small things but by coming together and sharing, we can plant seeds of hope as we continue to pray, share, listen, learn and hope we make a difference for the sake of our common home.

Paul's Post

The previous Provincial team set up a weekly newsletter which is called St. Paul's Post. Our new Secretary has brought her own unique skills in continuing to make this weekly newsletter one which the Sisters enjoy reading. It is also uploaded to our website. It is a way of communicating with the Sisters of the wider international Cross and Passion Communities. Sisters are encouraged to send items of interest, happenings or celebrations from their own community so all can enjoy. Through these pages we are encouraged to pray for sick Sisters, family members, or people in the wider parish Communities who ask for our prayers.

Arc Four – Traditional Ministries

1. Education
2. Parish Work
3. Counselling
4. Le Chéile Trust

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Four – Traditional Ministries (continued)

1 Education

- ♦ Teacher's Enterprise in Religious Education
- ♦ Le Chéile Trust
- ♦ Leeds Trinity University

Whilst the apostolate of the Sisters in earlier years was very strongly based in teaching, Sisters, who have vast experience in education, now bring their skills to assisting new teachers to become expert in their field especially of passing on the tenets of the Catholic Faith.

♦ Teachers' Enterprise in Religious Education

"The mission of the Teachers' Enterprise in Religious Education (TERE) is to support teachers in Catholic schools and in the wider Christian community in their daily task of unfolding for teachers and pupils the mystery of God, the teaching of the Church and its application to daily life."



Its objectives are to:

- ◇ Promote the teaching of religious education with the same academic rigour as the other subjects in the curriculum;
- ◇ Provide opportunities for teachers to deepen their theological understanding of the Christian faith and its application to daily life;
- ◇ Create a variety of resources, for example text books, website with online interactive elements for classroom use, CD ROMS etc.
- ◇ Provide advice and assistance to teachers and schools in the teaching of religious education.

One Sister is involved as a full-time director in this project. The New Syllabus which is being worked on is in response to the 2023 Edition of the 'Religious Education Directory.'

Teachers expressed gratitude for the home-learning resources for religious education on our website www.tere.org. In addition, permission was granted to schools that had purchased *The Way, the Truth and the Life* CD/DVD ROMs to put the contents on their own website.

Some Teacher Responses:

This was a very useful Zoom session on how to make religious education meaningful for our pupils. It has given me a much better understanding of theology in The Way, The Truth and The Life.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Four – Traditional Ministries (continued)

1. Education (continued)

♦ **Teachers' Enterprise in Religious Education** (continued)

Thinking about the key messages in each lesson and why they are important has been a great help. The example of how to link the task to the children's experience will be very useful.

Telephone support for teachers is always available. To offer further support to schools, a decision was made to convert *The Way, The Truth, & The Life* programme into digital format. Teachers continue to express appreciation for the wide range of free resources available for all age groups on our TERE website.

Future Plans

Provision of in-service training by Zoom will continue because it is enabling teachers in schools from all over the United Kingdom to participate in greater numbers than if they had to travel to London.

In the words of Cardinal Nichols, *"This is a group of teachers working hard to improve classroom RE, especially in Catholic Schools. This enterprise has my full support and encouragement."*

♦ **Le Chéile Trust**

The Le Chéile Trust mission is to *"promote Catholic education as an option within the Irish education system and to develop the schools given to the Trust in the service of their local communities."*



Le Chéile is governed by two companies limited by guarantee: Síol (Irish for Seed) and Le Chéile (Irish for Together)

Our schools, Maryfield College in Dublin and Cross and Passion College Kilcullen, County Kildare are members of the Trust.

The Síol Schools' Trust deals with the finance and property issues. It is a company limited by guarantee and is a registered Irish Charity and as such is registered in the Register of Charities and in the Companies Office in Ireland.

Síol Schools' Trust has adopted and is fully compliant with the Governance Code for charities in Ireland. Two members of each of the participating 15 Religious Congregations are the company members.

The Le Chéile Trust, also a company limited by guarantee, as above. This deals with Enterprise, i.e. the management and running of the Schools. Members of the school Communities as well as the Religious Congregations, are members of this company.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Four – Traditional Ministries (continued)

1. Education (continued)

♦ **Le Chéile Trust** (continued)

Members attend the AGMs of both companies annually. A conference is also held during this time and two pupils from each school together with the company members also take part in the conference. Congregational Leaders or their representatives also attend an annual gathering in Dublin to update them on the financial and property issues.

Both schools are now managed by the Board of Le Chéile. However, the Sisters are invited to events in the schools during the year. This has also included meetings with pupils.

Le Chéile Trust invites us to join them for Prayer Gatherings with schools and keeps in touch with us re any new developments and projects. A new permanent office building for Le Chéile was officially opened in June 2022 in Templeogue, Dublin. All Congregations were represented. Office space had been rented until this time.

The school buildings and land at Maryfield College have been donated to the Le Chéile Trust. While the Trust has taken on the management of the Cross and Passion College, Kilcullen, the process of donating the property and land is still in progress as there are complications involved with an attached building, which used to be the convent. That building had been sold to KARE, a charity that provides special needs education in the Kildare area. One room in that building is used as a CP College classroom and at the present time the school needs that space until a new extension is built. The Department of Education and Science, as part of an overall plan for schools in the County of Kildare, is funding a large extension to the school in Kilcullen.



Maryfield College, Dublin



Cross and Passion College, Kilcullen

Catholic Schools Week, united Le Cheile Schools in Celebrating Community, Faith, and Service to others and love one another strengthening our shared values.

The Cross and Passion College Kilcullen Ember Team celebrations for Le Cheile Day included an Act of Kindness that students intended to do over the next few days. They also made a display and a Kindness Chain. “No Act of Kindness, no matter how small, is ever wasted.

Students were welcomed to school with a kindness charm and a quote to encourage them to spread kindness during the week.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Four – Traditional Ministries (continued)

1. Education (continued)

♦ **Le Chéile Trust** (continued)

Education of the whole person – sport and activities

Kilcullen Community Centre (KCC) and an All Weather Pitch (AWP) nearby are both leased. As the lease on the AWP, and the piece of land around this are due for renewal in the next few years, we are in the process of joining both areas and drawing up one lease which will include the total area. This has involved ensuring all land boundaries are correct. KCC are also anxious to provide space for a Scout Den on some of this land.

Other portions of land adjacent to the school, which have not been included in the area to be donated to Le Chéile have been leased to other Sporting organisations (Gaelic Athletic Association (GAA) and Soccer Club). The Primary and Secondary School have an entitlement to use these pitches during school time. These pitches ensure there are green spaces in the heart of the town,



The above shows one of the green spaces leased to the Pitch and Put in Kilcullen.

Supporting early school leavers was a task one of our Sisters gave much of her time. She has retired from this work but the interest is still strong and an alternative way has been established to continue this support.

There is a school in Tallaght, Co Dublin which we support financially. It is a small school set up for early school leavers who come back and study for their leaving Certificate.

M., our contact wrote:

"We are very grateful for your continuing support. At the moment we have a high rate of depression and anxiety. This can often end in tragedy and suicide. We have doubled the hours of our psychologist/counsellor. We also try to create happy and interesting experiences."

Very many thanks."

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Four – Traditional Ministries (continued)



1. Education (continued)

♦ **Leeds Trinity University**

Leeds Trinity University (LTU) was co-founded by the Sisters of the Cross and Passion and the Catholic Education Service as a Teacher Training College in 1967. In the fifty-six years since its foundation, it has transformed itself into a university renowned for teaching excellence and has been ranked by the Times and Sunday Times as the sixth best university in the country for teaching quality. Leeds Trinity offers undergraduate, post graduate, foundation and top-up courses, as well as apprenticeship and work based learning.

In accordance with the Articles of Association, the trusteeship of the University remains with the Diocese of Leeds. While the Sisters are no longer actively involved in the day-to-day life of LTU, they have a representative on the board of governors. The Congregation also has the right to nominate up to five people to be independent directors



on the board.

“Our mission is guided by our Catholic identity and faith foundation...We are committed to the promotion of dignity, respect, social justice and equality in order to deliver positive social and economic impacts.” (LTU Mission Statement.)

Leeds Trinity was the first University in Yorkshire to achieve the Race Equality Charter (REC) Bronze Award in November 2020 in recognition of its commitment to improving the representation, progression and success of black, Asian minority ethnic students and staff. To quote Professor Charles Egbu, Vice Chancellor of Trinity University:

We have taken positive steps towards race equality in higher education, but recognise the progress we still need to make.

Following the REC Bronze Award in 2020, Leeds Trinity University received the Gold Whatuni Student Choice Award in 2021 for diversity and inclusion and was short listed for Outstanding Contribution to Equality, Diversity and Inclusion at the Times Higher Education (THE) Awards in 2021.



WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Four – Traditional Ministries (continued)

1. Education (continued)

♦ **Leeds Trinity University** (continued)

The U-Connect scheme initiated by Leeds Trinity was launched in September 2021. It is a diversity mentoring scheme which will provide cross-instructional mentoring to colleagues at Leeds Trinity, Sheffield Hallam, York St John, Huddersfield and Sheffield Universities. The aim of the scheme is to provide university staff from diverse backgrounds with career support, development and progression. Participants can engage in the scheme as a mentor or be mentored by someone from a different institution. The scheme was initiated by Leeds Trinity University as part of its ongoing commitment to ensure an inclusive and diverse community of students, staff, governors and partners in which everyone is valued equally.

These are some of the values that we, as Sisters of the Cross and Passion, aspire to and are happy to see implemented.

In November 2022 Leeds Trinity University established a city centre location at 1 Trevelyan Square, Leeds, to complement its campus in Horsforth as part of its strategy for growth. The University has secured a lease on the 57,000 square foot building, which is located just off Boar lane in the heart of the city, subject to 'Change of use' planning application.

Leeds Trinity's campus in Horsforth, located just six miles from Leeds, will continue to be central to its offer – including new programmes in Nursing and Biomedical Science, which are being designed to respond to key public sector workforce needs in the City Region.

“Under Professor Charles Egbu’s, Leadership, it is clear that our University is firmly focused on the future, on delivering exceptional opportunities for our students and on the contribution we can make to enhance outcomes for all in our community.”

2. Parish Work

For many years our Sisters were very involved in supporting the families of the children in our schools, this meant that while teaching in schools all week, they spent Saturday afternoons visiting families and encouraging the parents to keep their children in regular attendance in school. Since we no longer teach in schools, sisters offer support in their parishes by assisting the local Clergy who may be overworked because of shortage of priests. Sisters are able to take up this active role in parishes once again. There has been a noticeable increase in requests for prayers coming into all our Sisters, who see this as an invaluable service to the wider community. Parish Sisters work in Belfast, Dublin, Bolton, Liverpool, London and Sutton St Helens.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Four – Traditional Ministries (continued)

3. Health Care

Communities of Care

Jesus said, "I have come that you may have life, life in all its fullness."

John 10 10

It is our desire that Sisters in communities of care are encouraged and have the opportunity to live life as fully as possible, in both its human and spiritual dimension, for as long as possible. (Province Chapter Mandate 2016)

In order to provide this care the Province owns and manages four care communities.

Elmleigh, Yorkshire, is located in the residential town of Ilkley, in Wharfedale. This is a non-registered, residential care community. The majority of the Sisters are ambulant but in need of assisted living.



Elmleigh Care Home



The gardens in Elmleigh, a beautiful space for the sisters to enjoy.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Four – Traditional Ministries (continued)

3. Health Care (continued)

Communities of Care (continued)

East Holme, Lancashire, is located in Lytham-St-Annes on the Fylde coast. At 31 March 2025, it was a CQC registered nursing home with two levels of care: independent living, upstairs where Sisters can enjoy the best views across the green to the windmill and the river's estuary. A 10 bed full nursing unit downstairs, with four beds dedicated to dementia care. The home has the CQC rating of GOOD, which it held after an inspection on 9 May 2022. Although restrictions have been eased for most people, care homes still follow the local health authority guidance.

Going forward, however, the Trustees have been advised that since we no longer envisage accommodating secular lay people it would be more cost effective to deregister the Home. In March 2025, with the help of our HR experts we began the process of deregistering from CQC. This work is ongoing.



Photo taken with permission from Staff.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Four – Traditional Ministries (continued)

3. Health Care (continued)

Communities of Care (continued)

Villa Pacis, Belfast, Northern Ireland, was opened in June 1995 as a non-registered retirement convent for Sisters. It is now a 15 bed care community for our Sisters, with one Sister receiving full nursing care. The other Sisters living there are ambulant, but require assisted living. They are encouraged to enjoy their outdoor space and make good use of their garden to provide vegetables and herbs for their own use.



Sr R. working on the raised beds in the garden. (Photo printed with permission)

Marino, Dublin, Ireland, is also a non-registered residential care community for Sisters in need of assisted living. In September 2024 we closed a flat in Sutton UK and the Sister expressed a desire to return to Ireland. We had a conversation with the Manager and she was very happy to welcome her to the community in Marino. The community also gave her a great Irish welcome. Now Sr E can spend more occasional days with her family who live in the area which for years she was unable to do.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Four – Traditional Ministries (continued)

3. Health Care (continued)

Care Home Managers

Each of our care communities has a managerial structure which employs appropriate staff. The PLT is in weekly contact with the care managers by phone. During this past year, meetings with the managers and Sisters have taken place on Zoom. Managers are encouraged to keep in touch with each other to share ideas, and sometimes find solutions to problems together, thus creating a strong support system for good management of our care communities. Our Province Bursar offers support to the care managers and local bursars in their everyday tasks. Looking to the future management of our care homes, we have input from HR consultancy services. After consultation with our managers we have engaged three of these HR consultancy services to give additional support to our managers in terms of employment, health and safety and risk assessment. The services we have engaged are; Croner, England (to work with Elmleigh and East Holme); Peninsula, N Ireland (to work with Villa Pacis); and Collier Broderick, Dublin (to work with Marino).

The total expenditure of our care homes is financed by the Sisters of the Cross and Passion CIO. This is part of the cost of maintaining members of the Province.

Spiritual Care

One Care Community has a pastoral Sister, who organises the spiritual care and liaises between the Sisters and the management; while two of the Communities have teams of Sisters. In the fourth Community the manager and Sisters work together with the local parish retired clergy. The Sister Sacristans take care of the Spiritual Exercises for the Community and look after the Chapels.

St Gemma's Hospice

St Gemma's Hospice in Leeds, founded by the Sisters of the Cross and Passion and opened in 1978, is a local independent Charity and has provided expert care to the people of Leeds for now 47 years. In September 2017, St Gemma's Academic Unit of Palliative Care was the first in Britain to be recognised as a University Teaching Hospice. This prestigious national status reflects the substantial research and teaching activity undertaken in collaboration with the University of Leeds. Health care professionals from across the city receive training here and the research helps to improve patient care.



WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Four – Traditional Ministries (continued)

3. Health Care (continued)

St Gemma's Hospice (continued)

In line with other health and social care providers, St Gemma's is regulated by the Care Quality Commission and is subject to inspection. Their current rating is **outstanding**. This rating was maintained in the CQC inspection which took place on 2 November 2021. Among its outstanding practices, the CQC Report published on January 2022, stated: **that the staff treated patients with compassion and kindness, respected their privacy and dignity, took into account their individual needs, and helped them to understand their conditions.** It was noted at the January Board meeting, which followed the publication of the Report, that this inspection had been carried out under the new hospital testing regime and it was of great credit to the management and staff to have maintained an outstanding rating. Many of St Gemma's patients are supported in the place they want to stay – often in their own homes. St Gemma's is currently listed in the Sunday Times Top 100 Best Companies for recognising their commitment to staff satisfaction and engagement. The hospice is also in the UK's top 50 Inclusive Companies. The list acknowledges organisations for, *"harnessing a truly diverse workforce"* and recognises *"the significant efforts of organisations nationwide that excel in their commitment to equality and inclusion across all strands of diversity."*

They have also seen significant transformation of their clinical and support services in a very short period of time, including remote consultations with patients, support of families and the provision of more tele-education. Staff wellbeing is vitally important and wellbeing initiatives have been expanded to increase health promotion, support for working carers and, providing safe spaces for the staff to discuss their fears and concerns.

It is very reassuring to know that the ethos upon which St Gemma's was founded is still alive and actively reaching out to people who are in need of care, especially in times of crises. One new Ministry is outreach to the Homeless of Leeds, initiated by one member of Staff and supported by all.

The Sisters of the Cross and Passion CIO retains ultimate control of the company, and as such its accounts, and those of its own subsidiary trading company, are included in the accounts attached to this report. From time to time, the CIO also gives the hospice financial support. The grant of a long term lease for the transfer of the whole property, including the convent, was concluded and signed by the Trustees on 19 December 2024. The Sisters gave St Gemma's a grant of £50,000 following the signing of this lease.

Following the retirement of the CEO who led the Hospice for 14 years, a new CEO was appointed and the Trustees had a meeting with her in June. They were very interested in her dream for the Hospice.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Four – Traditional Ministries (continued)

4. Pastoral and Spiritual Care

♦ Retreat Ministry

Retreat work was of the earliest works of our Congregation. Given the levels of stress in today's society, this work helps people to have rest, respite and spiritual renewal and as such, is an invaluable source of wellbeing for people from all walks of life. Sisters are involved in, and working directly with, three Retreat centres – The Briery and Drumalis, which we own and manage and one Sister works in Tearmann Spirituality Centre now known as Glendalough Sanctuary.

The Briery Retreat and Conference Centre *is a place of spiritual renewal, where those*



who come can find God in an atmosphere of love, prayer, healing and peace ~ where all are valued, encouraged to discover their gifts and challenged to use them in the service of others ~ where the poor, the suffering and the lonely can experience the power of the cross and the hope of resurrection in Christ.

In May 2024, the Sisters in charge of the Briery having suffered some health issues decided to retire and advertise for a New Manager. A local lady was appointed.

As the numbers of Religious attending preached retreats has naturally declined, the Briery has experienced a reduction in the number of people attending but there has been a flourishing of new groups who have their own leader. All who come have experience of prayerfulness, enjoy the solitude and silence and have gone away having enjoyed the home-made food, pleasant accommodation and peacefulness of the house and its surroundings. Having only 22 ensuite rooms, plus a self-catering cottage in the grounds, has meant that small groups have been viable.

None of the above would have been possible without the wonderful work of the lay staff who have worked at the Briery for a good number of years, know their jobs inside out and are always ready to go the extra mile. It is a credit to them that people comment on the cleanliness of the house and the excellent homemade food. The two administrators ensure that bookings are dealt with efficiently and invoices are paid on time. Their bursar ensures that bills are paid, accounts up-to-date, service contracts are correct and salaries are paid. They are a small team but they all work well together to ensure that The Briery is a place of hospitality and warm welcome.

As well as their in-house Team, they have a Parish Retreat Team who, as their title suggests, leads the Parish Retreats. They are a group of lay people who volunteer their services and come together annually, with the Retreat Director and her Deputy, to plan the retreats for the coming year. This year in line with our General Chapter Directive they have made The Cry of the Earth, and the Cry of the Poor their central theme.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Four – Traditional Ministries (continued)

4. Pastoral and Spiritual Care (continued)

♦ **Retreat Ministry** (continued)

Another very valuable group is the Briery Advisory Team members of which meet twice a year to review accounts, maintenance, bookings, staffing and share ideas on possible new groups and Retreat Leaders. They are a group of professional people consisting of a former retreat House Director, a retired Vice-Chancellor of a university, a Diocesan Catechist Co-ordinator and a priest with retreat knowledge who represents the Diocese. The Administrators and Bursar attend this meeting. The advice the Director and the Deputy receive at this meeting is invaluable and the minutes, which give a good overview of the work, are sent to the Provincial Leadership Team.

The Friends of The Briery, a group of volunteers, have brought a whole new dimension to the centre. Their events are not only fundraising activities but very enjoyable community gatherings which have been so important. Their fundraising has enabled them to purchase the extras which add to the attractiveness of the centre. In August 2022, they purchased beautiful curtains for the Dining Room, Computers for the Admin office and the bursar, and a large, smart television for the Conference Room. The most recent purchase was that of a defibrillator which is placed on the outside wall and can be accessed in case of an emergency. Local people know it is there.

The newest Team has been the leaders of our Thursday meditation via Zoom which prepares the Mass Readings for the forthcoming Sunday. These lay people have experience in leading retreats or have been trained by the Briery as Prayer Guides or Parish Retreat Leaders. This online prayer is now held every second Thursday at 7.00pm. The people have found in this gathering an on-line community and are very faithful, often sending apologies when they can't attend.

Celebrating Community is important for the Briery. People enjoy coming together for the Summer Fayer which usually takes place in July when the weather may be good. It is a fun day and full of activities, followed by tea and home-made scones with lots of conversations and story sharing.



WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Four – Traditional Ministries (continued)

4. Pastoral and Spiritual Care (continued)

♦ **Retreat ministry** (continued)



Tree Planting in Drumalis



Drumalis Retreat and Conference Centre

Drumalis is a Retreat and Conference Centre situated on the beautiful, scenic Antrim Coast. It offers a wide variety of events especially in the areas of faith and spirituality, the environment and community relations. Drumalis is a Grade B+ listed building, which also has a magnificent modern Conference Room. Participants from all corners of the world and from all sections of the community are welcomed.

Having kept Drumalis doing what it did best, building many bridges during their long years of service, the two Sisters who had run the retreat centre needed a well-earned long rest. Together with a representative group of Sisters a number of meetings were held to discuss its future. The outcome of these was the confirmation that Drumalis was an important ministry within the Province. We concluded that we needed a new Director and eventually one was appointed in April 2024. He has a three year contract. Having worked for a year, the Director recently joined our CIO Meeting and gave a report on his vision for the future of Drumalis.

Parish retreats have taken place with retreatants from Larne, Glenarm, Ardboe, St Paul's as well as ladies arriving by ferry from Scotland for their Three Towns Retreat.

Adult Faith Development courses have continued as well as Carers Days.

They discovered a new way of learning could be applied to courses such as **Pathways** and **Certificate in Christian Thought** – enabling participants to be at the centre, as well as those unable to travel to attend simultaneously via Zoom from their own homes. This of course required investment in IT equipment and staff, but it means that people from many parts of the world can participate in courses or retreats given in Drumalis. It also helps to reduce the carbon footprint of the retreat centre.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Four – Traditional Ministries (continued)

4. Pastoral and Spiritual Care (continued)

♦ **Retreat ministry** (continued)

Justice, Peace and Integrity of Creation; Two CP Sisters gave two half day sessions.

A Message of Hope and Challenge in a Time of Global Emergency; another of the Elizabeth Prout Memorial lectures, was delivered by a visiting Sister.



A partnership with A Rocha UK works with individuals and communities, encouraging them to think about their use of the environment and develop practical ways to care for the planet, locally and globally.

One member of the Drumalis Team has completed a training course to qualify as a Global Climate Animator. Drumalis continues to participate in the Eco Congregations Ireland activities.

In the course of this year Drumalis has participated in several new ecological initiatives in partnership with various organisations. Under the direction of A Rocha, the projects are

1. Rewilding is being expanded in order to grow the biodiversity element of the area. One exercise involved Threading of the Rope Ceremony, a ritual which takes place in a number of A Rocha projects world-wide. At Drumalis, this involved threading the rope through the posts circling the new wild flower area. After a few months it was recorded that twenty three species of flowering plants were growing in an area of less than twenty square meters.
2. Red squirrel protection activities are all under way in the woodland.
3. Most recently, Drumalis has become part of an endangered bird life project for Swifts and Ravens. The heronry is now well established in the trees and their numbers and nests are being carefully monitored by a retired Schoolteacher.
4. The number of beehives has grown to 16.

These developments are all an expression of the Cross and Passion General Assembly direction to respond to the Cry of the Earth, and engage with Issues of Climate Justice. The emergence of these activities and the growing interest, also highlights the future potential of the entire site, and the opportunity to integrate the strands of spirituality, ecology, and cross community action as Laudato Si encourages.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Four – Traditional Ministries (continued)

4. Pastoral and Spiritual Care (continued)

♦ **Retreat ministry** (continued)

Minsteracres Retreat Centre is a Passionist, community-based retreat centre situated in Northumberland. Minsteracres, like the other retreat centres, provides a space where people are enabled to find healing and wholeness in their relationship with God, themselves, others and creation.



Minsteracres Retreat Centre

The retreat centre runs a large *Outreach programme*, which provides respite days/weekends for people on the margins of society. Some of the groups who come to Minsteracres on a regular basis are Kinship Carers, Blue Sky Trust, Free the Way, Cancer Support, Justice First, Freedom from Torture, to name but a few.

The CIO give occasional financial support to the outreach programme from our Crisis Fund.

Tearmann Spirituality Centre situated in Glendalough, Co Wicklow, is a small, self-catering retreat centre. Glendalough is a valley steeped in the Celtic monastic tradition and is a popular place of pilgrimage.



Tearmann Spirituality Ctre

At Tearmann a number of different retreat programmes are offered. One Sister has been involved with the retreat work here since its founding in 1993.

In the words of the Retreat Director: *The centre has been a blessing for many people throughout the past 25 years. Hundreds of people have stayed in the apartments and benefited from the experience of being in Glendalough for a period of time, while thousands more people have walked the pilgrim paths with us, listening to the stories and sharing their own experiences.*

Our CP Sister wrote recently:

Our circumstances have now changed here at Tearmann in Glendalough. As Fr M's health has declined two interested people have taken over the running of An Tearmann and changed the name to Glendalough Sanctuary. This centre is getting established with every passing day. It is a place of Sanctuary for anybody, whatever faith or none, are always welcomed. The bookings for the next two months are very promising. School groups are welcomed on day pilgrimages. Groups from all the valleys organise a pilgrim walk following all the pilgrim routes from the valleys leading down to Glendalough.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Four – Traditional Ministries (continued)

4. Pastoral and Spiritual Care (continued)

♦ Hospital Chaplaincy

Only one sister remains in hospital chaplaincy work on a voluntary basis in London. It is her intention to retire in May 2025.

♦ Spiritual Direction

A number of Sisters have been trained in *Spiritual Direction* and offer their services in our Retreat Centres. One Sister is a Spiritual Director and Counsellor at St Luke's Centre, Manchester – *“the Church's ministry of wellbeing and healing.”*



5. Social care

At the heart of our Charism is a call to respond to the crises of our day which afflict the people around us, especially the poor or marginalised. Our Chapter mandated each Sister to respond as well as she could to the needs of the area in which she lives and to grow in awareness of the global mission of the Congregation and support it, among other ways, in prayer. Given our age profile, we are no longer involved in social care as we once were. However, we do give financial support to this kind of work from our Crisis Fund.

♦ Volunteers

A number of Sisters are still involved directly, in a voluntary capacity, reaching out to people in need.

One Sister works as a volunteer in Dublin at the Capuchin Centre for the homeless and people with addictions. Another Sister is involved in the STAR Project in Ballymun, Dublin. This is a registered charity which provides a drug rehabilitation programme, a family support service and easy street outreach team to people who need support for drug/alcohol issues and/or dealing with the effects of addiction within the family.

In Belfast one Sister works in the parish, supporting the Parish Priest with his daily rounds of visiting the sick.

♦ The Destitute Project in Bolton

For many years two Sisters helped in the Destitute Project at the Victoria Hall in Bolton. Because of age and ill health they have both had to withdraw from the heavier work. This is one of the projects we continue to support financially. In their Autumn Newsletter the writer

reports *“Now that the cost of living has soared for all of us and because Asylum Seekers are having to cope on a very limited budget, we are, for the time being, continuing to give out food parcels. This is only because of the most wonderful generosity of the people of Bolton and some of our funders.”*



WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Four – Traditional Ministries (continued)

5. Social care

♦ **The Destitute Project in Bolton** (continued)

The sisters having closed a Community House in Manchester found a good home for monitory vouchers, household goods, and warm bedding (blankets and duvets). The Destitute Project was very glad to be the beneficiary as acknowledged by the letter below.

Dear Sister.

It was really lovely to see you and your friend/colleague when you came to Bolton. I am sorry I have been a long time thanking you for all your donations but I have been waiting so I could tell you how we spent the gift vouchers.

The two Marks and Spencer vouchers were spent on individually wrapped Christmas treats for the party in two weeks. There will be plenty for adults and children thanks to you. The Tesco voucher was spent on 48 tins of tuna, and also sardines and orange juice. With the remaining voucher I am going to buy socks and underwear from Primark which will be much appreciated by all the recipients.

I hope all is going well for you and that you have a wonderful, peaceful Christmas and New Year. I wonder if I will be able to contact you on the same email address once you move. If not perhaps you could give me a contact address so I can invite you to our AGM next year?

All good wishes,

Sue and all of us in the clothes room.

♦ **Mountain Park Centre**

This is an intercultural Drop in Centre in Tallaght Dublin. This Centre is a daytime hub for refugees, asylum seekers and migrants. Often it is the first point of contact and support for Individuals and families from new communities. As Sr Clare wrote, *"I have the joy and good luck to volunteer as a teacher of English at the Centre on two mornings a week. It is the place to meet people from the War Torn areas of the World; both young and not so young men and women from Afghanistan, Nigeria, Somalia, Iran, Jordan, Ukraine, the Congo and Palestine. All divided by language but united in their desire for a safe place to live and learn the English Language. They desire to have a place to call home and raise a family in a peaceful environment."* Clare shared a conversation she had recently with Youaz from Afghanistan. He had come to the end of a four year journey travelling through Europe and eventually arriving in Rosslare, Co Wexford.

There was great rejoicing recently at the centre when Sugile, sporting a green sweater showed everyone his Irish Passport. It is an honour and a joy to show that Ireland, in spite of incidents of racism, is still the land of "Cead Mile Failte."

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Four – Traditional Ministries (continued)

5. Social care (continued)

♦ **Teaching English to Migrant People.**

On returning from Botswana Mission, Sister taught English, for eleven years to Asylum Seekers in Leeds. She has now moved to our Care Home in Lytham and has been fortunate to find similar work in St Anne's on Sea.

The Project in St Anne's was set up by the Local Churches Together Group in 2008 and is strongly Ecumenical. The teaching space is provided in the Parish Hall of our Lady Star of the Sea; and the Coordinator and the teachers are volunteers from different Churches.

The purpose of the group is to offer English Classes to migrant peoples in an environment that is warm and welcoming. This is important as these people can often find themselves lonely and isolated. The classes are offered at Beginners, Intermediate and Advanced levels. Currently, the students are from Hong Kong, India, Brazil, Bangladesh, Iraq, Ukraine, Guinea, Thailand, Spain, Italy and Estonia.

♦ **Chaplaincy in John Lennon Airport.**

One Sister has completed her training to work as a Chaplain in John Lennon Airport in Liverpool. Sr M wrote;

"I first came across Mite Chaplaincy in an advertisement in my local Parish and decided to explore the possibilities offered. Mite operates in many business places and one being John Lennon Airport which is approximately 30 minutes by bus from where I live. After meeting for an interview with the Chaplain at the Airport we decided I would be accepted and went ahead with the training Mite offered. Alongside that training there is a rather vigorous training by the Airport Personnel. Once through that I was ready to go.

I go there once a week for a few hours. To the many staff and travellers, I meet I am a listening ear and support and all is confidential. Many travellers just need a listening ear as travelling can be a stressful experience. We often presume that those travelling are off to have a good time. Unfortunately that is not always the case as people are often going home or returning from a funeral or visiting a sick relative. They just need someone to talk to."

Another sister wrote: *"Though I have retired from active ministry, I can still offer a listening ear when travelling by bus. It is a great opportunity to reach out to someone sitting on their own and who has no one with whom they can talk."*

♦ **Counselling and Community Care**

One Sister, a trained psychotherapist, works in and is the co-founder of WAVE, Belfast, a charity which provides support for those bereaved or traumatised by the "troubles", or people suffering from PTSD.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Five – Financial Support

1. Crisis Fund

In 2017, when one of our houses became vacant, there were suggestions that we use the house for asylum seekers or homeless people. Considering the decline in numbers of our active Sisters, and on the advice of our financial team, it was decided to ring-fence the money from the sale of the property to support projects, run by others, which are trying to alleviate the sufferings of asylum seekers, the homeless and crisis situations which are brought to our attention.

From this Crisis Fund we continue to support needs that are in line with our charitable objectives and meet the guide lines we set out in our Financial Support Policy.

During the year, monies were donated to various causes:

- ◆ Children Today, Northern Ireland
- ◆ Minsteracres to help with giving people a respite from daily cares
- ◆ The Capuchin Day Centre to help feed the hungry.

Preference is given to applications for projects based in places where Sisters have worked or still have a presence, e.g. Minsteracres, Bolton, Leeds, Liverpool, Manchester, London, Belfast and Dublin.

2. Missions

Our mission outreach has always been a part of our Charism. Almost half of our Sisters in the Province have had experience of working and living on our Missions. These Missions are now the responsibility of the CLT (Central Leadership Team of the Congregation). Our contributions to the Missions will therefore be channelled through the CLT. During the year we received a legacy of £13,367.90. We transferred it to the CLT which has shared this money between our Missions in Chile and Argentina where people suffered greatly from Fires in Chile and Flood in Argentina.

FUTURE PLANS

The Charity's goals for 2025/26 are as follows:

- ◆ To encourage all Sisters in their ministries, encouraging them to live by the Chapter Decisions discerned at the Provincial Chapter of August 2022.
- ◆ Today's fragile world is crying out for compassion, truth and love. We respond to this cry by faithfully living out our Charism.
- ◆ We wholeheartedly commit to our General Chapter Direction statement regarding the cry of the earth and the cry of the poor. We recognise that these two cries are one and the same. We acknowledge the urgency and intensity of this cry. We want this challenge to influence our personal lives, corporate decisions and policies regarding the allocation of our investments and resources.
- ◆ To ensure the care of the sick and elderly by:
 - ◇ Encouraging our sick and elderly Sisters to care for their own wellbeing
 - ◇ Supporting them to live independently for as long as possible
 - ◇ Providing them with assisted living where possible
 - ◇ Continuing to provide for them in care communities where both their physical and spiritual needs are met.
- ◆ To continue to live out our Organic Participative Model of Leadership in the Province through holding monthly Province Meetings by Zoom; To support the way of communication agreed at our Chapter and which is so vital to this form of leadership. Given our age profile, which in many cases restricts our ability to travel, to encourage and enable as many Sisters as possible to use Zoom as a means of communication.
- ◆ To be faithful stewards of the work entrusted to us by:
 - ◇ Valuing the resources of the Province/Charity
 - ◇ Maintaining, developing, donating or selling property in a responsible manner and in accordance with Charity law guidelines
 - ◇ Using the financial resources of the Province in a responsible manner, in keeping with the objectives as stated in the Constitution of the Sisters of the Cross and Passion CIO. In all these matters listening to our advisors.
 - ◇ Ensuring that the committee in the Republic of Ireland (ROI Committee), which was set up to be compliant with Irish Charity Law, is enabled to do its work. The rules/terms of reference of the Committee of the Sisters of the Cross and Passion CIO in the Republic of Ireland, RCN: 20015893 CHY: 7368, were adopted on 30 March 2020 with effect from 1 April 2021. To this end a trustee from the CIO is a member of this committee.
 - ◇ In our Chapter August 2022 we committed to exploring alternative structures available to us which will enable us to live out our mission, given the needs of our changing world. We ask each Sister to "Be willing to be involved in a process of discerning and reviewing the present Province Structure with a view to finding a suitable structure for our time." This will be the work of the Province Chapter held in August 2025.

FINANCIAL REVIEW

Income

Income for the Charity and its subsidiary is generated through:

- ◆ Salaries
- ◆ Pensions
- ◆ Retreats
- ◆ Hospice Care
- ◆ Fund raising
- ◆ Charity shops
- ◆ Room hire
- ◆ Bank deposit interest
- ◆ Investments
- ◆ Donations, grants and legacies.

Expenditure

The majority of the Sisters have given most of their working lives to the charitable activities of the Congregation. Where this work is for organisations independent of the Charity, any earnings and pensions are covenanted to the Charity.

Expenditure of the Charity comprises:

- ◆ The living and personal expenses of members of the Congregation and those costs incurred to enable them to carry out their individual ministry
- ◆ Provision of nursing care for our sick and elderly Sisters
- ◆ Financial support to the Congregation's missions and central administration
- ◆ Donations to charities with objects that are consistent with those of the Charity itself
- ◆ Those costs associated with the management of the Charity's investment portfolios and the compliance with regulatory and statutory requirements.

Expenditure of the subsidiary comprises all costs associated with the provision of hospice care together with fundraising, running charity shops and investment managements.

Tangible Fixed Assets

Tangible fixed assets of the Charity and its subsidiary consist mostly of buildings with their furniture, fittings, equipment and plant.

Results for the Year

The consolidated statement of financial activities shows net expenditure before investment gains of £4,016,529 (2024 – net income of £5,944,302) with total income amounting to £18,423,360 (2024 – £16,669,162) before transfers from the charitable trust of £nil (2024 – £9,820,000), giving total income of £18,423,360 (2024 – £26,489,162). Expenditure amounted to £22,439,889 (2024 – £20,544,860).

FINANCIAL REVIEW (continued)

Results for the Year (continued)

Total income includes £1,348,977 (2024 – £1,440,999) of salaries and pensions of individual members of the Congregation which are donated to the Charity either by deed of covenant or by gift aid, £3,923,307 (2024 – £3,389,798) of other donations, legacies and similar income, £4,648,832 (2024 – £4,309,544) of income from charity shops and £4,812,638 (2024 – £4,509,535) being St Gemma's income from the Clinical Commissioning Group and Health Foundation. Other major categories of income include investment income and interest receivable, fundraising events and lotteries, and retreat and conference offerings.

Total expenditure includes expenditure on St Gemma's Hospice. The main expense of the hospice is staff costs which totalled £11,464,963 (2024 – £10,785,823) representing payments to the average staff count of 305 (2024 – 299). Other expenditure includes the personal and living costs of the members of the Congregation and their ministry, donations paid and the costs of administering the Charity.

Deducting expenditure from income (including the transfer from the charitable trust) for the year gives net expenditure after investment losses for the year of £4,046,788 (2024 – net income after investment gains of £7,324,339).

Investment Performance

The purpose of holding listed investments is to earn income to be used by the Sisters in their ministries while carrying out the charitable work of the Congregation now and in the future.

The Charity has discretionary investment agreements with Charles Stanley & Co Limited and Sarasin & Partners LLP. The trustees meet with the fund managers and financial advisers during the year to ensure that the funds are managed in accordance with the investment policy and the religious and ethical principles of the Congregation. The objective of the fund managers is to achieve a reasonable return of both income and capital growth with no more than a conservative to moderate level of risk. The performance and structure of the principal portfolios continues to be closely monitored by the Finance and General Purposes Committee.

On the Charity's listed investments, an income yield of 2.6% was achieved, with an overall capital gain of 7.6%. At the end of the year, the Charity's portfolio of listed investments comprised 64% unit funds, 18% UK equities, 2% UK fixed interest stocks, 12% overseas unit trusts and 4% alternative investments.

The value of the group's listed investments at the end of March 2025, excluding cash held for reinvestment, was £19,580,192 (2024 – £18,960,612).

Reserves Policy

The Charity has a commitment to support members of the Congregation, many of whom continue to carry out charitable work long past the normal age of retirement. The Sisters retire only because of ill health and/or old age and frailty. The trustees of the CIO accept responsibility for establishing an appropriate reserves policy to cater, in the first instance, for the medical care of the Sisters now and in the future.

FINANCIAL REVIEW (continued)

Reserves Policy (continued)

The funds set aside to provide for the Sisters in later life, none of whom have resources of their own, were re-assessed during the year. The calculations, based on actuarial methods, indicate that £16 million is needed to be set aside in order to provide £20,000 per annum for Sisters over 65 years of age and, because of the greater health needs, £30,000 to £40,000 per annum for Sisters over 75 years of age and £40,000 to £50,000 for those over 90 years of age. The trustees have currently designated £13 million towards this reserve, with the intention of designating further funds in future years.

The board of management of St Gemma's Hospice has adopted a reserves policy to maintain a minimum level of resources to ensure that the hospice can continue to provide its current level of services, having regard to possible fluctuations in income and expenditure. These reserves should exclude those amounts designated for the upkeep and renovation of the hospice and those funds already invested in tangible fixed assets. Total reserves of St Gemma's at 31 March 2025 were £14,295,986 (2024 – £14,861,720) of which £5,695,702 (2024 – £5,921,053) had been designated within the St Gemma's Hospice accounts by the Board of Management for the continuing upkeep and renovation of the hospice. All of the St Gemma's Hospice Funds are reflected within these consolidated accounts as restricted funds.

The trustees have examined the need for free reserves, i.e. those unrestricted funds not invested in tangible fixed assets, designated for specific purposes or otherwise committed. The trustees consider that, given the nature of the Charity's work and its commitments, the level of free reserves should be up to an amount equal to annual unrestricted expenditure, currently approximately £6.2 million.

Financial Position

The consolidated balance sheet shows total reserves of £58,447,446 at 31 March 2025. Included in total funds is an amount of £14,295,986 which is restricted. These funds, which include all funds relating to St Gemma's Hospice, include other monies that have either been raised for, and their use restricted to, specific purposes or they comprise donations subject to donor imposed conditions. Full details of these restricted funds can be found in note 15 to the accounts, together with an analysis of movements in the year.

The tangible fixed assets fund totals £24,445,944 (2024 – £25,020,488) and represents those tangible fixed assets not financed out of restricted funds or used by St Gemma's Hospice.

Funds which are available to support the work of the Sisters in the future are those shown on the consolidated balance sheet as general funds. These amounted to £6,444,809 at 31 March 2025 (2024 – £9,339,593). Although this amount is in excess of the stated target of £6.2 million given in the reserves policy, above, the trustees consider the funds to be adequate, but not excessive, in the light of current economic and political uncertainties and the continuing challenges presented to the charity.

FINANCIAL REVIEW (continued)

Property – Transactions and Maintenance

Transactions

The transfer of Cross and Passion College, Kilcullen land to the Le Chéile Trust is ongoing.

The properties at 3&5 Carberry Road, Drumcondra, Dublin are now vacant and will soon be sold.

Middleton Convent: This property was vacated and placed on the market for sale.

The grant of a long term lease by the Charity to St Gemma's Hospice for the transfer of the whole property, including the convent, is now complete.

Maintenance

By its nature this is never ending.

- ◆ **East Holme:** Repairs to leaks in the plumbing system. Work to repair wood in the veranda and the conservatory roof is ongoing. Because the building is a listed building this work requires a specialist craftsman.
- ◆ **Elmleigh:** Three new boilers were fitted in January 2025. Lift repairs and servicing of machinery is a recurring expense.
- ◆ **The Briery:** Necessary maintenance has been carried out, including responding to findings of the Fire Risk Assessment
- ◆ **Villa Pacis:** Ongoing work on external drains.
- ◆ **Drumalis:** Major repairs to heal the gutters overflow on the new build was begun and a trial repair was carried out but owing to inclement weather the work has been delayed. All major repairs and external painting have been carried out.
- ◆ **Duncan Terrace:** Ingress of water was traced and repaired.

Sisters are encouraged to be vigilant in the maintenance of houses for health and safety reasons, as well as general upkeep. PAT (Portable Appliance Testing) and fire risk assessments are carried out in our properties on a regular basis.

POLICIES, REPORTS AND PLANS

We reviewed our:

- Risk Management Policy
- Health and safety Policy
- Safeguarding Policy
- Crisis Fund Policy
- GDPR Policy

We ensured that our care communities and our retreat centres all have Health and Safety Policies in place.

We compiled our:

- Annual Appraisal
- Province Action Plan
- CIO Annual Report and Accounts (UK)

Safeguarding

The trustees are committed to implementing the policies and procedures of the Catholic Safeguarding Standards Agency (CSSA), the Religious Life Safeguarding Service (RLSS) and the National Board of Safeguarding Children in the Catholic Church in Ireland (NBSCCC). Two Sisters in Ireland (North and ROI) are delegated to represent the Province.

The Safeguarding Lead in the UK was unable to continue owing to poor health. The Trustees realised the time had come for them to consider a lay person to take on this work in the UK. After much consideration it was decided to appoint a retired lay person as the UK Safeguarding Lead. Two Trustees attended a course given by RLSS in Liverpool in November 2024 and invited our new Lead to attend in February 2025.

Just at this time we received an email from the CSSA advising the Trustees that they would conduct a safeguarding audit in April 2025. The result of this will be recorded in the 2026 Trustees' Report.

General Data Protection Regulation (GDPR)

With the help of our solicitors we have drawn up an umbrella Data Protection Policy for the Charity, which covers the processing and control of data from four main areas: employment data; data relating to Sisters in care; data relating to the users of our retreat centres and data kept on individual Sisters in the Province Office. This policy is reviewed on an annual basis.

St Gemma's Hospice has its own Data Protection Policy. An IT security audit has been completed. All high level remediation advice from the previous assessment has been actioned and none of the vulnerability discovered during the latest assessment is considered an immediate threat to the security of St Gemma's Hospice.

Investment Policy

The Charity's investments are managed by Sarasin & Partners LLP and Charles Stanley & Co Limited in the UK. There are no restrictions on the Charity's power to invest.

The Investment Strategy is set by the trustees and takes into account income requirements, the risk profile and investment manager's views of the market prospects in the medium term.

The policy is to maximise total return through diversified portfolios whilst providing a level of

income advised by trustees from time to time.

POLICIES, REPORTS AND PLANS (continued)

Investment Policy (continued)

There is also an Ethical Policy precluding any investment in any company which, after reasonable enquiry, clearly has significant profits from any activity whose objectives are contrary to ours and considered to be unjust or damaging to health and wellbeing. The Charity has divested from fossil fuel companies in the Charles Stanley portfolio and redirected its investment towards green energy and social housing.

The performance of the portfolios and the Charity's Investment Strategy are reviewed by the trustees, who meet with the investment managers at least annually.

Insurance

A review of the major risks to which the Province is exposed and of systems established to mitigate those risks is undertaken annually by the trustees. The province bursar is in regular contact with insurers for Ireland (Arachas) and United Kingdom (Marsh Commercial).

Crisis Fund

Donations given to projects from our Crisis Fund are discussed, approved and recorded at our trustee meetings. The agreement of three trustees is needed to approve a donation. Due diligence is observed in checking the background details of the projects and those managing them. This includes alertness to possible scams. Acknowledgement is requested and accountability for any money given. Sisters are appraised of donations which have been made and information shared on the projects which are supported.

Requests are sometimes made from the Congregational Leadership Team to assist the work of the Congregation in other parts of the world.

The Sisters acknowledge, with gratitude, those who have given donations towards our Mission projects. Restricted donations go straight to the project for which the money has been given.

Whilst the trustees give support to United Kingdom organisations, whose work is within the objects of the Charity as stated in the Constitutions of the Sisters of the Cross and Passion CIO, the Charity does not regard itself as a grant-making entity and applications for grants are not invited.

Fundraising Policy

Income generation at St Gemma's is conducted by a team of fundraisers and retail staff directly employed by the Charity and led by the Director of Income Generation. No external professional fundraisers have been utilised during the year. The Hospice benefited from some relatively low value commercial participation partnerships with local companies, which were managed by the Senior Fundraiser (Corporate) and governed by written agreements. St Gemma's Hospice is registered with the Fundraising Regulator. The Director of Income Generation is a member of the National Association of Hospice Fundraisers. There have been no failures to comply with the standards set by these organisations.

The trustees of the Hospice monitor the activities of the Income Generation Team via quarterly meetings of the Finance and Business Committee. The chair of the Committee also meets

with the directors of Corporate Services and Income Generation.

POLICIES, REPORTS AND PLANS (continued)

Fundraising Policy (continued)

Policies to protect vulnerable individuals are in place and all fundraisers are aware of their responsibilities in this area.

Continued Professional Development etc

For our own professional development and to keep ourselves updated with changes we have attended the following online courses and Zoom meetings over the past two financial years:

COREW, Conference/AGM	May, 2023
COREW Meetings by Zoom	July, Oct 2023
AMRI, Dublin – AGM	September 2023
AMRI Meetings	April, June, July, October 2023
Safeguarding (UK) RLSS	November 24; February 25;
Insurance Meetings	January, March 2024

Meetings planned for our own needs:

F&GP Committee with input from Investment Manager	November 2024 and February 2025
Audit Planning	July 2025
Audit Clearance	March 2024 and September 2024

Meetings related to our Ministry:

St Gemma's Hospice, Leeds	AGM, November 2024
All Board meetings & 2 Strategy meetings	
Le Chéile Trust, Dublin	February 2025
Drumalis AGM	October 2024

Internal Province Meetings

CIO Trustee and PLT meetings	Monthly
Province Zoom Meetings	Monthly
ROI Committee	June, October 2024; January 2025
PLT/Managers of Care Communities:	Weekly by telephone

GOVERNANCE TRUSTEE RESPONSIBILITIES AND RISK MANAGEMENT

Governance

Sisters of the Cross and Passion CIO

In terms of Canon Law, at international level the Congregational Leadership Team (CLT) is the major spiritual and administrative body of the Congregation of the Sisters of the Cross and Passion. The administration of the CLT continues to be centred in the United Kingdom.

The Province Leadership Team (PLT) consists of the Provincial Leader and her Councillors, who were elected at a Provincial Chapter in August 2022 by members of the Province for a term of three years. The Province Leader is the highest authority in the Province and is its official representative. Her authority extends to all the Sisters, communities and properties of the Province. The Provincial Leader and team are assisted in their work by the Provincial Bursar, who is now a lay woman, appointed in October 2019, and the Confidential Secretary, and by a group of Sisters (Links Sisters), who represent smaller clusters of Sisters. The Link Sisters meet the PLT three times annually. This system allows for maximum participation in decision-making by all Sisters throughout the Province.

In terms of civil law, the Charity is governed by the Constitution of the Sisters of the Cross and Passion CIO dated 17 September 2019 and is a registered charity under the Charities Act 2011, Charity Registration No 1185348 (England and Wales). It is also a registered Charity in the Republic of Ireland, Charity Registration No 20015893. The Sisters of the Cross and Passion CIO is the main vehicle for delivering Province activities.

The trustees of the Sisters of the Cross and Passion CIO are the Congregational Leader, the Provincial Leader and Provincial Councillors. As all trustees are members of the Congregation they have a detailed knowledge of the work of the CIO and of its structure. The trustees, are members of the Congregation and whilst their living and personal expenses are borne by the CIO, they receive no remuneration or reimbursement of expenses in connection with their duties as trustees. On being appointed, new trustees spend time with those trustees leaving office. They also meet with the Congregation's legal, accounting, investment and property advisors in order to obtain a full briefing of their responsibilities and the CIO's position. They attend training courses and seminars where appropriate.

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

St Gemma's Hospice

St Gemma's Hospice has its own board of governance, and one Sister has been appointed as a representative of the Charity. The Board is responsible for the overall direction and management of the Hospice, approves strategy and oversees its implementation.

The Board has approved a scheme of delegation, under which the majority of operational management and decision making is delegated to the Chief Executive. The Chief Executive has a key role in the management and monitoring of service delivery, patient satisfaction, financial performance, the assessment and control of risk, and the prioritisation and allocation of resources.

GOVERNANCE TRUSTEE RESPONSIBILITIES AND RISK MANAGEMENT (continued)

Governance (continued)

St Gemma's Hospice (continued)

The Chief Executive of the Hospice leads a Hospice Leadership Team (HLT) consisting of the Director of Nursing and Deputy Chief Executive, Director of Income Generation, Director of Medicine, Consultant in Palliative Care and Director of Corporate Services. The HLT has a strategic role in driving forward the Hospice and assisting the Chief Executive in discharging the duties delegated by the Board. It is the HLT that is in charge of challenging, leading, running and supporting the Hospice to achieve its aims.

The pay of the HLT is reviewed by the Board of Trustees, through the Remuneration Committee. The amount paid to members of the HLT is carefully considered, comparable to other roles in the market, and is benchmarked against other local hospices and national hospice reward and charity reward surveys and data. Best practice recommendations on setting remuneration, including those of the National Council for Voluntary Organisations (NCVO), are also taken into consideration. The levels paid are those necessary to ensure a well-run, effective organisation in line with regulatory requirements. Competitive salaries also help the Hospice to attract, recruit and retain the best possible calibre of staff, in a fiercely competitive environment.

Trustees' Responsibility Statement

The trustees are responsible for preparing the report of the trustees, who together with the Operations Manager prepare the accounts in accordance with applied law and United Kingdom accounting standards (United Kingdom Generally Accepted Accounting Practice).

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

- ◆ select suitable accounting policies and then apply them consistently
- ◆ observe the methods and principles in 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 (FRS102)
- ◆ make judgments and estimates that are reasonable and prudent
- ◆ state whether applicable United Kingdom accounting standards have been followed, subject to any material 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.

GOVERNANCE TRUSTEE RESPONSIBILITIES AND RISK MANAGEMENT (continued)

Governance (continued)

Trustees Responsibility Statement (continued)

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the accounts comply with the Charities Act 2011, Applicable Charity (accounts and reports) Regulations, the Charities and Trustees Investment (Scotland) Act 2005, the Charities' Accounts (Scotland) Regulations 2006, the Irish Charities Act 2009 and the provisions of the Charity's Trust Deed. 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.

Public Benefit

The Trustees confirm that they have complied with their duty under the Charities Act 2011 to have regard to the Charity Commission's guidance on public benefit.

Risk Management

Sisters of the Cross and Passion

The key risks for the Charity, as identified by the trustees, are described below, together with the principal ways they are mitigated:

♦ ***The age profile and health of the Sisters and future operation of the Charity***

As of 31 March 2025 the Province has 63 members, including the Region. The average age at 31 March 2025 was 85. There are 14 Sisters over the age of 90 and 1 under the age of 70. There is one Sister under 60 in the Region. During the period April 2024 to March 2025 six Sisters have died. The Trustees are aware that there is both a moral and legal obligation to care for the older Sisters. None of the Sisters have resources of their own, as all earnings, pensions and other income have been donated to the Charity under a gift aid compliant with Deed of Covenant.

♦ ***Key elements of the management of this risk are:***

- ◇ ensuring that the Charity has available financial resources to finance this care, both now and in the years ahead, by setting aside assets in a designated fund, the value of which has been based on actuarial principles; and
- ◇ ensuring that processes are in place to review regularly the ministries and needs of individual Sisters, encouraging those who need it to take on less demanding ministries and identifying those who need extra care and help.

♦ ***The value of investments and properties***

The value of listed investments is dependent on movements in UK and world stock markets. The investments are managed by reputable investment managers, who adhere to a policy agreed by the trustees. The investment strategy is assessed regularly to ensure it remains appropriate to the Charity's needs, both now and into the future.

GOVERNANCE TRUSTEE RESPONSIBILITIES AND RISK MANAGEMENT (continued)

Risk Management (continued)

Sisters of the Cross and Passion (continued)

♦ ***Reliance on key staff and the need for succession planning***

Advice is taken on investment management, accountancy, actuarial, architectural, and legal and business matters from lay professionals. The Finance & General Purposes Committee meets three times a year, with sub-committees meeting when necessary. The Committee monitors risks and the Risk Management Policy and refers matters to the PLT for consideration.

- ♦ A review of major risks to which the Province is exposed and the systems established to mitigate those risks is undertaken annually by the trustees. The Province Bursar is in regular contact with our insurers; Marsh Commercial UK and Arachas in the Republic of Ireland. A physical meeting with our Brokers and Operations Manager was held in February 25 in 42 King's Road Ilkley, the New Home of Province Leader.

During their pastoral visits, the trustees continue to monitor the major risks to which the Charity may be exposed and systems are investigated and established to mitigate these risks. Mostly meetings with Sisters and staff have been conducted by Zoom, though one meeting was arranged with the Trustees and Care Managers and Bursars. The trustees attended various online courses during the year to keep abreast of any developments.

St Gemma's Hospice

The Board of St Gemma's Hospice assesses and reviews the management of the major risks to which the Hospice is exposed. There is a risk framework to support the identification and management of key risks and ensure risk management is an integral part of planning, decision-making and the day-to-day operations of service delivery. This framework incorporates procedures and processes and identifies clear roles and responsibilities in the reporting and management of key risks.

The risk register is developed by the Hospice Leadership Team and is scrutinised by the relevant committees and Board on a quarterly basis. The Chief Executive prepares an Annual Governance Statement (AGS) which identifies how the Hospice ensures effective governance and risk management in compliance with the Voluntary Code of Good Governance framework.

SUMMARY AND ACKNOWLEDGEMENTS

This report is a summary of the work of the Charity. The accounts accompanying this report show the movement of funds in the year ended 31 March 2025.

We, the Trustees, acknowledge with gratitude the professionalism and commitment of all our staff, volunteers and the individual members of the Congregation. Their dedication, support and positive approach are very encouraging for us.

We wish also to record our thanks to the professional bodies on whose advice and expertise we rely.

Approved by the Trustees and signed on their behalf by:

Ax M. O' Regan CP (Sister Therese)

Sister Margaret O'Regan C.P. (Sister Therese)
Trustee

Date: *14/11/2025*



Independent Auditor's Report to the Member of Sisters of the Cross and Passion CIO for the Year Ended 31 March 2025

Opinion

We have audited the financial statements of Sisters of the Cross and Passion CIO (the 'parent charity') and its subsidiaries (the 'group') for the year ended 31 March 2025 which comprise the consolidated statement of financial activities, the consolidated and charity balance sheets, the consolidated statement of cashflows and notes to the financial statements, including significant accounting policies. 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 financial statements:

- ◆ give a true and fair view of the state of the group and parent charity's affairs as at 31 March 2025 and of the group's and the parent charity's 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 financial statements section of our report. We are independent of the group and parent charity in accordance with the ethical requirements that are relevant to our audit of the financial statements 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 financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements 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 group or the parent charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements 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, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, 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 financial statements 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 financial statements 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

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

- ◆ the information given in the Trustees' Annual Report is inconsistent in any material respect with the financial statements; or
- ◆ the parent charity has not kept sufficient accounting records; or
- ◆ the parent charity's financial statements are not in agreement with the accounting records and returns; 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 39, the trustees are responsible for the preparation of the financial statements 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 financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group and the parent 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 group or the parent charity or to cease operations, or have no realistic alternative but to do so.

Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditors under the Charities Act 2011 and report in accordance with regulations made under that Act.

Auditors' responsibilities for the audit of the financial statements (continued)

Our objectives are to obtain reasonable assurance about whether the group and parent financial statements 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 financial statements.

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 specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud are detailed below.

Identifying and assessing risks related to irregularities:

We assessed the susceptibility of the group and parent charity's financial statements to material misstatement and how fraud might occur, including through discussions with the trustees, discussions within our audit team planning meeting, updating our record of internal controls and ensuring these controls operated as intended. We evaluated possible incentives and opportunities for fraudulent manipulation of the financial statements. We identified laws and regulations that are of significance in the context of the group and parent charity by discussions with trustees and updating our understanding of the sectors in which the group and parent charity operate.

Laws and regulations of direct significance in the context of the group and parent charity include the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and guidance issued by the Charity Commission for England and Wales.

Audit response to risks identified:

We considered the extent of compliance with these laws and regulations as part of our audit procedures on the related financial statement items including a review of financial statement disclosures. We reviewed the parent charity's records of breaches of laws and regulations, minutes of meetings and correspondence with relevant authorities to identify potential material misstatements arising. We discussed the parent charity's policies and procedures for compliance with laws and regulations with members of management responsible for compliance.

During the planning meeting with the audit team, the engagement partner drew attention to the key areas which might involve non-compliance with laws and regulations or fraud. We enquired of management whether they were aware of any instances of non-compliance with laws and regulations or knowledge of any actual, suspected or alleged fraud.

Auditors' responsibilities for the audit of the financial statements (continued)

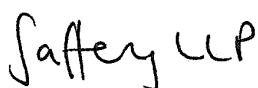
We addressed the risk of fraud through management override of controls by testing the appropriateness of journal entries and identifying any significant transactions that were unusual or outside the normal course of business. We assessed whether judgements made in making accounting estimates gave rise to a possible indication of management bias. At the completion stage of the audit, the engagement partner's review included ensuring that the team had approached their work with appropriate professional scepticism and thus the capacity to identify non-compliance with laws and regulations and fraud.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

A further description of our responsibilities is available 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 parent 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 parent charity 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 parent charity and the parent charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

**Saffery LLP**

10 Wellington Place

Statutory Auditors

Leeds

Date: 5 December 2025

LS1 4AP

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

Consolidated statement of financial activities Year to 31 March 2025

	Notes	Un-restricted funds £	Restricted funds £	Total funds 2025 £	Un-restricted funds £	Restricted funds £	Total funds 2024 £
Income from:							
Donations and legacies	1	1,505,734	3,766,550	5,272,284	1,558,239	3,272,558	4,830,797
Investment income and interest receivable	2	645,577	401,179	1,046,756	625,248	313,834	939,082
Charitable activities							
. Provision of hospice care	3	—	5,563,855	5,563,855	—	4,923,294	4,923,294
. Retreat and similar income		539,485	—	539,485	464,203	—	464,203
Other trading activities							
. Income from charity shops		—	4,648,832	4,648,832		4,309,544	4,309,544
. Room hires and rental income		8,010	—	8,010	7,502	—	7,502
. Fundraising events and lotteries		—	1,226,070	1,226,070	—	1,110,022	1,110,022
Other sources							
. Miscellaneous income		52,070	65,998	118,068	27,344	57,374	84,718
		<u>2,750,876</u>	<u>15,672,484</u>	<u>18,423,360</u>	<u>2,682,536</u>	<u>13,986,626</u>	<u>16,669,162</u>
Donations from Sisters of the Cross and Passion Charitable Trust (Charity Registration Number 1038483)	24	—	—	—	9,820,000	—	9,820,000
Total income		<u>2,750,876</u>	<u>15,672,484</u>	<u>18,423,360</u>	<u>12,502,536</u>	<u>13,986,626</u>	<u>26,489,162</u>
Expenditure on:							
Raising funds							
. Cost of raising donations		—	1,773,415	1,773,415	—	1,698,067	1,698,067
. Fundraising activities including charity shops		—	3,720,760	3,720,760	—	3,273,166	3,273,166
. Investment management costs		1,297	28,301	29,598	4,465	32,597	37,062
Charitable activities							
. Provision of hospice care	4	—	10,726,701	10,726,701	—	9,817,435	9,817,435
. Donations and support of overseas missions	5	17,699	—	17,699	153,634	—	153,634
. Support of members of the Congregation and their ministry	6	6,171,716	—	6,171,716	5,565,496	—	5,565,496
Total expenditure		<u>6,190,712</u>	<u>16,249,177</u>	<u>22,439,889</u>	<u>5,723,595</u>	<u>14,821,265</u>	<u>20,544,860</u>
Net (expenditure) income before net investment (losses) gains		<u>(3,439,836)</u>	<u>(576,693)</u>	<u>(4,016,529)</u>	<u>6,778,941</u>	<u>(834,639)</u>	<u>5,944,302</u>
Net investment (losses) gains		<u>(41,217)</u>	<u>10,958</u>	<u>(30,259)</u>	<u>922,680</u>	<u>457,357</u>	<u>1,380,037</u>
Net (expenditure) income and net movement in funds	8	<u>(3,481,053)</u>	<u>(565,735)</u>	<u>(4,046,788)</u>	<u>7,701,621</u>	<u>(377,282)</u>	<u>7,324,339</u>
Reconciliation of funds:							
Fund balances at 1 April 2024		47,632,513	14,861,721	62,494,234	39,930,892	15,239,003	55,169,895
Fund balances at 31 March 2025	18	<u>44,151,460</u>	<u>14,295,986</u>	<u>58,447,446</u>	<u>47,632,513</u>	<u>14,861,721</u>	<u>62,494,234</u>

All recognised gains and losses are included in the above statement of financial activities.

Charity statement of financial activities Year to 31 March 2025

	Notes	Un-restricted funds £	Restricted funds £	Total funds 2025 £	Un-restricted funds £	Restricted funds £	Total funds 2024 £
Income from:							
Donations and legacies	1	1,505,734	—	1,505,734	1,558,239	—	1,558,239
Investment income	2	645,577	—	645,577	625,248	—	625,248
Retreat and similar income		539,485	—	539,485	464,203	—	464,203
Other trading activities							
. Room hire		8,010	—	8,010	7,502	—	7,502
Other income (including foreign exchange gain)		52,070	—	52,070	27,344	—	27,344
		<u>2,750,876</u>	<u>—</u>	<u>2,750,876</u>	<u>2,682,536</u>	<u>—</u>	<u>2,682,536</u>
Donations from Sisters of the Cross and Passion Charitable Trust (Charity Registration Number 1038483)	24	—	—	—	9,820,000	—	9,820,000
Total income		<u>2,750,876</u>	<u>—</u>	<u>2,750,876</u>	<u>12,502,536</u>	<u>—</u>	<u>12,502,536</u>
Expenditure on:							
Investment management costs		1,297	—	1,297	4,465	—	4,465
Donations and support of overseas missions	5	17,699	—	17,699	153,634	—	153,634
Support of members of the Congregation and their ministry	6	6,171,716	—	6,171,716	5,565,496	—	5,565,496
Total expenditure		<u>6,190,712</u>	<u>—</u>	<u>6,190,712</u>	<u>5,723,595</u>	<u>—</u>	<u>5,723,595</u>
Net (expenditure) income before net investment (losses) gains		<u>(3,439,836)</u>	<u>—</u>	<u>(3,439,836)</u>	<u>6,778,941</u>	<u>—</u>	<u>6,778,941</u>
(Losses) gains on investment assets							
. Realised		(12,456)	—	(12,456)	405	—	405
. Unrealised		(28,761)	—	(28,761)	922,275	—	922,275
Net (expenditure) income and net movement in funds	8	<u>(3,481,053)</u>	<u>—</u>	<u>(3,481,053)</u>	<u>7,701,621</u>	<u>—</u>	<u>7,701,621</u>
Reconciliation of funds:							
Fund balances at 1 April 2024		47,632,513	—	47,632,513	39,930,892	—	39,930,892
Fund balances at 31 March 2025	18	<u>44,151,460</u>	<u>—</u>	<u>44,151,460</u>	<u>47,632,513</u>	<u>—</u>	<u>47,632,513</u>

All recognised gains and losses are included in the above statement of financial activities.

Consolidated and charity balance sheets 31 March 2025

	Notes	Group		Charity	
		2025 £	2024 £	2025 £	2024 £
Fixed assets:					
Tangible assets	11	26,878,604	27,572,252	24,445,944	25,020,488
Investments					
. Listed investments	12	19,980,490	19,679,051	13,329,514	13,004,983
. Programme related investments	12	134,340	136,364	134,340	136,364
Total fixed assets		46,993,434	47,387,667	37,909,798	38,161,835
Current assets:					
Stocks		17,661	10,941	—	—
Debtors	13	864,125	760,588	28,449	52,007
Investments		3,000,000	3,500,000	—	—
Cash at bank and in hand		8,596,477	12,155,184	6,341,936	9,563,780
Total current assets		12,478,263	16,426,713	6,370,385	9,615,787
Liabilities:					
Creditors: amounts falling due within one year	14	(1,024,251)	(1,320,146)	(128,723)	(145,109)
Net current assets		11,454,012	15,106,567	6,241,662	9,470,678
Total net assets		58,447,446	62,494,234	44,151,460	47,632,513
The funds of the Charity:					
Restricted funds	15	14,295,986	14,861,721	—	—
Unrestricted funds					
. Designated funds	16	13,260,707	13,272,432	13,260,707	13,272,432
. Tangible fixed assets fund	17	24,445,944	25,020,488	24,445,944	25,020,488
. General fund	18	6,444,809	9,339,593	6,444,809	9,339,593
		58,447,446	62,494,234	44,151,460	47,632,513

Approved by the trustees
and signed on their behalf by:

Sr M. O'Regan CP (Sr Therese)

Sister Margaret O'Regan C.P. (Sister Therese)
Trustee

Approved on: 14/11/2025

Consolidated statement of cash flows Year to 31 March 2025

	Notes	2025 £	2024 £
Cash flows from operating activities:			
Net cash (used in) provided by operating activities	A	(4,079,782)	6,683,646
Cash flows from investing activities:			
Investment income and interest received		1,046,756	939,082
Proceeds from the disposal of tangible fixed assets		8,800	8,768
Purchase of tangible fixed assets		(757,515)	(826,490)
Proceeds from the disposal of investments		1,705,882	6,229,823
Purchase of investments		(2,355,719)	(5,246,089)
Net cash (used in) provided by investing activities		(351,796)	1,105,094
Change in cash and cash equivalents in the year		(4,431,578)	7,788,740
Cash and cash equivalents at 1 April 2024		16,373,621	8,511,258
Change in cash and cash equivalents due to exchange rate movements		54,732	73,623
Cash and cash equivalents at 31 March 2025	B	11,996,775	16,373,621

Notes to the statement of cash flows for the year to 31 March 2025.

A Reconciliation of net movement in funds to net cash provided by (used in) operating activities

	2025 £	2024 £
Net movement in funds (as per the statement of financial activities)	(4,046,788)	7,324,339
Adjustments for:		
Depreciation charge	1,396,134	1,350,689
Losses (gains) on investments	30,259	(1,380,037)
Investment income and interest receivable	(1,046,756)	(939,082)
Net loss on disposal of tangible fixed assets	(6,479)	6,836
(Increase) decrease in stocks	(6,720)	3,330
(Increase) decrease in debtors	(103,537)	1,453,810
Decrease in creditors	(295,895)	(1,136,239)
Net cash (used in) provided by operating activities	(4,079,782)	6,683,646

B Analysis of cash and cash equivalents

	2025 £	2024 £
Cash at bank and in hand	8,596,477	12,155,184
Cash held by investment managers	400,298	718,437
Current asset investments	3,000,000	3,500,000
Total cash and cash equivalents	11,996,775	16,373,621

No separate reconciliation of net debt has been prepared as there is no difference between the net cash (debt) of the charity and the above cash and cash equivalents.

Principal accounting policies 31 March 2025

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 March 2025, with comparative information given for the year to 31 March 2024.

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

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 UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

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

The accounts are presented in sterling and are rounded to the nearest £1.

Critical accounting estimates and areas of judgement

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

The items in the accounts where these judgements and estimates have been made include:

- ◆ estimating the useful economic life of tangible fixed assets;
- ◆ allocation of support costs across charitable activities; and
- ◆ estimating the value of legacies to be recognised in accordance with FRS 102.

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.

The trustees of the charity have concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees are of the opinion that the charity will have sufficient resources to meet its liabilities as they fall due.

Consolidated accounts

The accounts consolidate, on a line-by-line basis, the results of the Charity and its charitable subsidiary, St Gemma's Hospice, and the hospice's subsidiary, St Gemma's Hospice Services Limited, made up to the balance sheet date.

Income recognition

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

Income comprises donations and legacies, investment income and interest receivable, income from the provision of hospice care, retreat income, grants receivable, income from trading activities (including the operation of charity shops, room hire and income from fundraising events and lotteries) and miscellaneous income.

Donations, including salaries and pensions of individual religious received under Gift Aid or deed of covenant, and donations from the Cross and Passion Charitable Trust are recognised when the Group and Charity has confirmation of both the amount and settlement date. In the event of donations pledged but not received, the amount is accrued for where the receipt is considered probable and can be reliably estimated. In the event that a donation is subject to conditions that require a level of performance before the Group and 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 Group and Charity and it is probable that those conditions will be fulfilled in the reporting period.

In accordance with the Charities SORP FRS 102 volunteer time is not recognised.

Gifts in kind and donated services are included at the lower of their value to the Group and Charity and their estimated market value.

Legacies are included in the statement of financial activities when the Group and 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 Group and Charity.

Entitlement is taken as the earlier of the date on which either: the Group and Charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor to the Group and Charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the Group and Charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the Group and Charity, or the Group and Charity are aware of the granting of probate, but the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title of the asset having being transferred to the Group and Charity.

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

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

Income recognition (continued)

Contracts and service agreements in respect to the provision of hospice care are recognised to the extent that it is probable that the economic benefits will flow to the Group and Charity and the income can be reliably measured. It is measured at fair value of the consideration received or receivable, excluding any relevant value added tax.

Income from the provision of retreats is recognised to the extent that it is probable that the economic benefits will flow to the Charity and the income can be reliably measured. It is measured at fair value of the consideration received or receivable, excluding any relevant value added tax.

Grants from government, NHS bodies, Clinical Commissioning Groups and from trusts and foundations have been included as income from charitable activities, i.e. the provision of healthcare and related services where they amount to a contract for services but as donations where the money is given in response to an appeal or grant application or with greater freedom of use, e.g. for core purposes. Deferred income includes amounts received in respect of grants received for work to be carried out in the next financial year.

Income received by way of fundraising events, lotteries, room hire and other trading receipts are credited in the accounts when the Group and Charity are legally entitled to the income and the amount can be quantified with reasonable accuracy. These are shown gross before deductions of related expenses and net of VAT.

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:

- a. Expenditure on raising funds comprises the salaries, direct costs and overheads incurred in soliciting donations, the costs associated with operating charity shops and the fees paid to investment managers in connection with the management of the Group and Charity's listed investments, net of rebates received. Rebates arise when the fees deducted automatically through charges for common investment funds and related transactions exceed the fees agreed between the Group and Charity and their investment managers.
- b. Expenditure on charitable activities comprises expenditure on the Group and Charity's primary charitable purposes as described in the trustees' report and includes:
 - ◆ Expenditure incurred in the provision of hospice services including the costs of providing clinical, emotional and spiritual care to physically ill people of all races and creeds at St Gemma's Hospice.
 - ◆ Expenditure on provision of retreats to members of the public.

Expenditure recognition (continued)

- ◆ Charitable donations which relate, in the main, to the support of the Charity's missionary work overseas and the support of the Roman Catholic charitable organisations.
- ◆ Expenditure on the support of the work of the Sisters. Such expenditure enables the members to carry out the work of the Charity in the areas of the advancement of the Roman Catholic faith and the relief of poverty.

All expenditure is stated inclusive of irrecoverable VAT.

Allocation of indirect costs and governance costs

Indirect costs represent indirect charitable expenditure. In order to carry out the primary purposes of the Charity and Group it is necessary to provide support in the form of personnel development, financial procedures, provision of office services and equipment and a suitable working environment.

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

Indirect costs and governance costs are able to be allocated directly to the specific charitable activities to which they relate.

Tangible fixed assets

All assets costing more than £1,000 and with an expected useful life exceeding one year are capitalised.

- ◆ *Freehold land and buildings*
Freehold land and buildings are shown on the balance sheet at deemed cost or, where donated, at their value at the date of donation.

Depreciation is provided at 2% per annum on a straight line basis to write the buildings off over their estimated useful life to the Charity. Land is not depreciated.

- ◆ *Improvements to leasehold properties*
Improvements to leasehold properties are capitalised and depreciated at 5% per annum on a straight line basis.
- ◆ *Plant, furniture and equipment*
Expenditure on the purchase and replacement of items of plant, furniture and equipment, including computer equipment, is depreciated over a four to six year period on a reducing balance basis.
- ◆ *Motor vehicles*
Motor vehicles are capitalised and depreciated over a four to five year period on a reducing balance basis, in order to write off each vehicle over its estimated useful life.

Tangible fixed assets (continued)

♦ *Computer equipment*

Computer equipment is capitalised and depreciated over a four year period on a straight line basis, in order to write off each item over its estimated useful life.

♦ *Assets under construction*

Assets under construction are included at cost. Depreciation on these assets is not charged until they are brought into use and reclassified to freehold land and buildings, or improvements to leasehold properties.

Fixed asset investments

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

The Group and Charity do not acquire put options, derivatives or other complex financial instruments.

As noted above the main form of financial risk faced by the Group and 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) on investment assets are calculated as the difference between disposal proceeds and their opening carrying value or their purchase value is acquired subsequent to the first day of the financial year. Unrealised gains and losses are calculated as the difference between the fair value at the year 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 year in which they arise.

Programme related investments

Programme related investments comprise units in an investment vehicle promoting global justice by challenging people, churches and others to share their resources through socially responsible investments and by empowering disadvantaged people by providing them with credit. These are included on the balance sheet at cost with any diminution in value debited to the statement of financial activities.

Stocks

Stocks are valued at the lower of cost and net realisable value. Items donated for resale are not included in the accounts until they are sold.

Debtors

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid.

Current Asset Investments

Current asset investments include short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

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.

Creditors

Creditors 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 are recognised at the amount the Group and Charity anticipates it will pay to settle the debt.

Fund structure

The general fund comprises 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.

The tangible fixed assets fund represents the net book value of the tangible fixed assets excluding those used by St Gemma's Hospice.

The designated funds are monies set aside out of general funds and designated for specific purposes, although the trustees may ultimately use such funds for other purposes.

The restricted funds are monies raised for, and their use restricted to, a specific purpose, or donations subject to donor imposed conditions and comprise the net assets of St Gemma's Hospice and its subsidiary.

Foreign currencies

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

Pension costs

Charity:

The Charity offers its employees membership of a defined contribution pension scheme administered by the National Employment Savings Trust (NEST). Contributions to the scheme are debited to the statement of financial activities in the year in which they are payable to the scheme. The assets of the scheme are held by an independent corporate trustee, whose activities are governed by the National Employment Savings Trust Order 2010, made by the Secretary of State in exercise of powers confirmed under the Pensions Act 2008.

St Gemma's Hospice

The hospice operates two pension schemes:

- ◆ The National Health Service Superannuation Scheme, a defined benefit scheme which is only available to staff who have previously contributed to the scheme. The administration of this scheme is dealt with by the National Health Service agencies. Contributions to this scheme are paid in respect of current service, there is no liability to the hospice in respect of past service and the hospice has applied the multi-employer exemption under FRS 102 to account for the scheme as a defined contribution scheme.

Principal accounting policies 31 March 2025

Pension costs (continued)

St Gemma's Hospice (continued)

- ◆ A Group Personal Pension Scheme, which is a defined contribution pension scheme, administered by Standard Life which is available to all employees.

Services provided by members of the Congregation

For the purpose of these accounts, no monetary value has been placed on the care, administrative and other services provided by the members of the Congregation.

Operating leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the statement of financial activities on a straight line basis over the lease term.

1 Donations and legacies

Group	Unrestricted funds £	Restricted funds £	Total funds 2025 £	Unrestricted funds £	Restricted funds £	Total funds 2024 £
Salaries and pensions of individual religious received under Gift Aid or deed of covenant	1,348,977	—	1,348,977	1,440,999	—	1,440,999
Legacies	13,368	1,631,871	1,645,239	8,378	1,796,980	1,805,358
Donations	133,051	1,900,030	2,033,081	108,772	1,351,231	1,460,003
Grants	—	234,649	234,649	—	124,347	124,347
Other voluntary income	10,338	—	10,338	90	—	90
Total funds	1,505,734	3,766,550	5,272,284	1,558,239	3,272,558	4,830,797

All unrestricted funds for both 2024 and 2025 relate to the Charity only. The Charity received no restricted donations and legacies during the year ended 31 March 2025 (2024 – none).

2 Investment income and interest receivable

Group	Unrestricted funds £	Restricted funds £	Total funds 2025 £	Unrestricted funds £	Restricted funds £	Total funds 2024 £
Income from listed investments	349,161	138,118	487,279	316,146	157,967	474,113
Interest receivable						
· Bank interest	277,864	263,061	540,925	261,060	155,867	416,927
· Interest on cash held by investment managers	18,552	—	18,552	48,042	—	48,042
	296,416	263,061	559,477	309,102	155,867	464,969
Total funds	645,577	401,179	1,046,756	625,248	313,834	939,082

All unrestricted funds for the year ended 31 March 2024 and 2025 relate to the Charity only. The Charity received no restricted investment income and interest receivable in the year ended 31 March 2024 and 2025.

3 Income from the provision of hospice care

Group	Unrestricted funds £	Restricted funds £	Total funds 2025 £	Unrestricted funds £	Restricted funds £	Total funds 2024 £
District Health Authority Income	—	4,812,638	4,812,638	—	4,509,535	4,509,535
Hospice UK grant	—	226,376	226,376	—	—	—
Training and education	—	243,729	243,729	—	159,579	159,579
Bistro	—	94,611	94,611	—	83,518	83,518
Other income	—	186,501	186,501	—	170,662	170,662
Total funds	—	5,563,855	5,563,855	—	4,923,294	4,923,294

4 Expenditure on the provision of hospice care

Group	Unrestricted funds £	Restricted funds £	Total funds 2025 £	Unrestricted funds £	Restricted funds £	Total funds 2024 £
In-patient care	—	6,749,951	6,749,951	—	6,252,461	6,252,461
Community care	—	2,016,658	2,016,658	—	1,892,116	1,892,116
Day hospice	—	679,298	679,298	—	625,617	625,617
Bereavement support	—	452,528	452,528	—	303,926	303,926
Education and research	—	828,266	828,266	—	743,315	743,315
Total funds	—	10,726,701	10,726,701	—	9,817,435	9,817,435

5 Donations and support of overseas missions

Group and Charity	Unrestricted funds £	Restricted funds £	Total funds 2025 £	Unrestricted funds £	Restricted funds £	Total funds 2024 £
Grants to the Sisters of the Cross and Passion Charitable Trust	11,300	—	11,300	140,000	—	140,000
Grants to the Congregation's overseas missions	6,399	—	6,399	13,634	—	13,634
	17,699	—	17,699	153,634	—	153,634

6 Support of members of the Congregation and their ministry

Group and Charity	Unrestricted funds £	Restricted funds £	Total funds 2025 £	Unrestricted funds £	Restricted funds £	Total funds 2024 £
Sisters' living and personal expenses	596,491	—	596,491	627,960	—	627,960
Premises	4,034,644	—	4,034,644	3,656,736	—	3,656,736
Education, training and spiritual renewal	439,665	—	439,665	406,784	—	406,784
Administrative and similar costs	916,073	—	916,073	682,875	—	682,875
Other costs	22,381	—	22,381	16,522	—	16,522
Foreign exchange losses	73,525	—	73,525	90,566	—	90,566
Governance costs (note 7)	88,937	—	88,937	84,053	—	84,053
Total funds	6,171,716	—	6,171,716	5,565,496	—	5,565,496

7 Governance costs

Group	Unrestricted funds £	Restricted funds £	Total funds 2025 £	Unrestricted funds £	Restricted funds £	Total funds 2024 £
Accountancy	48,670	—	48,670	49,215	—	49,215
Auditor's remuneration						
· Statutory	28,393	19,040	47,433	22,562	21,475	44,037
· Non-statutory	—	1,995	1,995	—	4,900	4,900
St Gemma's other costs	—	84,000	84,000	—	80,211	80,211
Bank fees and charges	11,874	—	11,874	12,276	—	12,276
	88,937	105,035	193,972	84,053	106,586	190,639

7 Governance costs (continued)

The above governance costs have been allocated to the following activities:

	Unrestricted funds £	Restricted funds £	Total funds 2025 £	Unrestricted £	Restricted £	Total 2024 £
Raising funds	—	36,841	36,841	—	36,938	36,938
In-patient care	—	42,031	42,031	—	43,849	43,849
Community care	—	11,080	11,080	—	10,722	10,722
Day hospice	—	7,046	7,046	—	7,336	7,336
Bereavement support	—	2,782	2,782	—	2,702	2,702
Education and research	—	5,255	5,255	—	5,039	5,039
Support of members of the Congregation and their ministry	88,937	—	88,937	84,053	—	84,053
	88,937	105,035	193,972	84,053	106,586	190,639

8 Net (expenditure) income and net movement in funds

This is stated after charging:

Group	Total 2025 £	Total 2024 £
Auditor's remuneration		
. Statutory	47,433	44,037
. Non-statutory- Taxation services & reporting to group auditors	1,995	4,900
Depreciation	1,396,134	1,350,689
Operating lease rental - land and buildings	611,716	522,360
Operating lease rental - equipment	12,271	13,746

Charity	Total 2025 £	Total 2024 £
Auditors' remuneration		
. Statutory	28,393	22,562
Depreciation	634,798	627,219

9 Staff costs and remuneration of key management personnel

Group	2025 £	2024 £
Staff costs during the year were as follows:		
Wages and salaries	12,361,024	11,588,712
Social security costs	1,145,440	1,049,141
Other pension costs	829,315	768,393
	14,335,779	13,406,246

9 Staff costs and remuneration of key management personnel (continued)

Charity	2025 £	2024 £
Staff costs during the year were as follows:		
Wages and salaries	2,612,443	2,389,307
Social security costs	223,921	201,027
Other pension costs	34,452	30,089
	2,870,816	2,620,423

The number of employees who earned £60,000 per annum or more (excluding employer's pension contributions but including taxable benefits) during the year is shown below. All of the higher paid employees were employed at St Gemma's Hospice.

Group	Total 2025 No.	Total 2024 No.
£60,001 - £70,000	5	1
£70,001 - £80,000	2	1
£80,001 - £90,000	2	2
£90,001 - £100,000	1	1
£100,001 - £110,000	—	2
£120,001 - £130,000	1	—
£140,001 - £150,000	1	—
£150,001 - £160,000	1	1
£170,001 - £180,000	1	—
	14	8

As shown above, St Gemma's Hospice has employed fourteen individuals (2024 – eight) who earned over £60,000. Four (2024 -Four) of these are medical consultants who are directly employed on NHS equivalent contracts, in line with national agreements. The others are members of the Hospice Leadership Team (HLT), responsible for running the Hospice. The Chief Executive is not the highest paid employee. No trustees received remuneration during the current or prior year. No travel or subsistence expenses were paid to trustees during the current or prior year.

The average headcount of employees during the year was:

	2025 No.	2024 No.
St Gemma's Hospice	305	299
Support of Sisters and their ministry	112	117
	417	416

The Trustees consider that they, together with the Province Bursar, comprise the key management personnel of the Charity in charge of directing and controlling, running and operating the Charity on a day to day basis.

In terms of St Gemma's Hospice, the Charity's subsidiary, the board of St Gemma's Hospice is responsible for the overall direction and management of the hospice. The Board has overall responsibility for ensuring the Hospice is managed efficiently, approves the strategy and oversees its implementation.

9 Staff costs and remuneration of key management personnel (continued)

The Chief Executive of the Hospice leads a Hospice Leadership Team (HLT) consisting of the Chief Executive, Chief Operating Officer, Consultant in Palliative Medicine and Chief Medical Officer, Director of Income Generation and Chief Nurse. The HLT has a strategic role in driving forward the hospice and assisting the Chief Executive in discharging the duties delegated by the Board. It is the HLT that is in charge of challenging, leading, running and supporting the hospice to achieve its aims.

As explained in note 10 below, all Trustees are members of the Congregation and whilst their living and personal expenses are borne by the Charity they receive no remuneration or reimbursement of expenses in connection with their duties as Trustees.

The Charity's Trustees are all members of the Congregation and consequently their living and personal expenses, all of which are consistent with the amounts paid in respect to other members of the Congregation, are borne by the Charity. No Trustees received any remuneration or reimbursement of expenses in connection with their duties as Trustees (2024 – none) and therefore no remuneration was payable to the key management of the Charity during the year (2024 – none).

The total remuneration (including taxable benefits, employer's pension contributions and employers' national insurance contributions) of the key management personnel of St Gemma's Hospice and the group for the year was £666k (2024 – £717k).

10 Trustees' expenses and remuneration and transactions with trustees

The Charity's Trustees are all members of the Congregation and consequently their living and personal expenses, all of which are consistent with the amounts paid in respect to other members of the Congregation, are borne by the Charity. No Trustees received any remuneration or reimbursement of expenses in connection with their duties as Trustees (2024 – none).

As members of the Congregation, none of the trustees have resources of their own as all earnings, pensions and other income have been donated to the charity under a Gift Aid compliant Deed of Covenant. During the year, the total amount donated by the trustees to the charity was £54,383 (2024 – £64,861).

The trustees of St Gemma's Hospice did not receive any remuneration (2024 – none). No trustees of St Gemma's Hospice was reimbursed expenses during the year (2024 – £nil). Indemnity insurance is provided for the trustees of St. Gemma's Hospice. The aggregate amount of cash donations received from Trustees of St Gemma's Hospice during the year was £1,655 (2024 – £5,195).

Schofield Sweeney has provided legal advice in relation to St Gemma's Hospice's lease arrangements. Chris Schofield (a trustee of St Gemma's Hospice, who resigned on 30 September 2023) is the Chairman of Schofield Sweeney.

11 Tangible fixed assets

Group	Freehold land and buildings £	Improvements to leasehold property £	Plant, furniture and equipment £	Motor vehicles £	Assets under construction £	Total £
Cost or valuation						
At 1 April 2024	30,617,217	6,691,003	7,144,862	452,996	212,051	45,118,129
Transfers	—	287,490	—	—	(287,490))	—
Exchange movement	(67,201)	—	(2,318)	(2,218)	—	(71,737)
Additions	—	—	668,081	13,995	75,439	757,515
Disposals	—	—	(19,190)	(21,195)	—	(40,385)
At 31 March 2025	<u>30,550,016</u>	<u>6,978,493</u>	<u>7,791,435</u>	<u>443,578</u>	<u>—</u>	<u>45,763,522</u>
Assets at historic cost	10,264,798	6,978,493	7,791,435	443,578	—	25,478,304
Revalued assets	<u>20,285,218</u>	<u>—</u>	<u>—</u>	<u>—</u>	<u>—</u>	<u>20,285,218</u>
	<u>30,550,016</u>	<u>6,978,493</u>	<u>7,791,435</u>	<u>443,578</u>	<u>—</u>	<u>45,763,522</u>
Depreciation						
At 1 April 2024	5,978,562	5,916,172	5,281,368	369,775	—	17,545,877
Charge for year	567,300	359,653	450,727	18,454	—	1,396,134
Currency adjustment	(15,611)	—	(1,517)	(1,901)	—	(19,029)
On disposals	—	—	(19,190)	(18,874)	—	(38,064)
At 31 March 2025	<u>6,530,251</u>	<u>6,275,825</u>	<u>5,711,388</u>	<u>367,454</u>	<u>—</u>	<u>18,884,918</u>
Net book values						
At 31 March 2025	<u>24,019,765</u>	<u>702,668</u>	<u>2,080,047</u>	<u>76,124</u>	<u>—</u>	<u>26,878,604</u>
At 31 March 2024	<u>24,638,655</u>	<u>774,831</u>	<u>1,863,494</u>	<u>83,221</u>	<u>212,051</u>	<u>27,572,252</u>

Charity	Freehold land and buildings £	Plant, furniture and equipment £	Motor vehicles £	Total £
Cost or valuation				
At 1 April 2024	30,617,217	1,620,647	403,264	32,641,128
Additions	—	101,312	13,995	115,307
Exchange movement	(67,201)	(2,318)	(2,218)	(71,737)
Disposals	—	—	(21,195)	(21,195)
At 31 March 2025	<u>30,550,016</u>	<u>1,719,641</u>	<u>393,846</u>	<u>32,663,503</u>
Assets at historic cost	10,264,798	1,719,641	393,846	12,378,285
Revalued assets	<u>20,285,218</u>	<u>—</u>	<u>—</u>	<u>20,285,218</u>
	<u>30,550,016</u>	<u>1,719,641</u>	<u>393,846</u>	<u>32,663,503</u>
Depreciation				
At 1 April 2024	5,978,562	1,312,105	329,973	7,620,640
Charge for year	567,300	51,526	15,972	634,798
Currency adjustment	(15,611)	(1,495)	(1,899)	(19,005)
On disposals	—	—	(18,874)	(18,874)
At 31 March 2025	<u>6,530,251</u>	<u>1,362,136</u>	<u>325,172</u>	<u>8,217,559</u>
Net book values				
At 31 March 2025	<u>24,019,765</u>	<u>357,505</u>	<u>68,674</u>	<u>24,445,944</u>
At 31 March 2024	<u>24,638,655</u>	<u>308,542</u>	<u>73,291</u>	<u>25,020,488</u>

12 Investments

At 31 March 2025 fixed asset investments comprised:

	Group		Charity	
	2025 £	2024 £	2025 £	2024 £
Programme related investments (see a below)	134,340	136,364	134,340	136,364
Listed investments and cash held for re-investment (see b below)	19,980,490	19,679,051	13,329,514	13,004,983
At 31 March 2025	20,114,830	19,815,415	13,463,854	13,141,347

a. Programme related investments

The Charity holds units managed by Oikocredit International Share Foundation (Oikocredit). Oikocredit is incorporated as a foundation under the laws of the Netherlands and has its registered office in Amersfoort, Netherlands. The trustees consider it to be a suitable vehicle in which to invest, being a world-wide co-operative society, promoting global justice by challenging people, churches and others to share their resources through socially responsible investments and by empowering disadvantaged people by providing them with credit. Oikocredit offers a dual return to the investor: social and financial. In addition to earning modest financial returns, investors are secure in the knowledge that their money is being used to fight poverty, promote fair trade and respect our planet's natural resources. As a result, the trustees believe it appropriate to regard these funds as programme related investments and they are included on the balance sheet at cost.

Group and Charity	2025 £	2024 £
At 1 April 2024	136,364	139,239
Exchange movements	(2,024)	(2,875)
At 31 March 2025	134,340	136,364

b. Listed investments and cash held for re-investment

Group	2025 £	2024 £
Listed investments		
Market value at 1 April 2024	18,960,614	18,564,311
Additions at cost	2,355,719	5,246,089
Disposals at book value (proceeds: £ 1,705,882; losses: £7,261)	(1,713,143)	(6,267,910)
Net unrealised investment (losses) gains	(22,998)	1,418,124
Market value at 31 March 2025	19,580,192	18,960,614
Cash held by investment managers for reinvestment	400,298	718,437
	19,980,490	19,679,051
Cost of listed investments at 31 March 2025	13,735,047	13,061,215

12 Investments (continued)**b. Listed investments and cash held for re-investment** (continued)

At 31 March 2025 listed investments held, all of which were dealt in on a recognised stock exchange, comprised the following:

Group	2025 £	2024 £
Fixed interest based common investment funds	1,111,835	974,542
Equities	2,931,275	2,852,809
Unit trusts	8,526,437	7,957,662
Alternative investments	832,121	1,062,253
Overseas funds	187,058	177,112
Property	5,991,466	5,936,234
	19,580,192	18,960,612

Included in the investment portfolio was the following holding which, at 31 March 2025, had a market value which was deemed material in comparison with the market value of the total portfolio at that date:

Group	2025 Market value £	2025 Percentage of portfolio %	2024 Market value £	2024 Percentage of portfolio %
Sarasin Endowments Fund (Income Units)	8,526,437	43.5	7,957,662	42.0

Charity	2025 £	2024 £
Listed investments		
Market value at 1 April 2024	12,346,966	12,489,766
Additions at cost	885,192	186,358
Disposals at book value (proceeds: £225,095, losses £12,456)	(237,551)	(1,251,432)
Net unrealised investment (losses) gains	(28,761)	922,274
Market value at 31 March 2025	12,965,846	12,346,966
Cash held by investment managers for reinvestment	363,668	658,017
	13,329,514	13,004,983
Cost of listed investments at 31 March 2025	7,601,235	7,097,779

At 31 March 2025, listed investments held, all of which were dealt in on a recognised stock exchange, comprised the following:

Charity	2025 £	2024 £
Fixed interest based common investment funds	422,780	278,048
Equities	2,291,474	2,194,833
Unit trusts	8,526,437	7,957,662
Alternative investments	222,601	475,275
Overseas funds	1,502,554	1,441,148
	12,965,846	12,346,966

12 Investments (continued)***b. Listed investments and cash held for re-investment (continued)***

Included in the investment portfolio was the following holding which, at 31 March 2025, had a market value which was deemed material in comparison with the market value of the total portfolio at that date:

Charity	2025 Market value £	2025 Percentage of portfolio %	2024 Market value £	2024 Percentage of portfolio %
Sarasin Endowments Fund (Income Units)	8,526,437	67.2	7,957,662	64.5

13 Debtors

	Group		Charity	
	2025 £	2024 £	2025 £	2024 £
Trade debtors	6,756	12,215	—	—
Income tax recoverable	51,463	69,414	—	—
Other debtors	571,976	402,770	—	—
Prepayments and accrued income	233,930	276,189	28,449	52,007
	864,125	760,588	28,449	52,007

14 Creditors: amounts falling due within one year

	Group		Charity	
	2025 £	2024 £	2025 £	2024 £
Expense creditors	7,269	25,763	951	8,462
Taxation and social security costs	36,686	26,749	36,686	43,995
Other creditors	599,253	674,116	19,833	4,529
Accrued expenditure	381,043	593,518	71,253	88,123
	1,024,251	1,320,146	128,723	145,109

15 Restricted funds

The income funds of the Group and Charity include restricted funds comprising the following unexpended balances of donations and grants held on trust to be applied for specific purposes.

Group	At 1 April 2024 £	Income /gains £	Expenditure /losses £	Transfers £	At 31 March 2025 £
Hospice funds					
Hospice general funds	8,806,125	15,357,917	(15,339,472)	(339,155)	8,485,415
Hospice Designated Funds					
Earmarked Funds (designated funds in the Hospice)	52,934	—	—	—	52,934
. Service Transformation fund	154,306	—	(37,960)	—	116,346
. Digital Development Reserve	464,664	—	(65,734)	(108,054)	290,876
. COVID Response Reserve	—	—	—	—	—
. AUPC Strategy Reserve	500,000	—	—	—	500,000
. Buildings Upgrade Reserve	2,197,385	—	—	(94,497)	2,102,888
. Leadership and Development Reserve	—	—	—	200,000	200,000
Tangible fixed assets fund	2,551,764	—	(742,119)	623,013	2,432,658
Hospice Restricted Funds					
City-wide Education Programme	10,550	—	—	—	10,550
Postage costs – restricted donation	29,625	—	(15,662)	—	13,963
Training and Education	63,162	—	(2,247)	—	60,915
Hospice UK Grant Funding	—	226,376	—	(226,376)	—
Restricted Trust Income	13,857	72,649	(15,568)	(54,931)	16,007
Mental Health Clinical Nurse Specialist	13,199	—	(12,448)	—	751
Sundry Restricted Donations	4,150	26,500	(17,967)	—	12,683
	14,861,721	15,683,442	(16,249,177)	—	14,295,986

Group	At 1 April 2023 £	Income /gains £	Expenditure/ losses £	Transfers £	At 31 March 2024 £
Hospice funds					
Hospice general funds	11,215,951	14,335,852	(13,976,724)	(2,768,954)	8,806,125
Hospice Designated Funds					
Earmarked Funds (designated funds in the Hospice)	52,934	—	—	—	52,934
. Maintenance of the Hospice	262,356	—	—	(189,168)	73,188
. Building Development reserve	214,174	—	—	(89,977)	124,197
. Service Transformation fund	201,311	—	(77,614)	—	123,697
. Digital Development Reserve	571,074	—	(34,988)	(71,422)	464,664
. COVID Response Reserve	30,609	—	—	—	30,609
. AUPC Strategy Reserve	—	—	—	500,000	500,000
. Buildings Upgrade Reserve	—	—	—	2,000,000	2,000,000
Tangible fixed assets fund	2,556,917	—	(649,587)	644,434	2,551,764
Hospice Restricted Funds					
City-wide Education Programme	10,550	—	—	—	10,550
Funding from Clinical Commissioning Group for various specific projects	18,378	—	(5,179)	—	13,199
Other restricted funds	104,749	108,131	(77,173)	(24,913)	110,794
	15,239,003	14,443,983	(14,821,265)	—	14,861,721

15 Restricted funds (continued)

The specific purposes for which the funds are to be applied are as follows:

♦ ***St Gemma's Hospice general funds***

This fund represents the net assets of St Gemma's Hospice, which are not otherwise specifically restricted to purposes other than the general running and operation of the Hospice.

♦ ***St Gemma's Hospice earmarked funds***

These funds represent monies set aside out of funds available to the hospice by its trustees for future maintenance and renovation work, for staff development needs and to support the ongoing service development needs of the hospice.

♦ ***St Gemma's Hospice tangible fixed assets fund***

This fund represents the net book value of the tangible fixed assets used in the day-to-day work of the hospice.

♦ ***St Gemma's Hospice Restricted funds***

These represent monies given towards specific projects or purposes within St Gemma's Hospice.

The funds held by St Gemma's Hospice are for use specifically for the purposes of providing palliative care. As such funds should be deemed restricted in the consolidated accounts regardless of how they have been classified in the accounts of St Gemma's Hospice.

The transfers between funds represent:

- ♦ expenditure on capital items; and
- ♦ the ring-fencing of amounts from the hospice general funds into hospice designated funds.

16 Designated funds

The income funds of the Charity included designated funds which had been set aside out of unrestricted funds by the trustees for specific purposes.

Group and Charity	At 1 April 2024 £	New designations £	Utilised/ released £	At 31 March 2025 £
Future healthcare of Sisters	13,000,000	—	—	13,000,000
Crisis donations	136,068	—	(9,701)	126,367
Programme related investments fund	136,364	(2,026)	—	134,340
	13,272,432	(2,026)	(9,701)	13,260,707

Group and Charity	At 1 April 2023 £	New designations £	Utilised/ released £	At 31 March 2024 £
Future healthcare of Sisters	13,000,000	—	—	13,000,000
Crisis donations	136,698	27,982	(28,612)	136,068
Programme related investments fund	139,239	—	(2,875)	136,364
	13,275,937	27,982	(31,487)	13,272,432

The future healthcare of Sisters fund consists of monies which the Trustees set aside in order to provide for the Sisters in later life. The calculations, based on actuarial methods, indicated that £16 million is needed to be set aside in order to provide £20,000 per annum for Sisters over 65 years of age and, because of greater health needs, £30,000 to £40,000 per annum for Sisters over 75 years of age and £40,000 to £50,000 per annum for those over 90 years of age. The trustees have currently designated £13 million towards this reserve, with the intention of designating further funds in future years.

The crisis donations fund consists of monies which the trustees set aside from the proceeds of the disposal of a property in Liverpool. The fund will be used to fund donations to projects, run by others, which are trying to alleviate the suffering of asylum seekers, the homeless and crisis situations.

The programme related investments fund has been designated to represent the carrying value of the Charity's programme related investments. The amount has been set aside from the Charity's general funds in recognition of the fact that the assets have been invested in Oikocredit International Share Foundation and therefore cannot be regarded as funds that would be available to meet future contingencies.

17 Tangible fixed assets fund

Group and Charity	2025 Total £	2024 Total £
At 1 April 2024	25,020,488	25,625,885
Net movement in year	(574,544)	(605,397)
At 31 March 2025	24,445,944	25,020,488

17 Tangible fixed assets fund (continued)

The tangible fixed assets fund represents the net book value of the tangible fixed assets excluding those used by St Gemma's Hospice. A decision was made to separate this fund from the other funds of the Charity in recognition of the fact that the tangible fixed assets are essential to the day to day work of the Charity and as such their value should not be regarded as funds that would be realisable with ease, in order to meet future contingencies.

18 Analysis of net assets between funds

Group	General fund £	Tangible fixed assets fund £	Designated funds £	Restricted funds £	Total 2025 £
Fund balances at 31 March 2025 are represented by:					
Tangible fixed assets	—	24,445,944	—	2,432,661	26,878,605
Investments	6,245,667	—	7,218,187	6,650,975	20,114,829
Net current assets	199,142	—	6,042,520	5,212,350	11,454,012
Total net assets	6,444,809	24,445,944	13,260,707	14,295,986	58,447,446

Group	General fund £	Tangible fixed assets fund £	Designated funds £	Restricted funds £	Total 2024 £
Fund balances at 31 March 2024 are represented by:					
Tangible fixed assets	—	25,020,488	—	2,551,764	27,572,252
Investments	2,107	—	13,139,240	6,674,068	19,815,415
Net current assets	9,337,486	—	133,192	5,635,889	15,106,567
Total net assets	9,339,593	25,020,488	13,272,432	14,861,721	62,494,234

Charity	General fund £	Tangible fixed assets fund £	Designated funds £	Restricted funds £	Total 2025 £
Fund balances at 31 March 2025 are represented by:					
Tangible fixed assets	—	24,445,944	—	—	24,445,944
Investments	6,245,667	—	7,218,187	—	13,463,854
Net current assets	199,142	—	6,042,520	—	6,241,662
Total net assets	6,444,809	24,445,944	13,260,707	—	44,151,460

18 Analysis of net assets between funds (continued)

Charity	General fund £	Tangible fixed assets fund £	Designated funds £	Restricted funds £	Total 2024 £
Fund balances at 31 March 2024 are represented by:					
Tangible fixed assets	—	25,020,488	—	—	25,020,488
Investments	5,923,160	—	7,218,187	—	13,141,347
Net current assets	3,416,433	—	6,054,245	—	9,470,678
Total net assets	9,339,593	25,020,488	13,272,432	—	47,632,513

The total unrealised gains as at 31 March 2025 constitute movements on revaluation and are as follows:

	Group 2025 £	Group 2024 £	Charity 2025 £	Charity 2024 £
Unrealised gains included above:				
On investments	5,845,145	5,899,399	5,364,611	5,249,187
Total unrealised gains at 31 March 2025	5,845,145	5,899,399	5,364,611	5,249,187
Reconciliation of movements in unrealised gains (losses)				
Unrealised gains at 1 April 2024	5,899,399	5,753,185	5,249,187	4,888,531
Less: in respect of disposals in the year	(31,256)	(1,271,910)	144,185	(561,618)
Net (losses) gains arising on revaluation in the year	(22,998)	1,418,124	(28,761)	922,274
Total unrealised gains at 31 March 2025	5,845,145	5,899,399	5,364,611	5,249,187

19 Pension commitments**Charity:**

The Charity offers its employees membership of a defined contribution pension scheme administered by the National Employment Savings Trust (NEST). Contributions to the scheme are debited to the statement of financial activities in the year in which they are payable to the scheme. The assets of the scheme are held by an independent corporate trustee, whose activities are governed by the National Employment Savings Trust Order 2010, made by the Secretary of State in exercise of powers confirmed under the Pensions Act 2008.

St Gemma's Hospice operates two pension schemes:♦ **National Health Service Pension Scheme**

A defined benefit scheme operated by the National Health Service Superannuation Scheme, which is only available to staff who have previously contributed to the scheme. The administration of the scheme is dealt with by the National Health Service Pension agencies. Contributions to this scheme are paid in respect of current service, and there is no liability to the hospice in respect of past service.

19 Pension commitments (continued)

St Gemma's Hospice operates two pension schemes: (continued)

♦ Group Personal Pension Scheme

In addition there is a Group Personal Pension Scheme, which is a defined contribution pension scheme, administered by Standard Life which is available to all employees.

The charge to the consolidated statement of financial activities of £794,863 (2024 – £768,393) represents contributions to funds during the year. Contributions payable to the schemes at the year-end date totalling £nil (2024 – £43,452) are included in creditors.

20 Leasing commitments

Operating leases

At 31 March 2025, the Group had the following total future minimum lease payments under non-cancellable operating leases relating to land and buildings and office equipment:

Group	Land and buildings		Office equipment	
	2025 £	2024 £	2025 £	2024 £
Within one year	449,917	417,458	14,632	12,271
Between one and five years	818,042	958,417	22,200	18,233
	1,267,959	1,375,875	36,832	30,504

The Charity had no leasing commitments at 31 March 2025 (2024 – none).

21 St Gemma's Hospice

The charity wholly owns a subsidiary, St Gemma's Hospice, a charitable company constituted as a company limited by guarantee, Charity Registration No. 1015941 and Company Registration No. 02773867 (England and Wales). The charitable company operates a hospice in Leeds providing palliative care, treatment or relief of people with active, progressive and advanced illnesses without regard to their means, culture, faith or belief. A summary of its results for the year is shown below. Audited accounts will be filed with both the Registrar of Companies and the Charity Commission.

21 St Gemma's Hospice (continued)

	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds 2025 £
Income:				
Donations, legacies and trusts	3,667,401	—	99,149	3,766,550
Other trading activities	5,940,900	—	—	5,940,900
Investment income	401,179	—	—	401,179
Charitable activities	5,337,479	—	226,376	5,563,855
Total income	15,346,959	—	325,525	15,672,484
Expenditure:				
Cost of raising funds	5,522,476	—	—	5,522,476
Charitable activities	9,816,996	845,813	63,892	10,726,701
Total expenditure	15,339,472	845,813	63,892	16,249,177
Gains on investments	10,958	—	—	10,958
Net income (expenditure) before transfers	18,445	(845,813)	261,633	(565,735)
Transfers between funds	(339,155)	620,462	(281,307)	—
Net movement in funds	(320,710)	(225,351)	(19,674)	(565,735)
Reconciliation of funds				
Fund balances at 1 April 2024	8,806,125	5,921,053	134,543	14,861,721
Fund balances at 31 March 2025	8,485,415	5,695,702	114,869	14,295,986

22 St Gemma's Hospice Services Limited

St Gemma's Hospice has a wholly owned subsidiary, St Gemma's Hospice Services Limited, a company incorporated in the United Kingdom and registered in England and Wales Company No. 03739423. The company undertakes trading activities including the sale of goods and the provision of room hire. A summary of its trading results for the year is shown below, the company donates its taxable profit to St Gemma's Hospice under Gift Aid. Audited accounts will be filed with the Registrar of Companies.

	2025 £	2024 £
Profit and loss account		
Turnover	65,998	57,374
Cost of sales	(21,398)	(26,173)
Gross profit	44,600	31,201
Administrative expenses	(2,684)	(2,624)
Management charge	(17,987)	(25,450)
Operating profit	23,929	3,127
Amount gift aided to St Gemma's Hospice	(23,929)	(3,127)
Retained in subsidiary	—	—
Aggregate capital and reserves	2	2

23 Ultimate control

The Charity, which is constituted as a Charitable Incorporated Organisation, was controlled throughout the period by St Paul's Province of the Sisters of the Cross and the Passion by virtue of the fact that the members of the Congregation appoint the Trustees. The Province does not hold any assets, incur liabilities or enter into any transactions in its own right.

24 Related parties

During the year ended 31 March 2025, the charity made donations amounting to £11,300 (2024 – £140,000) to the Sisters of the Cross and Passion Charitable Trust (the predecessor charity) to cover legal fees, insurance premia, utility bills and security costs relating to St Gabriel's Hall and the Imani Centre. These properties were sold by the predecessor charity during 2024, resulting in a donation of the proceeds of £9,750,000 from the predecessor charity to the Charity.

In addition, a further donation of £nil (2024 – £70,000) was made to the Charity by the predecessor charity to support its cashflow.

Other than the transactions detailed above and in notes 9 and 10, there are no related party transactions that require disclosure (2024 – none).

As members of the Congregation, none of the trustees have resources of their own as all earnings, pensions and other income have been donated to the charity under a Gift Aid compliant Deed of Covenant. During the year, the total amount donated by the trustees to the charity was £56,783 (2024 – £64,861).

25 Taxation

The Sisters of the Cross and Passion CIO and St Gemma's Hospice are both registered charities and, therefore, they are not liable to income tax or corporation tax on income or gains derived from their charitable activities, as they fall within the various exemptions available to registered charities.

The trading subsidiary of St Gemma's Hospice is liable to corporation tax on its taxable profits. Current tax, including UK corporation tax and foreign tax, is provided at amounts expected to be paid (or recovered) using the tax rates and laws that have been enacted or substantively enacted by the balance sheet date. No tax was payable during the year (2024 – £nil)

26 Liability of members

If the CIO is wound up, the member of the CIO has no liability to contribute to its assets and has no personal responsibility for settling its debts and liabilities.

SISTERS OF THE CROSS AND PASSION CIO

England & Wales - Charity number 1185348

Accounts



Sisters of the Cross and Passion CIO

Annual Report and Accounts

31 March 2024

Charity Registration Number
1185348 (England and Wales)

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

Trustees	Sister Claire Dawson C.P. Sister Margaret Gorman C.P. (Sister Carmel) Sister Anne Hammersley C.P.(Deceased 26 July 2024) Sister Margaret O'Regan C.P. (Sister Therese) Sister Margaret Steed C.P. (Sister Savio)
ROI Committee	Sister Máire Ni Shúilleabháin C.P. Sister Anne Harnett C.P. Sister Claire Dawson C.P. Sister Carmel Miley C. P.
Province Leader	Sister Margaret Steed C.P. (Sister Savio)
Province Bursar	Mrs Sakina Lowe
Principal address	Cross & Passion Convent 299 Boarshaw Road Middleton Manchester M24 2PF
Telephone	0161 655 3184
Email	pltcpSisters@gmail.com
Website	www.crossandpassion.com
ROI Committee Address	13 Clare Road Drumcondra Dublin 9
Telephone	01 837 5511
Chairperson	Sister Clare Dawson
Charity Registration Number England and Wales	1185348
Accountants	Buzzacott LLP 130 Wood Street London EC2V 6DL
Auditors	Saffery LLP 10 Wellington Place Leeds LS1 4AP

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

Investment Managers	Sarasin & Partners LLP Juxon House 100 St Paul's Churchyard London EC4M 8BU
	Charles Stanley & Co Limited 55 Bishopsgate London EC2N 3AS
Principle bankers	Royal Bank of Scotland plc 1 Dale Street Liverpool L2 2PP
	Bank of Ireland 2 College Green Dublin 2, D02 VR66
Solicitors – England and Wales	Wrigleys Solicitors LLP 3rd Floor, 3 Wellington Place Leeds LS1 4AP
Solicitors – Northern Ireland	Conway, Todd & Co 22 Market Square Antrim BT41 4DT
	Edwards & Co 28 Hill Street Belfast BT1 2LA
Solicitors – the Republic of Ireland	Mason Hayes + Curran South Bank House Barrow Street Dublin 4, D04 TR29
Finance and General Purposes Committee	Elizabeth Wilson, Wrigley's Solicitors Amanda Francis Andrew Mather, CS2

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

Insurance Brokers

Steve Burns, Marsh Insurance, UK
Liam Conlon, Arachas, Ireland

Energy Broker

Charles Lowe, EnergyFlowe Limited, UK

Report of the trustees Year to 31 March 2024

The Trustees present their statutory report, together with the accounts of the Sisters of the Cross and Passion CIO (the 'Charity' or 'CIO'), for the year ended 31 March 2024.

The accounts have been prepared in accordance with the accounting policies set out on pages 52 to 58 and comply with the Charity's Constitution and the Charities Act 2011. The accounts also comply 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 the Republic of Ireland (FRS 102).

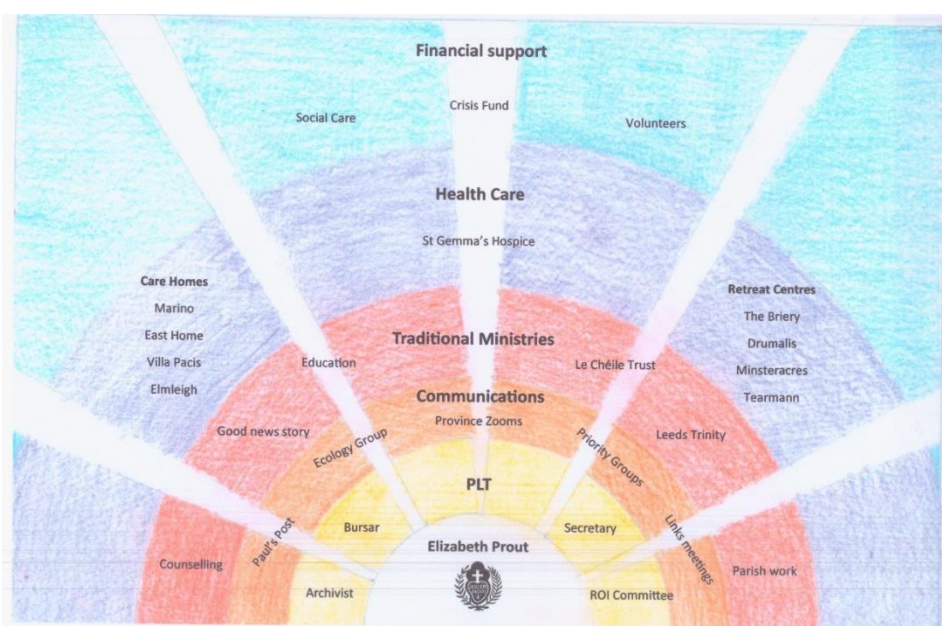
WHO WE ARE, OUR WORK AND IMPACT

Introduction

The Sisters of the Cross and Passion is an international Roman Catholic Religious Congregation founded in industrial England in 1852. It is divided into a number of individual areas and provinces under the authority of the Congregational Leadership Team (CLT), members of which reside in the UK, the USA, Chile and Australia, their offices are in Larne, Co. Antrim, Northern Ireland.

The Sisters in St Paul's Province live in England, Northern Ireland and Republic of Ireland. The accounts accompanying this report are those of the Sisters of the Cross and Passion CIO, on which the assets of St Paul's Province were held during the year to 31 March 2024. The Charity is governed by the constitutions of the Sisters of the Cross and Passion CIO dated 17 September 2019 and is registered with the Charity Commission:

Charity Registration Number	England and Wales	1185348



The Arcs

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc One – Our Foundress and her Vision

The corporate mission of the Sisters of the Cross and Passion is to witness to the reconciling, forgiving and compassionate love of God through openness to the needs of the world and especially those of the poor and marginalised.



The Sisters of the Cross and Passion identify with Christ in his Passion, Death and Resurrection. We aspire to a more just and compassionate world, where the rights and dignity of the whole of creation is upheld and respected.

What follows is an account of the work of the CIO from 1 April 2023 to 31 March 2024. Benefits are identifiable and touch the lives of the people whom the Sisters seek to serve in all their ministries.

The objectives of the Sisters of the Cross and Passion, as stated in the Constitution of the Sisters of the Cross and Passion CIO, are the relief of poverty, the provision of relief assistance and comfort to the sick, the provision of education and the advancement of the teachings of the Roman Catholic Church (or other such charitable purposes as are lawfully authorised from time to time by the constitutions of the Congregation) by such means as are suited to the time and place in which the provision is to be made.

Arc Two – Province Leadership Team

To fulfil these objectives, the Province Leadership Team, PLT, regularly evaluate their pastoral activities in the light of their charism, present day needs and requests for help in new ministries and new localities. They continue to evaluate their pastoral activities in the light of their diminishing numbers, increasing age profile and decreasing financial resources. Policies and procedures are reviewed and updated regularly in accordance with statutory regulations and Congregational objectives.

We are covenanted to be bearers of the Compassion of God by responding to the needs of the world in our time, as Venerable Elizabeth Prout, our foundress, did in hers.

Lay bursar and operational manager

One evaluation on diminishing numbers and increasing age profile resulted in the Trustees realising their need to employ additional financial lay help. A lay Bursar was appointed. This appointment freed up the Sister Bursar from the task so she could give more time and energy to the work on the Province Leadership Team who with the Congregational leader are also the Trustees of the Charity. During this last year, our lay Bursar has shown just how many skills she has and is willing to use them on our behalf. We have upgraded her position to Operational Manager. This gives her increased responsibility to manage our Care Home Managers and Retreat Directors and she is available to assist them in daily tasks of caring for the Sisters in our Care Homes and the smooth running of our Retreat Houses. Her salary was upgraded accordingly.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Two – Province Leadership Team (continued)

ROI Committee.

Because of the work done to incorporate to the CIO and realising that the area covered included the communities in the Republic of Ireland, the Trustees together with our Charity lawyer, in Wrigleys, and corresponding lawyer in ROI, invited three Sisters in Dublin to form an ROI Committee with one of the PLT Trustees as the Chair of this committee. This has worked well. A report from this committee is now an item on the monthly Trustees' CIO agenda.

Archivist

One Sister is engaged full-time in preserving the archives of the Province. She ensures that all collections are sorted, carefully stored and remain confidential. She is also the archivist for the entire Congregational archives. Finding a permanent home for the storage of our archives still remains one of our goals with plans in place to employ a lay Archivist to assist with this work.

During this past year our Archivist has been actively researching the centenary of activities of our Cross & Passion Sisters in the USA. We have all enjoyed the story so far and enjoyed celebrating the Centenary day celebrations in May 2024.

Province Secretary

Our new confidential secretary has settled in to her tasks of attending our Trustees' Meetings and producing excellent minutes in good time following our meetings. She keeps our addresses and lists of Sisters together with email addresses and mobile numbers up to date. Our secretary has put in place fire safety signs in our provincial property and placed a 'log in' book in the entrance so we can all know who visits the property.

Arc Three – Communication

Communication throughout the Province:

We continued to have two-way communication with Sisters in the Province through Priority groups and a Link Sister with whom the PLT meet regularly, mostly by Zoom. Through good communication the PLT encourage the Sisters in their ministries and support them as they reach out and develop new ministries, mostly now in a volunteering capacity.

Province Zoom

Restriction to travel during the period of Covid gave us an opportunity to develop our use of technology and meetings by Zoom were encouraged. One such meeting was the Province Zoom held monthly. This enabled Sisters to meet, albeit virtually, and to listen to up to date news and developments. It also gave them the opportunity to share ideas and items of interest from their communities. During these meetings we try to keep alive the decisions made during the Chapter of August 2022, so that they make a difference in our lives and those among whom we minister.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Three – Communication (continued)

Province Zoom (continued)

One of the themes which has exercised our minds since January 2024 is the theme of Structures. Our Chapter invited us “To explore alternative Structures available to us which will enable us to live out our Mission, given the needs of our changing world.” To this end we have called on our Finance and General Purposes team to assist us on a way forward. In February 2024 we met with them on an away day in the Briery Retreat House. This proved a very valuable experience and we came away with a plan to begin initial steps. These we share with the Sisters during our Province Gatherings. This work is ongoing.

While Justice, Peace and the Integrity of Creation remain an integral part of our spirituality, at the Province Chapter in August 2022 we strengthened this statement by inserting Pope Francis’s statement on Care of our Common Home, to listen to the Cry of the Earth and Cry of the Poor. We call on each Sister to grow in awareness of the poor in her local area and do something concrete. We ask too that each Community “Buy locally and seasonally to cut down on transport and reduce our carbon foot print.” We encourage each other to choose an environmental issue and to live by it.

Ecology Group

Many Sisters attended the Laudato Si’ Zoom meetings set up by the Laudato Si’ Animators and following these meetings we agreed to form an internal group of Sisters who were interested in growing in awareness of the issues set out by Pope Francis. We are known as the Ecology Group and we meet once a month by Zoom and share on our activities or some topic relating to Laudato Si’. The theme of Laudato Si’ 2023, was “Hope for the Earth, Hope for Humanity”. We are conscious that we can only do small things but we continue to pray, share, listen, learn and hope we make a difference for the sake of our common home.

Paul’s Post

Our weekly newsletter is called St. Paul’s Post. Our Secretary has brought her own unique skills in continuing to make this weekly newsletter one which the Sisters enjoy reading and look forward to receiving it each Monday. It is also uploaded to our website. It is a way of communicating with the Sisters of the wider international Cross and Passion Communities. Sisters are encouraged to send items of interest, happenings or celebrations from their own community or parish celebrations so all can enjoy. Through these pages we are encouraged to pray for sick Sisters, family members, or people in the wider parish Communities who ask for our prayers.

Arc Four – Traditional Ministries

1. Education, including Le Cheile Trust
2. Parish Work, including counselling

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Four – Traditional Ministries (continued)

1. Education

- ◆ Teacher's Enterprise in Religious Education
- ◆ Religious Orders in Education (ROE)
- ◆ Le Chéile Trust
- ◆ Leeds Trinity University

Whilst the apostolate of the Sisters in earlier years was very strongly-based in teaching, Sisters, who have vast experience in education, now bring their skills to assisting new teachers to become expert in their field especially of passing on the tenets of the Catholic Faith.

Teachers' Enterprise in Religious Education

"The mission of the Teachers' Enterprise in Religious Education (TERE) is to support teachers in Catholic schools and in the wider Christian community in their daily task of unfolding for teachers and pupils the mystery of God, the teaching of the Church and its application to daily life."



Its objectives are to:

- ◆ Promote the teaching of religious education with the same academic rigour as the other subjects in the curriculum;
- ◆ Provide opportunities for teachers to deepen their theological understanding of the Christian faith and its application to daily life;
- ◆ Create a variety of resources, for example text books, website with online interactive elements for classroom use, CD ROMS etc.
- ◆ Provide advice and assistance to teachers and schools in the teaching of religious education.

One Sister is involved as a full-time director in this project.

Whilst the apostolate of the Sisters in earlier years was very strongly based in teaching, Sisters, who have vast experience in education, now bring their skills to assisting new teachers to become expert in their field especially of passing on the tenets of the Catholic Faith.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Four – Traditional Ministries (continued)

1. Education (continued)

Teachers' Enterprise in Religious Education (continued)

Teachers expressed gratitude for home-learning resources for religious education on our website www.tere.org. In addition, permission was granted to schools that had purchased *The Way, the Truth and the Life* CD/DVD ROMs to put the contents on their own website providing access was available only to their pupils. In-service training is provided, on Zoom, for each year at primary school, that is, Early Years Foundation Stage, Years 1-6. Feedback from teachers was very positive.

This was a very useful Zoom session on how to make religious education meaningful for our pupils. It has given me a much better understanding of theology in The Way, The Truth and The Life.

Thinking about the key messages in each lesson and why they are important has been a great help. The example of how to link the task to the children's experience will be very useful.

Telephone support for teachers is always available. To offer further support to schools, a decision was made to convert *The Way, The Truth, & The Life* programme into digital format and is available on our website. Teachers continue to express appreciation for the wide range of free resources available for all age groups.

Support to the Religious Education Directory

Sister M is now writing a new programme *The Vine & the Branches* to meet the requirements of this new Religious Education Directory. With the help of some colleagues Book 1 and Book 3 was published for primary schools by July 2023. This included textbooks for pupils and teachers, Power Point presentations and additional worksheets etc.

Future Plans

Provision of in-service training by Zoom will continue because it is enabling teachers in schools from all over the United Kingdom to participate in greater numbers than if they had to travel to London.

In the words of Cardinal Nichols, *"This is a group of teachers working hard to improve classroom RE, especially in Catholic Schools. This enterprise has my full support and encouragement."*

Bishop Marcus Stock, chair of the Catholic Education Service, said; *"the heritage passed on by Religious Orders should be treasured and appreciated as a continuing source of inspiration for strengthening and enhancing the Catholic ethos of the schools and Colleges."*

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Four – Traditional Ministries (continued)

1. Education (continued)

Le Chéile Trust

The Le Chéile Trust mission is to *“promote Catholic education as an option within the Irish education system and to develop the schools given to the Trust in the service of their local communities.”*

Le Chéile is governed by two companies limited-by guarantee: Síol (Irish for Seed) and Le Chéile (Irish for Together).

Our schools, Maryfield College in Dublin and Cross and Passion College Kilcullen, County Kildare are members of the Trust.

The Síol Schools’ Trust deals with the finance and property issues. It is a company limited by guarantee and is a registered Irish Charity and as such is included in the Register of Charities and regulated by the Companies Office in Ireland.

Síol Schools’ Trust has adopted and is fully compliant with the Governance Code for charities in Ireland. Two members of each of the participating 15 Religious Congregations are the company Members.

The Le Chéile Trust, is also a company limited by guarantee, as above. This deals with Enterprise, i.e. the management and running of the Schools. Members of the school Communities as well as the Religious Congregations, are members of this company.

Members attend the AGMs of both companies annually. A conference is also held during this time and two pupils from each school together with the company members also take part in the Conference. Congregational Leaders or their representatives also attend an annual gathering in Dublin to update them on the financial and property issues.

Both schools are now managed by the Board of Le Chéile. However, the Sisters are invited to events in the schools during the year. This has also included meetings with pupils.

Le Chéile Trust invites us to join them for Prayer Gatherings with schools and keeps in touch with us re any new developments and projects. The Le Chéile Trust is also enjoying its own newly built offices in Templeogue

The school buildings and land at Maryfield College have been donated to the Le Chéile Trust. While the Trust has taken on the management of the Cross and Passion College, Kilcullen, the process of donating the property and land is still in progress as there are complications involved with an attached building, which used to be the convent. That building had been sold to KARE, a charity that provides special needs education in the Kildare area. One room in that building is used as a Cross and Passion College classroom and at the present time the school needs that space until a new extension is built. The Department of Education and Science, as part of an overall plan for schools in the County of Kildare, is funding a large extension to the school in Kilcullen.



WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Four – Traditional Ministries (continued)

1. Education (continued)

Le Chéile Trust (continued)

The following are extracts from Le Chéile School News from our two schools.

Maryfield: One Good School

Maryfield is a recipient of the One Good School Gold Medal award for its excellent work promoting and supporting positive mental health and wellbeing. Recently, both teacher and parent groups attended webinars about topics including Anxiety in the classroom and Friendships and their impact on mental health.



Maryfield College, Dublin



Cross and Passion College, Kilcullen

Kilcullen

The Department of Education and Science, as part of an overall plan for schools in the County of Kildare, is funding a large extension to the school. As part of their plans they have suggested a new location for the Bus Shelter to fit in with a new footpath and cycle lane. This location is further from the Town Centre crossroads and is safer. We agreed. The NDFA (National Development Finance Agency) which funds public investments, and is responsible for the school development will take responsibility for this new plan. As we have signed the contract for the original site, the NDFA and the County council are negotiating with one another about a possible transfer. This is ongoing. The school Principal is keeping us up to date with plans.

The Le Chéile School News. Cross and Passion College Kilcullen.

Week of Community Service

We decorated an area dedicated to this week and its theme of Community Service. Each day, our Ember team made an announcement on the Intercom inviting the whole school to reflect and pray on the theme for that day. We were delighted to welcome Kilcullen Community activist and a former deputy principal Noel Clare to speak with Classes in 1st, 2nd and transition year about service in our local community.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Four – Traditional Ministries (continued)

1. Education (continued)

Le Chéile Trust (continued)

Education of the whole person – sport and activities

Kilcullen Community Centre (KCC) and an All Weather Pitch (AWP) nearby are leased to KCC. As the lease on the AWP, and the piece of land around this are due for renewal in the next few years, we are in the process of joining both areas and drawing up one lease which will include the total area. This has involved ensuring all land boundaries are correct. KCC is also anxious to provide space for a Scout Den on some of this land.

Other portions of land adjacent to the school, which have not been included in the area to be donated to Le Chéile have been leased to other Sporting organisations (Gaelic Athletic Association (GAA) and Soccer Club). The Primary and Secondary School have an entitlement to use these pitches during school time. These pitches ensure there are green spaces in the heart of the town,



The above shows one of the green spaces leased to the Pitch and Put in Kilcullen.

Supporting early school leavers was a task to which one of our Sisters gave much of her time. She has retired from this work, but the interest is still strong and an alternative way established to continue this support.

There is a school in Tallaght, County Dublin which we support financially. It is a small school set up for early school leavers who come back and study for their Leaving Certificate. Here are two success stories. Names are changed.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Four – Traditional Ministries (continued)

1. Education (continued)

Le Chéile Trust (continued)

Education of the whole person – sport and activities (continued)

M., my contact wrote:

I have 2 stories for you.

L. a young woman of 18 whose father is a traveller and who left school at 15 didn't seem to have much of a future. She was doing work experience in the parish office and it was suggested to her that she should come to Youth Horizons to study. She came fairly reluctantly at first but with a lot of encouragement she settled down to study and realised she is very bright. She began to take a great interest in her subjects, especially in English. She became pregnant and the child was born near Christmas. She got high points in her Leaving Cert. and is now studying Arts in NUI Maynooth. Her child still comes to our crèche and her mother shares the care of the child. She is very lucky that her mother takes on the responsibility of her daughter while she is in college. She loves Maynooth and has made good friends there. She still asks Paul (Principal and English and History teacher) to evaluate her essays before she submits them.

T. is a young man who dropped out of school. He is fairly anxious and nervous. Gradually he settled into Youth Horizons but it was clear that he wasn't particularly academic. He expressed a great interest in cars. Paul visited some car dealerships and got him an apprenticeship. The staff there were unkind to him. Paul got him another apprenticeship in Toyota and he is doing well there. His mother is very moved by the fact that he is doing so well.

Paul makes sure that all students are placed in further education and training or in a job. He works hard at this.

We are very grateful for your continuing support. At the moment we have a high rate of depression and anxiety. We have doubled the hours of our psychologist/counsellor. We also try to create happy and interesting experiences.

Very many thanks.

M.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Four – Traditional Ministries (continued)

1. Education (continued)



Leeds Trinity University (LTU)

Leeds Trinity University was co-founded by the Sisters of the Cross and Passion and the Catholic Education Service as a Teacher Training College in 1967. In the fifty-six years since its foundation, it has transformed itself into a university renowned for teaching excellence and has been ranked by the Times and Sunday Times as the sixth best university in the country for teaching quality. Leeds Trinity offers undergraduate, post graduate, foundation and top-up courses, as well as apprenticeship and work based learning.

In accordance with the Articles of Association, the trusteeship of the University remains the Diocese of Leeds. While the Sisters are no longer actively involved in the day-to-day life of LTU, they have a representative on the board of governors. The Congregation also has the right to nominate up to five people to be independent directors on the board.



“Our mission is guided by our Catholic identity and faith foundation...We are committed to the promotion of dignity, respect, social justice and equality in order to deliver positive social and economic impacts.” (LTU Mission Statement.)

2. Parish Work

For many years our Sisters were very involved in supporting the families of the Children in our schools, this meant that while teaching in schools all week, they spent Saturday afternoons visiting families and encouraging the parents to keep their Children in regular attendance in school. Since we no longer teach in schools, sisters offer support in their parishes by assisting the local Clergy who may be overworked because of shortage of priests. Now that churches are reopened and restrictions are eased, Sisters are able to take up this active role in parishes once again. There has been a noticeable increase in requests for prayers coming into all our Sisters, who see this as an invaluable service to the wider community. Parish Sisters work in Belfast, Dublin, Bolton, Liverpool, London and Sutton St Helens.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc 5 – Health Care

Communities of Care

Jesus said, “I have come that you may have life, life in all its fullness.”

John 10:10

It is our desire that Sisters in communities of care are encouraged and have the opportunity to live life as fully as possible, in both its human and spiritual dimension, for as long as possible. (Province Chapter Mandate 2016)

In order to provide this care the Province owns and manages four care communities.

Elmleigh, Yorkshire, is located in the residential town of Ilkley, in Wharfedale. This is a non-registered, residential care community. The majority of the Sisters are ambulant but in need of assisted living.



Elmleigh Care Home



The gardens in Elmleigh, a beautiful space for the sisters to enjoy.

East Holme, Lancashire, is located in Lytham-St-Annes on the Fylde coast. It is a CQC registered nursing home with two levels of care: independent living, upstairs and enjoying the best views and a 10 bed full nursing unit downstairs, with four beds dedicated to dementia care. The CIO became CQC-registered on 1 April 2021, and was therefore able to assume the specified CQC-regulated activities on that date. The home has the CQC rating of GOOD, which it held after an inspection on 9 May 2022. Although restrictions have been eased for most people, care homes still follow the local health authority guidance. The manager has been highly recommended by the CQC.



“We were assured there was effective management of the service during the pandemic. The registered manager and deputy manager were accessible and had introduced processes to keep people and staff safe. You sought guidance and delivered care and treatment to ensure the threat of Covid-19 had diminished. Staffing levels were good, allowing Cross and Passion Convent to provide a resilient service with continuity of care being embedded within the service.”

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc 5 – Health Care (continued)

Communities of Care (continued)



Photo taken with permission from Staff.

Villa Pacis, Belfast, Northern Ireland, was opened in June 1995 as a non-registered retirement convent for Sisters. It is now a 15-bed care community for our Sisters, with one Sister receiving full nursing care. The other Sisters living there are ambulant, but require assisted living. They are encouraged to enjoy their outdoor space and make good use of their garden to provide vegetables and herbs for their own use.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc 5 – Health Care (continued)

Communities of Care (continued)



Sister R. working on the raised beds in the garden - (Photo posted with permission)

Marino, Dublin, Ireland, is also a non-registered residential care community for Sisters in need of assisted living.

13 Sisters live here and enjoy the newness of the Care Home. A few sisters live independently and enjoy the bus rides into the City of Dublin. Sisters from local Communities visit regularly and enjoy sharing in birthday and feastday celebrations with tea and homemade cake.

Occasionally the active Sisters are accompanied across Griffith Avenue to St Vincent's Church

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc 5 – Health Care (continued)

Communities of Care (continued)

Care Home Managers

Each of our care communities has a managerial structure which employs appropriate staff. The PLT is in weekly contact with the care managers by phone. During this past year, meetings with the managers and Sisters have taken place on Zoom. We greatly appreciate the way in which our managers and staff do all they can to protect the Sisters in their care. To date our care communities have not had any Covid related deaths and the residents and staff have received all of their Booster Vaccinations. Managers are encouraged to keep in touch with each other to share ideas, and sometimes find solutions to problems together, thus creating a strong support system for good management of our care communities. An in-person meeting will also be held next year for the Managers. As Operations Manager, our province Bursar supports the care managers and local bursars in their everyday tasks. Looking to the future management of our care homes, we have input from HR consultancy services. After consultation with our managers, we have engaged three of these HR consultancy services to give additional support to our managers in terms of employment, health and safety and risk assessment. The services we have engaged are; Croner, England (to work with Elmleigh and East Holme); Peninsula, Northern Ireland (to work with Villa Pacis); and Collier Broderick, Dublin (to work with Marino).

Spiritual Care

One Care Community has a pastoral Sister, who organises the spiritual care and liaises between the Sisters and the management; while two of the Communities have teams of Sisters. In the fourth Community the manager and Sisters work together with the local parish retired clergy.

The total expenditure of our care homes is financed by the Sisters of the Cross and Passion CIO. This is part of the cost of maintaining members of the Province.

St Gemma's Hospice

St Gemma's Hospice in Leeds, founded by the Sisters of the Cross and Passion and opened in 1978, is a local independent Charity and has provided expert care to the people of Leeds for now 45 years. In September 2017, St Gemma's Academic Unit of Palliative Care was the first in Britain to be recognised as a University Teaching Hospice. This prestigious national status reflects the substantial research and teaching activity undertaken in collaboration with the University of Leeds. Health care professionals from across the city receive training here and the research helps to improve patient care.



WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc 5 – Health Care (continued)

Communities of Care (continued)

St Gemma's Hospice (continued)

In line with other health and social care providers, St Gemma's is regulated by the Care Quality Commission and is subject to inspection. Their current rating is **outstanding**. Many of St Gemma's patients are supported in the place they want to stay – often in their own homes.



They have also seen significant transformation of their clinical and support services in a very short period of time, including remote consultations with patients, support of families and the provision of more tele-education. Staff wellbeing is vitally important and wellbeing initiatives have been expanded to increase health promotion, support for working carers.

It is very reassuring to know that the ethos upon which St Gemma's was founded is still alive and actively reaching out to people who are in need of care. One new Ministry is outreach to the Homeless of Leeds, initiated by one member of Staff and supported by all.

The Sisters of the Cross and Passion CIO retains ultimate control of the company, and as such its accounts, and those of its own subsidiary trading company, are included in the accounts attached to this report. From time to time, the CIO also gives the hospice financial support. The grant of a long term lease for the transfer of the whole property, including the convent, is ongoing.

We are particularly happy to include a letter from St Gemma's Chair of Trustees:

Dear Trustees

"I am thrilled to share the news that St Gemma's Hospice Chief Executive, Kerry Jackson, has been awarded an OBE in the King's New Year Honours list for services to palliative and end of life care.

Kerry has been an integral part of St. Gemma's Hospice since 2010, leading the organisation with an unwavering commitment to delivering the highest quality palliative and end of life care, education and research. Her focus is always on making a difference to the lives of patients and their families and ensuring that the Hospice's services are accessible to anyone who needs them. Under her transformative leadership, the Hospice has flourished achieving an outstanding CQC rating (twice), ranking in the top tier of the best and most inclusive companies to work for, and becoming the world's first University Teaching Hospice. St Gemma's is recognised locally, nationally and internationally for its pioneering approach."

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc 5 – Health Care (continued)

Pastoral and Spiritual Care

Retreat Ministry

The Briery has experienced an actual increase in groups. As the numbers of Religious attending Preached Retreats has naturally declined, there has been a flourishing of new groups who have their own leader. All have gone away very pleased with the food, accommodation and peacefulness of the house and its surroundings. Having only 22 ensuite rooms, plus a self-catering cottage in the grounds, has meant that small groups have been viable.

None of the above would have been possible without the wonderful work of the lay staff who have worked at the Briery for a good number of years, know their jobs inside out and are always ready to go the extra mile. It is a credit to them that people comment on the cleanliness of the house and the excellent homemade food. The two administrators ensure that bookings are dealt with efficiently and invoices are paid on time. Their book-keeper ensures that bills are paid, accounts up-to-date, service contracts are correct and salaries are paid. They are a small team but they all work well together to ensure that The Briery is a place of hospitality and warm welcome.

As well as their in-house Team, the Briery has a Parish Retreat Team who, as their title suggests, leads the Parish Retreats. They are a group of lay people who volunteer their services and come together annually, with the Retreat Director and her Deputy who are both Sisters, to plan the retreats for the coming year. This year in line with our General Chapter Directive they have made, The Cry of the Earth, and the Cry of the Poor their central theme.

Another very valuable group is the Briery Advisory Team who meet twice a year to review accounts, maintenance, bookings, staffing and share ideas on possible new groups and Retreat Leaders. They are a group of professional people and consist of a former retreat House Director, a retired Vice-Chancellor of a university, a Diocesan Catechist Co-ordinator and a priest with retreat knowledge who represents the Diocese. The Administrators and Book Keeper attend this meeting. The advice the Director and the deputy receive at this meeting is invaluable and the minutes, which give a good overview of the work are sent to the Provincial Leadership Team.

The Friends of The Briery, a group of volunteers, have brought a whole new dimension to the centre. Their events are not only fundraising activities but very enjoyable community gatherings. Their fundraising has enabled them to purchase the extras which add to the attractiveness of the centre.



WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc 5 – Health Care (continued)

Pastoral and Spiritual Care (continued)

Retreat Ministry (continued)

The newest Team has been the leaders of our Thursday meditation via Zoom which prepares the Mass Readings for the forthcoming Sunday. These lay people have experience in leading retreats or have been trained by the Briery as Prayer Guides or Parish Retreat Leaders. It was thought that the Thursday Meditation had served its purpose but people wanted it to continue and it is still flourishing and attracts new members. The people have found an on-line community and are very faithful, often sending apologies when they can't attend.

The Briery Retreat Centre is about teamwork. No one person in the team is greater than the whole. As a Briery Team they work hard, support each other and therefore unknowingly bring the hope and healing of the Gospel into every person's life who steps over the threshold.

The Elizabeth Prout Bereavement Support Group, which is a joint venture with the Diocese of Leeds and the Briery Retreat Centre, has begun its work in various parts of the Diocese. This group is supported by online training from the Briery. There is a great need for bereavement support as so many people are trying to recover from the loss of their loved ones, sometimes under very difficult circumstances.

Drumalis Retreat and Conference Centre



Tree Planting in Drumalis



Drumalis Retreat and Conference Centre

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc 5 – Health Care (continued)

Pastoral and Spiritual Care (continued)

Drumalis Retreat and Conference Centre is situated in Larne, Co Antrim, Northern Ireland. The Retreat Centre is located on a height above Larne overlooking Larne Harbour, with easy access to the Antrim coast road and its stunning coastal scenery.

The retreat team focussed on regular events, which built on the already existing sense of community among the Drumalis service users. These included virtual gatherings on a fortnightly basis for prayer and fellowship. The Drumalis team has been available to offer pastoral care and support through telephone and other forms of communication when restrictions were in place.

Parish retreats have taken place with Retreatants from Larne, Glenarm, Ardboe, St Paul's as well as ladies arriving by ferry from Scotland for their Three Towns Retreat.

Adult Faith Development courses have continued as well as Carers Days.

So far in 2023/24 there has been a slow and steady increase in guests.

Keeping in mind the three focuses of the Drumalis mission statement ***Spirituality, Ecology and Community Relations*** – the following are a selection of online events which were provided in relation to each focus:

Spirituality Programme for 2023/24

While in lockdown, the retreat team relied on Zoom as the only way they could continue to run adult faith development courses at Drumalis. However as they slowly reopened to in-house guests, they discovered a new way of learning could be applied to courses such as **Pathways** and **Certificate in Christian Thought** – enabling participants to be at the centre, as well as those unable to travel to attend simultaneously via Zoom from their own homes. This of course required investment in IT equipment and staff, but it means that people from many parts of the world can participate in courses or retreats given in Drumalis. It also helped to reduce the carbon footprint of the retreat centre.

Ecology

Justice, Peace and Integrity of Creation; Two CP Sisters gave two half day sessions.

A Message of Hope and Challenge in a Time of Global Emergency; another of the Elizabeth Prout Memorial lectures delivered by a visiting Sister.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc 5 – Health Care (continued)

Pastoral and Spiritual Care (continued)

Ecology (continued)

In the course of this year, Drumalis has participated in several new ecological initiatives in partnership with various organisations. Under the direction of A Rocha, the following projects are underway:



1. Rewilding is being expanded in order to grow the Biodiversity element of the area. One exercise involved Threading of the Rope Ceremony, a ritual which takes place in a number of A Rocha projects world wide. At Drumalis, this involved threading the rope through the posts circling the new wild flower area. After a few months it was recorded that twenty three species of flowering plants were growing in an area of less than twenty square meters.
2. Red squirrel protection activities are all under way in the woodland. Most recently Drumalis has become part of an endangered bird life project for Swifts and Ravens. The heronry is now well established in the trees and their numbers and nests are being carefully monitored by a retired Schoolteacher.
3. The number of beehives has grown to 16.

These developments are all an expression of the C & P General Assembly direction to respond to the Cry of the Earth, and engage with Issues of Climate Justice. The emergence of these activities and the growing interest, also highlights the future potential of the entire site, and the opportunity to integrate the strands of spirituality, ecology, and cross community action as Laudato Si encourages.

SPRED International Peer Support Conference

This organisation supports the spiritual development of people with learning disabilities and promotes their integration in parish Communities. Drumalis hosted this group in June 2023, and it was a joyous occasion.

On the 4 July 2023 two Sisters from Drumalis represented the Cross and Passion Congregation at a reception hosted by the Irish Government Secretariat in Belfast to mark the 30th Anniversary of the Opsahl Commission. Commenting on this reunion, the Irish Government Secretariat declared, "What an amazing group of Change Makers all in One room."

Serious consideration is being given as to how the work of Drumalis can be carried into the future. The PLT with CLT leader and a Support Group have held a number of meetings discerning together how we take this exercise forward.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc 5 – Health Care (continued)

Pastoral and Spiritual Care (continued)

Minsteracres Retreat Centre

Minsteracres Retreat Centre is a Passionist, community-based retreat centre situated in Northumberland. Minsteracres, like the other retreat centres, provides a space where people are enabled to find healing and wholeness in their relationship with God, themselves, others and creation.



The retreat centre runs a large *Outreach programme*, which provides respite days/weekends for people on the margins of society. Some of the groups who come to Minsteracres on a regular basis are Kinship Carers, Blue Sky Trust, Free the Way, Cancer Support, Justice First, Freedom from Torture, to name but a few.

We give occasional support to the outreach programme from our Crisis Fund.

One Sister sits on the Board of Trustees. Meetings have taken place via Zoom.

Tearmann Spirituality Centre

Tearmann Spirituality Centre situated in Glendalough, Co Wicklow, is a small, self-catering retreat centre. Glendalough is a valley steeped in the Celtic monastic tradition and is a popular place of pilgrimage.



Tearmann Spirituality Ctre

At Tearmann a number of different retreat programmes are offered. One Sister has been involved with the retreat work here since its founding in 1993. They have two self-catering apartments, from which the team will be available to meet with individuals and groups coming to Glendalough for spiritual guidance and pilgrimage.

In the words of the Retreat Director: *The centre has been a blessing for many people throughout the past 25 years. Hundreds of people have stayed in the apartments and benefited from the experience of being in Glendalough for a period of time, while thousands more people have walked the pilgrim paths with us, listening to the stories and sharing their own experiences.*

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc 5 – Health Care (continued)

Pastoral and Spiritual Care (continued)

Tearmann Spirituality Centre (continued)

Our CP Sister wrote recently:

Our circumstances have now changed here at Tearmann in Glendalough. As Father M's health has declined two interested people have taken over the running of An Tearmann and changed the name to Glendalough Sanctuary. This centre is getting established with every passing day. It is a place of Sanctuary for anybody, whatever faith or none, they are always welcomed. The bookings for the next two months are very promising. School groups are welcomed on day pilgrimages. Groups from all the valleys organise a pilgrim walk following all the pilgrim routes from the valleys leading down to Glendalough where we gather for a celebration. Here is a photo of one of the Pilgrim Walks.



Hospital Chaplaincy

Only one sister remains in hospital Chaplaincy work on a voluntary basis in London. Sister's work was acknowledged this year when she received a Certificate for 500 hour's Voluntary work in the Chelsea and Westminster Hospital.

Spiritual Direction

A number of Sisters have been trained in *Spiritual Direction* and offer their services in our retreat centres. One Sister is a Spiritual Director and Counsellor at St Luke's Centre, Manchester – "*the Church's ministry of wellbeing and healing*".



Social Care

At the heart of our Charism is a call to respond to the crises of our day which afflict the people around us, especially the poor or marginalised. Our Chapter mandated each Sister to respond as well as she could to the needs of the area in which she lives and to grow in awareness of the global mission of the Congregation and support it, among other ways, in prayer. Given our age profile, we are no longer involved in social care as we once were. However, we do give financial support to this kind of work from our Crisis Fund.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc 5 – Health Care (continued)

Social Care (continued)

Volunteers

A number of Sisters are still involved directly, in a voluntary capacity, reaching out to people in need.

One Sister works as a volunteer in Dublin at the Capuchin Centre for the homeless and people with addictions. Another Sister is involved in the STAR Project in Ballymun, Dublin. This is a registered charity which provides a drug rehabilitation programme, a family support service and easy street outreach team to people who need support for drug/alcohol issues and/or dealing with the effects of addiction within the family.

In Belfast one Sister works in the parish, supporting the Parish Priest with his daily rounds of visiting the sick.

The Destitute Project in Bolton

For many years two Sisters helped in the Destitute Project at the Victoria Hall in Bolton. Because of age and ill health they have both had to withdraw from the heavier work. This is one of the projects we continue to support financially. In their Autumn Newsletter the writer reports “Now that the cost of living has soared for all of us and because Asylum Seekers are having to cope on a very limited budget, we are, for the time being, continuing to give out food parcels. This is only because of the most wonderful generosity of the people of Bolton and some of our funders.” The sisters also donated household goods, and warm bedding- blankets and duvets.



Tallaght Intercultural Centre

A sister wrote...

For the last three years I have been a volunteer at Tallaght Intercultural Centre. I teach English on two mornings a week and enjoy every minute of it. This centre was started 21 years ago by a Brigidine Sister on her return from Mexico where she had been a missionary for many years. The centre is now part of South Dublin County Partnership.

Welcome and hospitality are as important as teaching. The students could be classified in two groups.

- 1) *Men and women, from Countries such as Afghanistan, Somalia, Iraq, Sudan, Ukraine, Nigeria, Angola who are seeking asylum. They are staying in Direct Provision Centres in the area.*

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc 5 – Health Care (continued)

Social Care (continued)

Tallaght Intercultural Centre (continued)

- 2) Older folk, mainly Muslim women, who have been in Ireland for many years and never got a chance to learn English. Now that their families are grown up they have time to come to class, socialise and study. During our first class after the Christmas Break, one of my mature students, Azra, from Iran, became ill during the class. The ambulance service was called but Azra died of a heart attack. What a shock for everyone.

At the gathering which we had later, her son told us that Azra had not been feeling well that morning and he wanted her to stay at home. But Azra refused; "I want to go to school to be with my friends." She said. Instead of dying alone at home, Azra spent her last conscious moments on this earth surrounded by people who cared about her and loved her.

At the gathering we prayed and celebrated Azra's life in Arabic, Farsi, Pastu, Somali and English.

For me it personified what being a volunteer at the centre is all about.

Teaching English to Migrant People

On returning from Botswana Mission, one Sister taught English for eleven years to Asylum Seekers in Leeds. She has now moved to our Care Home in Lytham and has been fortunate to find similar work in St Anne's on Sea.

The Project in St Anne's was set up by the Local Churches Together Group in 2008 and is strongly Ecumenical. The teaching space is provided in the Parish Hall of our Lady Star of the Sea; and the Coordinator and the teachers are volunteers from different Churches.

The purpose of the group is to offer English Classes to migrant peoples in an environment that is warm and welcoming. This is important as these people can often find themselves lonely and isolated. The classes are offered at Beginners, Intermediate and Advanced levels.

Currently, the students are from Hong Kong, India, Brazil, Bangladesh, Iraq, Ukraine, Guinea, Thailand, Spain, Italy and Estonia.

Chaplaincy in John Lennon Airport

One Sister has completed her training to work as a Chaplain in John Lennon Airport in Liverpool. Sister M wrote;

"I first came across Mite Chaplaincy in an advertisement in my local Parish and decided to explore the possibilities offered. Mite operates in many business places and one being John Lennon Airport which is approximately 30 minutes by bus from where I live. After meeting for an interview with the Chaplain at the Airport we decided I would be accepted and went ahead with the training Mite offered. Alongside that training there is a rather vigorous training by the Airport Personnel. Once through that I was ready to go.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc 5 – Health Care (continued)

Social Care (continued)

Chaplaincy in John Lennon Airport (continued)

I go there once a week for a few hours. To the many staff and travellers, I meet I am a listening ear and support and all is confidential. Many travellers just need a listening ear as travelling can be a stressful experience. We often presume that those travelling are off to have a good time. Unfortunately that is not always the case as people are often going home or returning from a funeral or visiting a sick relative. They just need someone to talk to."

Another sister wrote, "Though I have retired from active ministry, I can still offer a listening ear when travelling by bus. It is a great opportunity to reach out to someone sitting on their own and have no one with whom they can talk."

Counselling and Community Care

One Sister, a trained psychotherapist, works in and is the co-founder of WAVE, Belfast, a charity which provides support for those bereaved or traumatised by the "troubles", or people suffering from PTSD.

Activities Supported by our Crisis Fund

In 2017, when one of our houses became vacant, there were suggestions that we use the house for asylum seekers or homeless people. Considering the decline in numbers of our active Sisters, and on the advice of our financial team, it was decided to ring-fence the money from the sale of the property to support projects, run by others, which are trying to alleviate the sufferings of asylum seekers, the homeless and crisis situations which are brought to our attention.

From this Crisis Fund we continue to support needs that are in line with our charitable objectives and meet the guide lines we set out in our Financial Support Policy.

Crisis Fund

During the year, a total of £28,612 was donated to various causes, one of which was to support the Morocco and Libya Appeal following the disastrous Earthquake.

And people with various needs

- ♦ Children Today, Northern Ireland
- ♦ Minsteracres to help with giving people a respite from daily cares
- ♦ The Capuchin Day Centre to help feed the hungry.
- ♦ Preference is given to applications for projects based in places where Sisters have worked or still have a presence, e.g. Minsteracres, Bolton, Leeds, Liverpool, Manchester, London, Belfast and Dublin.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc 5 – Health Care (continued)

Activities Supported by our Crisis Fund (continued)

Missions

Our mission outreach has always been a part of our Charism. Almost half of our Sisters in the Province have had experience of working and living on our Missions. These Missions are now the responsibility of the CLT (Central Leadership Team of the Congregation). Our contributions to the Missions will therefore be channelled through the CLT. We are happy to record that we received a legacy of £13,367.90. We transferred it to the CLT who has shared this money between our Missions in Chile and Argentina where people suffered greatly from Fires in Chile and Flood in Argentina.

FUTURE PLANS

The Charity's goals for 2024/25 are as follows:

- ◆ To encourage all Sisters in their ministries, encouraging them to live by the Chapter Decisions discerned at the Provincial Chapter of August 2022.
- ◆ Today's fragile world is crying out for compassion, truth and love. We respond to this cry by faithfully living out our Charism.
- ◆ We wholeheartedly commit to our General Chapter Direction statement regarding the cry of the earth and the cry of the poor. We recognise that these two cries are one and the same. We acknowledge the urgency and intensity of this cry. We want this challenge to influence our personal lives, corporate decisions and policies regarding the allocation of our investments and resources.
- ◆ To ensure the care of the sick and elderly by:
 - ◇ Encouraging our sick and elderly Sisters to care for their own wellbeing
 - ◇ Supporting them to live independently for as long as possible
 - ◇ Providing them with assisted living where possible
 - ◇ Continuing to provide for them in care communities where both their physical and spiritual needs are met.
- ◆ To continue to live out our Organic Participative Model of Leadership in the Province through Links, Priority Groups and Province Zoom meetings and through consultation and discernment. To support the way of communication agreed at our Chapter and which is so vital to this form of leadership. Given our age profile, which in many cases restricts our ability to travel, to encourage and enable as many Sisters as possible to use Zoom as a means of communication. The installation and use of online facilities in our Retreat Centres and Care communities has been welcomed by Sisters and retreatants alike.

FUTURE PLANS (continued)

- ◆ To be faithful stewards of the work entrusted to us by:
 - ◇ Valuing the resources of the Province/Charity
 - ◇ Maintaining, developing, donating or selling property in a responsible manner and in accordance with Charity law guidelines
 - ◇ Using the financial resources of the Province in a responsible manner, in keeping with the objectives as stated in the Constitution of the Sisters of the Cross and Passion CIO. In all these matters listening to our advisors.
 - ◇ Ensuring that the committee in the Republic of Ireland (ROI Committee), which was set up to be compliant with Irish Charity Law, is enabled to do its work. The rules/terms of reference of the Committee of the Sisters of the Cross and Passion CIO in the Republic of Ireland, RCN: 20015893 CHY: 7368, were adopted on 30 March 2020 with effect from 1 April 2021. To this end a trustee from the CIO has been added to this committee.
 - ◇ In our Chapter August 2022 we committed to exploring alternative structures available to us which will enable us to live out our mission, given the needs of our changing world. We ask each Sister to “Be willing to be involved in a process of discerning and reviewing the present Province Structure with a view to finding a suitable structure for our time.” This work is ongoing.

FINANCIAL REVIEW

Income

Income is generated through:

- ◆ Pensions
- ◆ Retreats
- ◆ Hospice Care
- ◆ Fund raising
- ◆ Charity shops
- ◆ Room hire
- ◆ Bank deposit interest
- ◆ Investments
- ◆ Donations, grants and legacies.

The majority of the Sisters have given most of their working lives to the charitable activities of the Congregation. Where this work is for organisations independent of the Charity, any earnings and pensions are covenanted to the Charity.

FINANCIAL REVIEW (continued)

Expenditure

Expenditure of the Charity comprises:

- ◆ The living and personal expenses of members of the Congregation and those costs incurred to enable them to carry out their individual ministry
- ◆ Provision of nursing care for our sick and elderly Sisters
- ◆ Financial support to the Congregation's Missions and central administration
- ◆ Donations to charities with objects that are consistent with those of the Charity itself
- ◆ Those costs associated with the management of the Charity's investment portfolios and the compliance with regulatory and statutory requirements

The expenditure of the group also the costs associated with running St Gemma's Hospice:

- ◆ Charitable expenditure on the provision of hospice care
- ◆ The costs of raising donations
- ◆ Fundraising costs, including expenditure associated with running the hospice's charity shops

Tangible Fixed Assets

Tangible fixed assets consist mostly of buildings with their furniture, fittings and plant in our convents. As of April 2023, members of the Province and Region live in 19 houses/flats, some of which are rented properties. These properties are in UK and Ireland.

Results for the Year

The consolidated statement of financial activities shows net income before investment gains of £5,947,302 (2023 – net expenditure of £1,192,710) with total income amounting to £16,669,162 (2023 – £17,431,531) before transfers from the charitable trust of £9,820,000 (2023 – £nil), giving total income of £26,489,162 (2023 – £17,431,531). Expenditure amounted to £20,544,860 (2023 – £18,624,241).

Total income includes £1,440,999 (2023 – £1,381,675) of salaries and pensions of individual members of the Congregation which are donated to the Charity either by deed of covenant or by gift aid, £3,389,798 (2023 – £4,775,651) of other donations, legacies and similar income, £4,309,544 (2023 – £4,050,961) of income from charity shops and £4,509,535 (2023 – £4,801,085) being St Gemma's income from the Clinical Commissioning Group and Health Foundation. Other major categories of income include investment income and interest receivable, fundraising events and lotteries, and retreat and conference offerings.

Total expenditure includes expenditure on St Gemma's Hospice. The main expense of the hospice is staff costs which totalled £10,785,823 (2023 – £9,928,244) representing payments to the average staff count of 299 (2023 – 301). Other expenditure includes the personal and living costs of the members of the Congregation and their ministry, donations paid and the costs of administering the Charity.

FINANCIAL REVIEW (continued)

Results for the Year (continued)

Deducting expenditure from income (including the transfer from the charitable trust) for the year gives net income after investment gains for the year of £7,324,339 (2023 – net expenditure after investment losses of £2,530,470).

Investment Performance

The purpose of holding listed investments is to earn income to be used by the Sisters in their ministries while carrying out the charitable work of the Congregation now and in the future.

The Congregation has discretionary investment agreements with Charles Stanley & Co Limited, Sarasin & Partners LLP and Rathbone Investment Management Limited. The trustees meet with the fund managers and financial advisers during the year to ensure that the funds are managed in accordance with the investment policy and the religious and ethical principles of the Congregation. The objective of the fund managers is to achieve a reasonable return of both income and capital growth with no more than a conservative to moderate level of risk. The performance and structure of the principal portfolios continues to be closely monitored by the Finance and General Purposes Committee.

On the Congregation's listed investments, an income yield of 2.6% was achieved, with an overall capital gain of 7.6%. At the end of the year, the Charity's portfolio of listed investments comprised 64% unit funds, 18% UK equities, 2% UK fixed interest stocks, 12% overseas unit trusts and 4% alternative investments.

The value of the group's listed investments at the end of March 2024, excluding cash held for reinvestment, was £18,960,612 (2023 – £18,564,309). Net investment disposals during the year amounted to £6,267,910 (2023 – £4,231,190).

Reserves Policy

The Charity has a commitment to support members of the Congregation, many of whom continue to carry out charitable work long past the normal age of retirement. The Sisters retire only because of ill health and/or old age and frailty. The trustees of the CIO accept responsibility for establishing an appropriate reserves policy to cater, in the first instance, for the medical care of the Sisters now and in the future.

The funds set aside to provide for the Sisters in later life, none of whom have resources of their own, were re-assessed during the year. The calculations, based on actuarial methods, indicate that £16 million is needed to be set aside in order to provide £20,000 per annum for Sisters over 65 years of age and, because of the greater health needs, £30,000 to £40,000 per annum for Sisters over 75 years of age and £40,000 to £50,000 for those over 90 years of age. The trustees have currently designated £13 million towards this reserve, with the intention of designating further funds in future years.

FINANCIAL REVIEW (continued)

Reserves Policy (continued)

The board of management of St Gemma's Hospice has adopted a reserves policy to maintain a minimum level of resources to ensure that the hospice can continue to provide its current level of services, having regard to possible fluctuations in income and expenditure. These reserves should exclude those amounts designated for the upkeep and renovation of the hospice and those funds already invested in tangible fixed assets. Total reserves of St Gemma's at 31 March 2024 were £14,861,720 (2023 – £15,239,002) of which £5,921,053 (2023 – £3,889,375) had been designated by the Board of Management for the continuing upkeep and renovation of the hospice.

The trustees have examined the need for free reserves, i.e. those unrestricted funds not invested in tangible fixed assets, designated for specific purposes or otherwise committed. The trustees consider that, given the nature of the Charity's work and its commitments, the level of free reserves should be up to an amount equal to annual unrestricted expenditure, currently approximately £5.7 million.

Financial Position

The consolidated balance sheet shows total reserves of £62,494,234 at 31 March 2024. Included in total funds is an amount of £14,861,721 which is restricted. These funds, which include all funds relating to St Gemma's Hospice, include other monies that have either been raised for, and their use restricted to, specific purposes or they comprise donations subject to donor imposed conditions. Full details of these restricted funds can be found in note 15 to the accounts, together with an analysis of movements in the year.

The tangible fixed assets fund totals £25,020,488 (2023 – £25,625,885) and represents those tangible fixed assets not financed out of restricted funds or used by St Gemma's Hospice.

Funds which are available to support the work of the Sisters in the future are those shown on the consolidated balance sheet as general funds. These amounted to £9,339,593 at 31 March 2024 (2023 – £1,029,070). Although this amount is in excess of the stated target of £5.7 million given in the reserves policy, above, the trustees consider the funds to be adequate, but not excessive, in the light of current economic and political uncertainties and the continuing challenges presented to the charity.

TRUSTEE DUTIES AND COMPLIANCE WITH CHARITY REQUIREMENTS

Property – Sales, Donations, Ongoing Development, Maintenance

Sales and Donations

The transfer of Cross and Passion College, Kilcullen land to the Le Chéile Trust is ongoing.

The properties at 3&5 Carberry Road, Drumcondra, Dublin, are now licenced to the Red Cross to house Ukrainian refugees. This is in keeping with our commitment to respond to present day crisis and charitable objectives to help the poor.

TRUSTEE DUTIES AND COMPLIANCE WITH CHARITY REQUIREMENTS (continued)

Property – Sales, Donations, Ongoing Development, Maintenance (continued)

Ongoing Development

St Gemma's Hospice

The granting of a long term lease for the transfer of the whole property, including the convent, is ongoing.

Maintenance

By its nature this is never ending.

- ◆ **East Holme:** Repairs to leaks in the plumbing system. Work to repair wood in the veranda and the conservatory roof is ongoing. Because the building is a listed building this work requires a specialist craftsman.
- ◆ **Elmleigh:** No major work has been undertaken this past year, just general repairs and maintenance. Lift repairs and servicing of machinery is a recurring expense.
- ◆ **The Briery:** Necessary maintenance has been carried out, including the responding to findings of the Fire Risk assessment
- ◆ **Villa Pacis:** Ongoing work on external drains
- ◆ **Marino:** We spent money on mending the skylight which was damaged.

Overall, we feel that the work and additional costs incurred were necessary to bring the care home to a good standard and meet all the fire regulations. We believe this was good value for money and the Sisters are happy to be back there safe and comfortable.

- ◆ **Drumalis:** Major repairs to heal the gutters overflow on the new build was begun and a trial repair was carried out but owing to inclement weather the work has been delayed.



- ◆ **Middleton Convent:** We had an estimate for major work to the heating system to be carried out in the summer of 2023. This work was completed.
- ◆ **Duncan Terrace:** Ingress of water

Sisters are encouraged to be vigilant in the maintenance of houses for health and safety reasons, as well as general upkeep. PAT (Portable Appliance Testing) and fire risk assessments are carried out in our properties on a regular basis.

TRUSTEE DUTIES AND COMPLIANCE WITH CHARITY REQUIREMENTS (continued)

Policies, Reports and Plans

We reviewed our: Risk Management Policy

Health and safety Policy

Safeguarding Policy

Crisis Fund Policy

GDPR Policy

We ensured that our care communities and our retreat centres all have Health and Safety Policies in place.

We compiled our: Annual Appraisal

Province Action Plan

CIO Annual Report and Accounts (UK)

Charity Trust Annual Report and Accounts (UK)

Charity Commission Annual Report (Republic Ireland)

Safeguarding

The trustees are committed to implementing the policies and procedures of the Catholic Safeguarding Standards Agency (CSSA), the Religious Life Safeguarding Service (RLSS) and the National Board of Safeguarding Children in the Catholic Church in Ireland (NBSCCC). Two Sisters in Ireland (North and ROI) are delegated to represent the Province. One Sister is delegated in England to represent the Province. They attend the meetings relating to safeguarding in their respective areas. We ensure that our policies and procedures are in accordance with statutory regulations of State and Church. Following the publication of the IICSA Report on Child Sexual Abuse in the Catholic Church in November 2020, there have been a number of commentaries and webinars – aids to understanding the Report. We continue to draw the attention of our Sisters, in particular our safeguarding leads, and trustees to these. In February 2022 we signed contracts with both the CSSA and RLSS to ensure that we are supported in implementing the policies and procedures of Safeguarding in England and Wales.

General Data Protection Regulation (GDPR)

With the help of our solicitors we have drawn up an umbrella Data Protection Policy for the Charity, which covers the processing and control of data from four main areas: employment data; data relating to Sisters in care; data relating to the users of our retreat centres and data kept on individual Sisters in the Province office. This policy is reviewed on an annual basis.

St Gemma's Hospice has its own Data Protection Policy. An IT security audit has been completed. All high level remediation advice from the previous assessment has been actioned and none of the vulnerability discovered during the latest assessment is considered an immediate threat to the security of St Gemma's Hospice.

TRUSTEE DUTIES AND COMPLIANCE WITH CHARITY REQUIREMENTS (continued)

Policies, Reports and Plans (continued)

Investment Policy

The Charity's investments are managed by Sarasin & Partners LLP and Charles Stanley & Co Limited in the UK. There are no restrictions on the Charity's power to invest.

The Investment Strategy is set by the trustees and takes into account income requirements, the risk profile and investment manager's views of the market prospects in the medium term.

The policy is to maximise total return through diversified portfolios whilst providing a level of income advised by trustees from time to time. During the year we were advised to move more stocks to equities, as returns were more profitable.

There is also an Ethical Policy precluding any investment in any company which, after reasonable enquiry, clearly has significant profits from any activity whose objectives are contrary to ours and considered to be unjust or damaging to health and wellbeing. The charity has now divested from fossil fuel companies in the Charles Stanley portfolio and redirected investment towards green energy and social housing.

The performance of the portfolios and the Charity's Investment Strategy are reviewed by the trustees, who meet with the investment managers twice yearly.

Insurance

A review of the major risks to which the Province is exposed and of systems established to mitigate those risks is undertaken annually by the trustees. The province bursar is in regular contact with insurers for Ireland (Arachas) and United Kingdom (Marsh Commercial).

Crisis Fund

Donations given to projects from our Crisis Fund are discussed, approved and recorded at our trustee meetings. The agreement of three trustees is needed to approve a donation. Due diligence is observed in checking the background details of the projects and those managing them. This includes alertness to possible scams. Acknowledgement is requested and accountability for any money given. In our edited minutes Sisters are appraised of donations which have been made and information shared on the projects which are supported. Requests are sometimes made from the Congregational Leadership Team to assist the work of the Congregation in other parts of the world.

The Sisters acknowledge, with gratitude, those who have given donations towards our Mission projects. Restricted donations go straight to the project for which the money has been given.

Whilst the trustees give support to United Kingdom organisations, whose work is within the objects of the Charity as stated in the Constitutions of the Sisters of the Cross and Passion CIO, the Charity does not regard itself as a grant-making entity and applications for grants are not invited.

TRUSTEE DUTIES AND COMPLIANCE WITH CHARITY REQUIREMENTS (continued)

Policies, Reports and Plans (continued)

Fundraising Policy

Income generation at St Gemma's is conducted by a team of fundraisers and retail staff directly employed by the Charity and led by the Director of Income Generation. No external professional fundraisers have been utilised during the year. The Hospice benefited from some relatively low value commercial participation partnerships with local companies, which were managed by the Senior Fundraiser (Corporate) and governed by written agreements. St Gemma's Hospice is registered with the Fundraising Regulator. The Director of Income Generation is a member of the National Association of Hospice Fundraisers. There have been no failures to comply with the standards set by these organisations.

The trustees of the Hospice monitor the activities of the Income Generation Team via quarterly meetings of the Finance and Business Committee. The chair of the Committee also meets with the directors of Corporate Services and Income Generation.

Policies to protect vulnerable individuals are in place and all fundraisers are aware of their responsibilities in this area.

Continued Professional Development

For our own professional development and to keep ourselves updated with changes we have attended the following online courses and **Zoom** meetings:

COREW, Conference/AGM	May, 2023
COREW Meetings by Zoom	July, Oct 2023
AMRI, Dublin – AGM	September 2023
AMRI Meetings	Apr, Jun, July, Oct 2023
Safeguarding (UK) RLSS	May, June, Sept,
Safeguarding Dublin	
Insurance Meetings	January, March 2024

Meetings planned for our own needs:

F&GP Committee with input from	Nov 2023
Investment Manager	Feb 2024
Pre-Audit by Zoom (for the year ended 31 March 2023)	July 2023
Audit (for the year ended 31 March 2023)	July 2023
Audit Clearance (for the year ended 31 March 2023)	September 2023
Pre-Audit (for the year ended 31 March 2024)	March 2023

Meetings related to our Ministry:

St Gemma's Hospice, Leeds	AGM -Nov 2023
All Board meetings & 2 Strategy meetings	
Le Chéile Trust, Dublin	Feb 2024
Drumalis AGM	October 2023
Minsteracres Board, Northumberland	Jun, Dec 2023; Feb 2024

TRUSTEE DUTIES AND COMPLIANCE WITH CHARITY REQUIREMENTS (continued)

Policies, Reports and Plans (continued)

Continued Professional Development (continued)

Internal Province Meetings:

Trustee and PLT meetings

CLT/ACC

Monthly

July, Sept, Nov, Dec 2023;

Jan, March 2024

ROI Committee

Jun, Oct 2023; Jan 2024

Links Sisters with PLT

May, Sep 2023; Mar 2024

PLT/Managers of Care Communities:

Weekly by Telephone

Province Zoom with Sisters:

Monthly

GOVERNANCE, TRUSTEE RESPONSIBILITIES AND RISK MANAGEMENT

Governance

Sisters of the Cross and Passion CIO

In terms of Canon Law, at international level the Congregational Leadership Team (CLT) is the major spiritual and administrative body of the Congregation of the Sisters of the Cross and Passion. The administration of the CLT continues to be centred in the United Kingdom.

The Province Leadership Team (PLT) consists of the Provincial Leader and her Councillors, who were elected at a Provincial Chapter in August 22 by members of the Province for a term of three years. The Province Leader is the highest authority in the Province and is its official representative. Her authority extends to all the Sisters, communities and properties of the Province. The Provincial Leader and team are assisted in their work by the Operational Manager, a lay woman, appointed in October 2019, and the newly appointed Confidential Secretary, in February 2023, a group of Sisters (Links Sisters), who represent smaller clusters of Sisters. They meet the PLT three times annually. This system allows for maximum participation in decision-making by all Sisters throughout the Province.

In terms of civil law, the Charity is governed by the Constitution of the Sisters of the Cross and Passion CIO dated 17 September 2019 and is a registered Charity under the Charities Act 2011. Charity registration No 1185348 (England and Wales). The Sisters of the Cross and Passion CIO is the main vehicle for delivering Province activities (except with the limited exception of the retained assets, activities, contracts and liabilities) retained in the Charitable Trust: Charity registration no 1038483 (England and Wales). The Charitable Trust ceased to be CQC-registered on 1 April 2021 (as the CQC registration transferred to the CIO on that date), and therefore ceased CQC registered activities at 24:00 on 31 March 2021.

The trustees of the Sisters of the Cross and Passion CIO are the Congregational leader, the provincial leader and provincial councillors. As all trustees are members of the Congregation they have a detailed knowledge of the work of the CIO and of its structure. The trustees, one of whom is the canonical bursar, are members of the Congregation and whilst their living and personal expenses are borne by the CIO, they receive no remuneration or reimbursement of expenses in connection with their duties as trustees. On being appointed, new trustees spend time with those trustees leaving office. They also meet with the Congregation's legal, accounting, investment and property advisors in order to obtain a full briefing of their responsibilities and the CIO's position. They attend training courses and seminars where appropriate.

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

During the year, Saffery LLP were appointed as auditor to the Charity in accordance with the Charities Act 2011.

St Gemma's Hospice

St Gemma's Hospice was previously a subsidiary charity of the Sisters of the Cross and Passion Charitable Trust until 31 March 2021, when membership was transferred to the CIO. It has its own board of governance. The Board is responsible for the overall direction and management of the Hospice, approves strategy and oversees its implementation.

GOVERNANCE, TRUSTEE RESPONSIBILITIES AND RISK MANAGEMENT (continued)

Governance (continued)

St Gemma's Hospice (continued)

The Board has approved a scheme of delegation, under which the majority of operational management and decision-making is delegated to the Chief Executive. The Chief Executive has a key role in the management and monitoring of service delivery, patient satisfaction, financial performance, the assessment and control of risk, and the prioritisation and allocation of resources.

The Chief Executive of the Hospice leads a Hospice Leadership Team (HLT) consisting of the Chief Executive, Chief Operating Officer, Consultant in Palliative Medicine and Chief Medical Officer, Director of Income Generation and Chief Nurse. The HLT has a strategic role in driving forward the Hospice and assisting the Chief Executive in discharging the duties delegated by the Board. It is the HLT that is in charge of challenging, leading, running and supporting the Hospice to achieve its aims.

The pay of the HLT is reviewed by the Board of Trustees, through the Remuneration Committee. The amount paid to members of the HLT is carefully considered, comparable to other roles in the market, and is benchmarked against other local hospices and national hospice reward and charity reward surveys and data. Best practice recommendations on setting remuneration, including those of the National Council for Voluntary Organisations (NCVO), are also taken into consideration. The levels paid are those necessary to ensure a well-run, effective organisation in line with regulatory requirements. Competitive salaries also help the Hospice to attract, recruit and retain the best possible calibre of staff, in a fiercely competitive environment.

Trustees' Responsibility Statement

The trustees are responsible for preparing the report of the trustees and the accounts in accordance with applied 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 year, which give a true and fair view of the state of affairs of the Charity and the group and of the income and expenditure of the group for that period. In preparing these accounts, the trustees are required to:

- ◆ select suitable accounting policies and then apply them consistently
- ◆ observe the methods and principles in 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 (FRS102)
- ◆ make judgments and estimates that are reasonable and prudent
- ◆ state whether applicable United Kingdom accounting standards have been followed, subject to any material disclosed and explained in the accounts

GOVERNANCE, TRUSTEE RESPONSIBILITIES AND RISK MANAGEMENT (continued)

Trustees Responsibility Statement (continued)

- ◆ 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 that disclose with reasonable accuracy at any time the financial position of the Charity and 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.

The Trustees confirm that they have complied with their duty under the Charities Act 2011 to have regard to the Charity Commission's guidance on public benefit. Throughout this report, in particular in Chapter Two, the Trustees have demonstrated how the Charity has been faithful to this. The activities of the Charity can be divided into five main areas, namely: Education; Health; Pastoral and Spiritual Care; Social Care and Projects we support financially.

Risk Management

Sisters of the Cross and Passion

The key risks for the Charity, as identified by the trustees, are described below, together with the principal ways they are mitigated:

- ◆ ***The age profile and health of the Sisters and future operation of the Charity.*** As of 31 March 2024 the Province has 69 members, including the Region. The average age at 31 March 2024 was 85. There are 13 Sisters over the age of 90 and 1 under the age of 70. There is one Sister under 60 in the Region. During the period April 2023 to March 2024 three Sisters died. The Trustees are aware that there is both a moral and legal obligation to care for the older Sisters. None of the Sisters have resources of their own, as all earnings, pensions and other income have been donated to the Charity under a gift aid compliant with Deed of Covenant.
- ◆ ***Key elements of the management of this risk are:***
 - a) ensuring that the Charity has available financial resources to finance this care, both now and in the years ahead, by setting aside assets in a designated fund, the value of which has been based on actuarial principles; and
 - b) ensuring that processes are in place to review regularly the ministries and needs of individual Sisters, encouraging those who need it to take on less demanding ministries and identifying those who need extra care and help.
- ◆ ***The value of investments and properties.*** The value of listed investments is dependent on movements in UK and world stock markets. The investments are managed by reputable investment managers, who adhere to a policy agreed by the trustees. The investment strategy is assessed regularly to ensure it remains appropriate to the Charity's needs, both now and into the future.

GOVERNANCE, TRUSTEE RESPONSIBILITIES AND RISK MANAGEMENT (continued)

Risk Management (continued)

Sisters of the Cross and Passion (continued)

- ◆ **Reliance on key staff and the need for succession planning.** Advice is taken on investment management, accountancy, actuarial, architectural, and legal and business matters from lay professionals. The Finance & General Purposes Committee meets three times a year, with sub-committees meeting when necessary. The Committee monitors risks and the Risk Management Policy and refers matters to the PLT for consideration.
- ◆ A review of major risks to which the Province is exposed and the systems established to mitigate those risks is undertaken annually by the trustees. The Province Bursar is in regular contact with our insurers; Marsh Commercial UK and Arachas in the Republic of Ireland. A Zoom meeting was held with Marsh Commercial in Manchester in March 2024.

During their pastoral visits, the trustees continue to monitor the major risks to which the Charity may be exposed and systems are investigated and established to mitigate these risks. The trustees attended various online courses during the year to keep abreast of any developments.

St Gemma's Hospice

The trustees of the Hospice undertake an annual review of the principal risks and uncertainties that the Hospice faces, categorising them under the following headings:

- ◆ **Governance and management** – this includes the risks involved in change in the Hospice Leadership Team or the Board which might lack direction; lack of skills and training among members of staff and the poor use of its resources.
- ◆ **Operational** – these are risks inherent in the Hospice activities including the operation of the Hospice; the unsuitability of buildings; poor maintenance; shortcomings in the services provided; difficulties with staff; poor health and safety; lack of disaster recovery plan etc.
- ◆ **Financial** – these risks include those arising as a result of poor budgetary control; inappropriate spending; poor accounting; inappropriate investment policy etc.
- ◆ **Reputational** – these are risks that might result from damage to the Hospice's reputation.
- ◆ **Regulatory** – these include those risks outside the Hospice's control such as changes in government policies and non-compliance with laws and regulations.

The Board of St Gemma's Hospice assesses and reviews the management of the major risks to which the Charity is exposed. There is a risk framework to support the identification and management of key risks and ensure risk management is an integral part of planning, decision-making and the day-to-day operations of service delivery. This framework incorporates procedures and processes and identifies clear roles and responsibilities in the reporting and management of key risks.

GOVERNANCE, TRUSTEE RESPONSIBILITIES AND RISK MANAGEMENT (continued)

Risk Management (continued)

St Gemma's Hospice (continued)

The risk register is developed by the Hospice Leadership Team and is scrutinised by the relevant committees and Board on a quarterly basis. The Chief Executive prepares an Annual Governance Statement (AGS) which identifies how the Hospice ensures effective governance and risk management in compliance with the Voluntary Code of Good Governance framework.

Securing adequate PPE has been challenging across the health care sector, but St Gemma's has been able to procure sufficient supplies through a number of means such as active campaigning through the media, the support of the local community and through some NHS commercial channels.

SUMMARY AND ACKNOWLEDGEMENTS

This report is a summary of the work of the Congregation. The accounts accompanying this report show the movement of funds in the year ended 31 March 2024.

We, the Trustees, acknowledge with gratitude the professionalism and commitment of all our staff, volunteers and the individual members of the Congregation. Their dedication, support and positive approach are very encouraging for us.

We wish also to record our thanks to the professional bodies on whose advice and expertise we rely.

Approved by the Trustees and signed on their behalf by:

Sr. Savio Steed CP

Sister Savio Steed CP
Trustee

Date: 15 November 2024



Independent Auditor's Report to the Members of Sisters of the Cross and Passion CIO for the Year Ended 31 March 2024

Opinion

We have audited the financial statements of Sisters of the Cross and Passion CIO (the 'parent charity') and its subsidiaries (the 'group') for the year ended 31 March 2024 which comprise the consolidated statement of financial activities, the consolidated and charity balance sheets, the consolidated statement of cashflows and notes to the financial statements, including significant accounting policies. 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 financial statements:

- ◆ give a true and fair view of the state of the group and parent charity's affairs as at 31 March 2024 and of the group's and the parent charity's 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 financial statements section of our report. We are independent of the group and parent charity in accordance with the ethical requirements that are relevant to our audit of the financial statements 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 financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements 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 group or the parent charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements 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, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, 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 financial statements 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 financial statements 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

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

- ◆ the information given in the Trustees' Annual Report is inconsistent in any material respect with the financial statements; or
- ◆ the parent charity has not kept sufficient accounting records; or
- ◆ the parent charity's financial statements are not in agreement with the accounting records and returns; 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 39, the trustees are responsible for the preparation of the financial statements 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 financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group and the parent 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 group or the parent charity or to cease operations, or have no realistic alternative but to do so.

Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditors under the Charities Act 2011 and report in accordance with regulations made under that Act.

Auditors' responsibilities for the audit of the financial statements (continued)

Our objectives are to obtain reasonable assurance about whether the group and parent financial statements 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 financial statements.

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 specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud are detailed below.

Identifying and assessing risks related to irregularities:

We assessed the susceptibility of the group and parent charity's financial statements to material misstatement and how fraud might occur, including through discussions with the trustees, discussions within our audit team planning meeting, updating our record of internal controls and ensuring these controls operated as intended. We evaluated possible incentives and opportunities for fraudulent manipulation of the financial statements. We identified laws and regulations that are of significance in the context of the group and parent charity by discussions with trustees and updating our understanding of the sectors in which the group and parent charity operate.

Laws and regulations of direct significance in the context of the group and parent charity include the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and guidance issued by the Charity Commission for England and Wales.

Audit response to risks identified:

We considered the extent of compliance with these laws and regulations as part of our audit procedures on the related financial statement items including a review of financial statement disclosures. We reviewed the parent charity's records of breaches of laws and regulations, minutes of meetings and correspondence with relevant authorities to identify potential material misstatements arising. We discussed the parent charity's policies and procedures for compliance with laws and regulations with members of management responsible for compliance.

During the planning meeting with the audit team, the engagement partner drew attention to the key areas which might involve non-compliance with laws and regulations or fraud. We enquired of management whether they were aware of any instances of non-compliance with laws and regulations or knowledge of any actual, suspected or alleged fraud.

Auditors' responsibilities for the audit of the financial statements (continued)

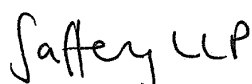
We addressed the risk of fraud through management override of controls by testing the appropriateness of journal entries and identifying any significant transactions that were unusual or outside the normal course of business. We assessed whether judgements made in making accounting estimates gave rise to a possible indication of management bias. At the completion stage of the audit, the engagement partner's review included ensuring that the team had approached their work with appropriate professional scepticism and thus the capacity to identify non-compliance with laws and regulations and fraud.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

A further description of our responsibilities is available 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 parent 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 parent charity 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 parent charity and the parent charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

**Saffery LLP**

10 Wellington Place

Statutory Auditors

Leeds

Date: 19 December 2024

LS1 4AP

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

Consolidated statement of financial activities Year to 31 March 2024

	Notes	Un-restricted funds £	Restricted funds £	Total funds 2024 £	Un-restricted funds £	Restricted funds £	Total funds 2023 £
Income from:							
Donations and legacies	1	1,558,239	3,272,558	4,830,797	1,490,484	4,666,842	6,157,326
Investment income and interest receivable	2	625,248	313,834	939,082	418,724	195,037	613,761
Charitable activities							
. Provision of hospice care	3	—	4,923,294	4,923,294	—	5,140,878	5,140,878
. Retreat and similar income		464,203	—	464,203	419,192	—	419,192
Other trading activities							
. Income from charity shops			4,309,544	4,309,544	—	4,050,961	4,050,961
. Room hire and rental income		7,502	—	7,502	8,857	—	8,857
. Fundraising events and lotteries		—	1,110,022	1,110,022	—	955,628	955,628
Other sources							
. Miscellaneous income		27,344	57,374	84,718	34,975	49,953	84,928
		<u>2,682,536</u>	<u>13,986,626</u>	<u>16,669,162</u>	<u>2,372,232</u>	<u>15,059,299</u>	<u>17,431,531</u>
Donations from Sisters of the Cross and Passion Charitable Trust (Charity Registration Number 1038483)	24	9,820,000	—	9,820,000	—	—	—
Total income		<u>12,502,536</u>	<u>13,986,626</u>	<u>26,489,162</u>	<u>2,372,232</u>	<u>15,059,299</u>	<u>17,431,531</u>
Expenditure on:							
Raising funds							
. Cost of raising donations		—	1,698,067	1,698,067	—	1,598,550	1,598,550
. Fundraising activities including charity shops		—	3,273,166	3,273,166	—	2,760,244	2,760,244
. Investment management costs		4,465	32,597	37,062	5,160	31,390	36,550
Charitable activities							
. Provision of hospice care	4	—	9,817,435	9,817,435	—	9,128,699	9,128,699
. Donations and support of overseas missions	5	153,634	—	153,634	11,827	—	11,827
. Support of members of the Congregation and their ministry	6	5,565,496	—	5,565,496	5,088,371	—	5,088,371
Total expenditure		<u>5,723,595</u>	<u>14,821,265</u>	<u>20,544,860</u>	<u>5,105,358</u>	<u>13,518,883</u>	<u>18,624,241</u>
Net income (expenditure) before net investment gains (losses)		<u>6,778,941</u>	<u>(834,639)</u>	<u>5,944,302</u>	<u>(2,733,126)</u>	<u>1,540,416</u>	<u>(1,192,710)</u>
Net investment gains (losses)		<u>922,680</u>	<u>457,357</u>	<u>1,380,037</u>	<u>(872,381)</u>	<u>(465,379)</u>	<u>(1,337,760)</u>
Net income (expenditure) and net movement in funds	8	<u>7,701,621</u>	<u>(377,282)</u>	<u>7,324,339</u>	<u>(3,605,507)</u>	<u>1,075,037</u>	<u>(2,530,470)</u>
Reconciliation of funds:							
Fund balances at 1 April 2023		39,930,892	15,239,003	55,169,895	43,536,399	14,163,966	57,700,365
Fund balances at 31 March 2024	18	<u>47,632,513</u>	<u>14,861,721</u>	<u>62,494,234</u>	<u>39,930,892</u>	<u>15,239,003</u>	<u>55,169,895</u>

All recognised gains and losses are included in the above statement of financial activities.

Charity statement of financial activities Year to 31 March 2024

	Notes	Un-restricted funds £	Restricted funds £	Total funds 2024 £	Un-restricted funds £	Restricted funds £	Total funds 2023 £
Income from:							
Donations and legacies	1	1,558,239	—	1,558,239	1,490,484	—	1,490,484
Investment income	2	625,248	—	625,248	418,724	—	418,724
Retreat and similar income		464,203	—	464,203	419,192	—	419,192
Other trading activities							
. Room hire		7,502	—	7,502	8,857	—	8,857
Other income (including foreign exchange gain)		27,344	—	27,344	34,975	—	34,975
		<u>2,682,536</u>	<u>—</u>	<u>2,682,536</u>	<u>2,372,232</u>	<u>—</u>	<u>2,372,232</u>
Donations from Sisters of the Cross and Passion Charitable Trust (Charity Registration Number 1038483)	24	9,820,000	—	9,820,000	—	—	—
Total income		<u>12,502,536</u>	<u>—</u>	<u>12,502,536</u>	<u>2,372,232</u>	<u>—</u>	<u>2,372,232</u>
Expenditure on:							
Investment managers costs		4,465	—	4,465	5,160	—	5,160
Donations and support of overseas missions	5	153,634	—	153,634	11,827	—	11,827
Support of members of the Congregation and their ministry	6	5,565,496	—	5,565,496	5,088,371	—	5,088,371
Total expenditure		<u>5,723,595</u>	<u>—</u>	<u>5,723,595</u>	<u>5,105,358</u>	<u>—</u>	<u>5,105,358</u>
Net income (expenditure) before net investment gains (losses)		<u>6,778,941</u>	<u>—</u>	<u>6,778,941</u>	<u>(2,733,126)</u>	<u>—</u>	<u>(2,733,126)</u>
Gains (losses) on investment assets							
. Realised		405	—	405	(67,373)	—	(67,373)
. Unrealised		922,275	—	922,275	(805,008)	—	(805,008)
Net income (expenditure) and net movement in funds	8	<u>7,701,621</u>	<u>—</u>	<u>7,701,621</u>	<u>(3,605,507)</u>	<u>—</u>	<u>(3,605,507)</u>
Reconciliation of funds:							
Fund balances at 1 April 2023		39,930,892	—	39,930,892	43,536,399	—	43,536,399
Fund balances at 31 March 2024	18	<u>47,632,513</u>	<u>—</u>	<u>47,632,513</u>	<u>39,930,892</u>	<u>—</u>	<u>39,930,892</u>

All recognised gains and losses are included in the above statement of financial activities.

Consolidated and charity balance sheets 31 March 2024

	Notes	Group		Charity	
		2024 £	2023 £	2024 £	2023 £
Fixed assets:					
Tangible assets	11	27,572,252	28,182,803	25,020,488	25,625,885
Investments					
. Listed investments	12	19,679,051	19,120,677	13,004,983	12,871,960
. Programme related investments	12	136,364	139,239	136,364	139,239
Total fixed assets		47,387,667	47,442,719	38,161,835	38,637,084
Current assets:					
Stocks		10,941	14,271	—	—
Debtors	13	760,588	2,214,398	52,007	3,078
Investments		3,500,000	2,531,415	—	—
Cash at bank and in hand		12,155,184	5,423,477	9,563,780	1,516,778
Total current assets		16,426,713	10,183,561	9,615,787	1,519,856
Liabilities:					
Creditors: amounts falling due within one year	14	(1,320,146)	(2,456,385)	(145,109)	(226,048)
Net current assets		15,106,567	7,727,176	9,470,678	1,293,808
Total net assets		62,494,234	55,169,895	47,632,513	39,930,892
The funds of the Charity:					
Restricted funds	15	14,861,721	15,239,003	—	—
Unrestricted funds					
. Designated funds	16	13,272,432	13,275,937	13,272,432	13,275,937
. Tangible fixed assets fund	17	25,020,488	25,625,885	25,020,488	25,625,885
. General fund	18	9,339,593	1,029,070	9,339,593	1,029,070
		62,494,234	55,169,895	47,632,513	39,930,892

Approved by the trustees
and signed on their behalf by:

Sr. Savio Steed CP

Sister Savio Steed CP
Trustee

Approved on: 15 November 2024

Consolidated statement of cash flows 31 March 2024

	Notes	2024 £	2023 £
Cash flows from operating activities:			
Net cash provided by (used in) operating activities	A	6,683,646	(538,418)
Cash flows from investing activities:			
Investment income and interest received		939,082	613,761
Proceeds from the disposal of tangible fixed assets		8,768	1,200
Purchase of tangible fixed assets		(826,490)	(787,368)
Proceeds from the disposal of investments		6,229,823	4,008,647
Purchase of investments		(5,246,089)	(1,643,282)
Net cash provided by investing activities		1,105,094	2,192,958
Change in cash and cash equivalents in the year		7,788,740	1,654,540
Cash and cash equivalents at 1 April 2023		8,511,258	6,967,947
Change in cash and cash equivalents due to exchange rate movements		73,623	(111,229)
Cash and cash equivalents at 31 March 2024	B	16,373,621	8,511,258

Notes to the statement of cash flows for the year to 31 March 2024.

A Reconciliation of net movement in funds to net cash provided by (used in) operating activities

	2024 £	2023 £
Net movement in funds (as per the statement of financial activities)	7,324,339	(2,530,470)
Adjustments for:		
Depreciation charge	1,350,689	1,292,151
(Gains) losses on investments	(1,380,037)	1,337,760
Investment income and interest receivable	(939,082)	(613,761)
Net loss on disposal of tangible fixed assets	6,836	3,328
Decrease in stocks	3,330	1,481
Decrease (increase) in debtors	1,453,810	(883,398)
(Decrease) increase in creditors	(1,136,239)	854,491
Net cash provided by (used in) operating activities	6,683,646	(538,418)

B Analysis of cash and cash equivalents

	2024 £	2023 £
Cash at bank and in hand	12,155,184	5,423,477
Cash held by investment managers	718,437	556,366
Current asset investments	3,500,000	2,531,415
Total cash and cash equivalents	16,373,621	8,511,258

No separate reconciliation of net debt has been prepared as there is no difference between the net cash (debt) of the charity and the above cash and cash equivalents.

Principal accounting policies 31 March 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 March 2024, with comparative information given for the year to 31 March 2023.

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

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 UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

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

The accounts are presented in sterling and are rounded to the nearest £1.

Critical accounting estimates and areas of judgement

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

The items in the accounts where these judgements and estimates have been made include:

- ◆ estimating the useful economic life of tangible fixed assets;
- ◆ allocation of support costs across charitable activities; and
- ◆ estimating the value of legacies to be recognised in accordance with FRS 102.

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.

The trustees of the charity have concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees are of the opinion that the charity will have sufficient resources to meet its liabilities as they fall due.

Consolidated accounts

The accounts consolidate, on a line-by-line basis, the results of the Charity and its charitable subsidiary, St Gemma's Hospice, and the hospice's subsidiary, St Gemma's Hospice Services Limited, made up to the balance sheet date.

Income recognition

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

Income comprises donations and legacies, investment income and interest receivable, income from the provision of hospice care, retreat income, grants receivable, income from trading activities (including the operation of charity shops, room hire and income from fundraising events and lotteries) and miscellaneous income.

Donations, including salaries and pensions of individual religious received under Gift Aid or deed of covenant, and donations from the Cross and Passion Charitable Trust are recognised when the Group and Charity has confirmation of both the amount and settlement date. In the event of donations pledged but not received, the amount is accrued for where the receipt is considered probable and can be reliably estimated. In the event that a donation is subject to conditions that require a level of performance before the Group and 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 Group and Charity and it is probable that those conditions will be fulfilled in the reporting period.

In accordance with the Charities SORP FRS 102 volunteer time is not recognised.

Gifts in kind and donated services are included at the lower of their value to the Group and Charity and their estimated market value.

Legacies are included in the statement of financial activities when the Group and 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 Group and Charity.

Entitlement is taken as the earlier of the date on which either: the Group and Charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor to the Group and Charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the Group and Charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the Group and Charity, or the Group and Charity are aware of the granting of probate, but the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title of the asset having being transferred to the Group and Charity.

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

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

Income recognition (continued)

Contracts and service agreements in respect to the provision of hospice care are recognised to the extent that it is probable that the economic benefits will flow to the Group and Charity and the income can be reliably measured. It is measured at fair value of the consideration received or receivable, excluding any relevant value added tax.

Income from the provision of retreats is recognised to the extent that it is probable that the economic benefits will flow to the Charity and the income can be reliably measured. It is measured at fair value of the consideration received or receivable, excluding any relevant value added tax.

Grants from government, NHS bodies, Clinical Commissioning Groups and from trusts and foundations have been included as income from charitable activities, i.e. the provision of healthcare and related services where they amount to a contract for services but as donations where the money is given in response to an appeal or grant application or with greater freedom of use, e.g. for core purposes. Deferred income includes amounts received in respect of grants received for work to be carried out in the next financial year.

Income received by way of fundraising events, lotteries, room hire and other trading receipts are credited in the accounts when the Group and Charity are legally entitled to the income and the amount can be quantified with reasonable accuracy. These are shown gross before deductions of related expenses and net of VAT.

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:

- a. Expenditure on raising funds comprises the salaries, direct costs and overheads incurred in soliciting donations, the costs associated with operating charity shops and the fees paid to investment managers in connection with the management of the Group and Charity's listed investments, net of rebates received. Rebates arise when the fees deducted automatically through charges for common investment funds and related transactions exceed the fees agreed between the Group and Charity and their investment managers.
- b. Expenditure on charitable activities comprises expenditure on the Group and Charity's primary charitable purposes as described in the trustees' report and includes:
 - ◆ Expenditure incurred in the provision of hospice services including the costs of providing clinical, emotional and spiritual care to physically ill people of all races and creeds at St Gemma's Hospice.
 - ◆ Expenditure on provision of retreats to members of the public.

Expenditure recognition (continued)

- ◆ Charitable donations which relate, in the main, to the support of the Charity's missionary work overseas and the support of the Roman Catholic charitable organisations.
- ◆ Expenditure on the support of the work of the Sisters. Such expenditure enables the members to carry out the work of the Charity in the areas of the advancement of the Roman Catholic faith and the relief of poverty.

All expenditure is stated inclusive of irrecoverable VAT.

Allocation of indirect costs and governance costs

Indirect costs represent indirect charitable expenditure. In order to carry out the primary purposes of the Charity and Group it is necessary to provide support in the form of personnel development, financial procedures, provision of office services and equipment and a suitable working environment.

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

Indirect costs and governance costs are able to be allocated directly to the specific charitable activities to which they relate.

Tangible fixed assets

All assets costing more than £1,000 and with an expected useful life exceeding one year are capitalised.

- ◆ *Freehold land and buildings*
Freehold land and buildings are shown on the balance sheet at deemed cost or, where donated, at their value at the date of donation.

Depreciation is provided at 2% per annum on a straight line basis to write the buildings off over their estimated useful life to the Charity. Land is not depreciated.

- ◆ *Improvements to leasehold properties*
Improvements to leasehold properties are capitalised and depreciated at 5% per annum on a straight line basis.
- ◆ *Plant, furniture and equipment*
Expenditure on the purchase and replacement of items of plant, furniture and equipment, including computer equipment, is depreciated over a four to six year period on a reducing balance basis.
- ◆ *Motor vehicles*
Motor vehicles are capitalised and depreciated over a four to five year period on a reducing balance basis, in order to write off each vehicle over its estimated useful life.

Tangible fixed assets (continued)

♦ *Computer equipment*

Computer equipment is capitalised and depreciated over a four year period on a straight line basis, in order to write off each item over its estimated useful life.

♦ *Assets under construction*

Assets under construction are included at cost. Depreciation on these assets is not charged until they are brought into use and reclassified to freehold land and buildings, or improvements to leasehold properties.

Fixed asset investments

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

The Group and Charity do not acquire put options, derivatives or other complex financial instruments.

As noted above the main form of financial risk faced by the Group and 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) on investment assets are calculated as the difference between disposal proceeds and their opening carrying value or their purchase value is acquired subsequent to the first day of the financial year. Unrealised gains and losses are calculated as the difference between the fair value at the year 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 year in which they arise.

Programme related investments

Programme related investments comprise units in an investment vehicle promoting global justice by challenging people, churches and others to share their resources through socially responsible investments and by empowering disadvantaged people by providing them with credit. These are included on the balance sheet at cost with any diminution in value debited to the statement of financial activities.

Stocks

Stocks are valued at the lower of cost and net realisable value. Items donated for resale are not included in the accounts until they are sold.

Debtors

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid.

Current Asset Investments

Current asset investments include short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

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.

Creditors

Creditors 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 are recognised at the amount the Group and Charity anticipates it will pay to settle the debt.

Fund structure

The general fund comprises 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.

The tangible fixed assets fund represents the net book value of the tangible fixed assets excluding those used by St Gemma's Hospice.

The designated funds are monies set aside out of general funds and designated for specific purposes, although the trustees may ultimately use such funds for other purposes.

The restricted funds are monies raised for, and their use restricted to, a specific purpose, or donations subject to donor imposed conditions and comprise the net assets of St Gemma's Hospice and its subsidiary.

Foreign currencies

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

Pension costs

Charity:

The Charity offers its employees membership of a defined contribution pension scheme administered by the National Employment Savings Trust (NEST). Contributions to the scheme are debited to the statement of financial activities in the year in which they are payable to the scheme. The assets of the scheme are held by an independent corporate trustee, whose activities are governed by the National Employment Savings Trust Order 2010, made by the Secretary of State in exercise of powers confirmed under the Pensions Act 2008.

St Gemma's Hospice

The hospice operates two pension schemes:

- ◆ The National Health Service Superannuation Scheme, a defined benefit scheme which is only available to staff who have previously contributed to the scheme. The administration of this scheme is dealt with by the National Health Service agencies. Contributions to this scheme are paid in respect of current service, there is no liability to the hospice in respect of past service and the hospice has applied the multi-employer exemption under FRS 102 to account for the scheme as a defined contribution scheme.

Principal accounting policies 31 March 2024

Pension costs (continued)

***St Gemma's Hospice* (continued)**

- ◆ A Group Personal Pension Scheme, which is a defined contribution pension scheme, administered by Standard Life which is available to all employees.

Services provided by members of the Congregation

For the purpose of these accounts, no monetary value has been placed on the care, administrative and other services provided by the members of the Congregation.

Operating leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the statement of financial activities on a straight line basis over the lease term.

1 Donations and legacies

Group	Unrestricted funds £	Restricted funds £	Total funds 2024 £	Unrestricted funds £	Restricted funds £	Total funds 2023 £
Salaries and pensions of individual religious received under Gift Aid or deed of covenant	1,440,999	—	1,440,999	1,381,675	—	1,381,675
Legacies	8,378	1,796,980	1,805,358	—	3,109,107	3,109,107
Donations	108,772	1,351,231	1,460,003	102,477	1,436,324	1,538,801
Grants	—	124,347	124,347	—	121,411	121,411
Other voluntary income	90	—	90	6,332	—	6,332
Total funds	1,558,239	3,272,558	4,830,797	1,490,484	4,666,842	6,157,326

All unrestricted funds for 2024 relate to the Charity only. The Charity received no restricted donations and legacies during the year ended 31 March 2024 (2023 – none).

2 Investment income and interest receivable

Group	Unrestricted funds £	Restricted funds £	Total funds 2024 £	Unrestricted funds £	Restricted funds £	Total funds 2023 £
Income from listed investments	316,146	157,967	474,113	412,558	171,673	584,231
Interest receivable						
· Bank interest	261,060	155,867	416,927	575	23,364	23,939
· Interest on cash held by investment managers	48,042	—	48,042	5,591	—	5,591
	309,102	155,867	464,969	6,166	23,364	29,530
Total funds	625,248	313,834	939,082	418,724	195,037	613,761

All unrestricted funds for the year ended 31 March 2023 and 2024 relate to the Charity only. The Charity received no restricted investment income and interest receivable in the year ended 31 March 2023 and 2024.

3 Income from the provision of hospice care

Group	Unrestricted funds £	Restricted funds £	Total funds 2024 £	Unrestricted funds £	Restricted funds £	Total funds 2023 £
District Health Authority Income	—	4,509,535	4,509,535	—	4,801,085	4,801,085
Covid 19 grant income from NHS England	—	—	—	—	27,535	27,535
Training and education	—	159,579	159,579	—	146,322	146,322
Bistro	—	83,518	83,518	—	71,912	71,912
Other income	—	170,662	170,662	—	94,024	94,024
Total funds	—	4,923,294	4,923,294	—	5,140,878	5,140,878

4 Expenditure on the provision of hospice care

Group	Unrestricted funds £	Restricted funds £	Total funds 2024 £	Unrestricted funds £	Restricted funds £	Total funds 2023 £
In-patient care	—	6,252,461	6,252,461	—	5,876,032	5,876,032
Community care	—	1,892,116	1,892,116	—	1,641,879	1,641,879
Day hospice	—	625,617	625,617	—	597,710	597,710
Bereavement support	—	303,926	303,926	—	294,656	294,656
Education and research	—	743,315	743,315	—	718,422	718,422
Total funds	—	9,817,435	9,817,435	—	9,128,699	9,128,699

5 Donations and support of overseas missions

Group and Charity	Unrestricted funds £	Restricted funds £	Total funds 2024 £	Unrestricted funds £	Restricted funds £	Total funds 2023 £
Grants to the Sisters of the Cross and Passion Charitable Trust	140,000	—	140,000	—	—	—
Grants to the Congregation's overseas missions	13,634	—	13,634	11,827	—	11,827
	153,634	—	153,634	11,827	—	11,827

6 Support of members of the Congregation and their ministry

Group and Charity	Unrestricted funds £	Restricted funds £	Total funds 2024 £	Unrestricted funds £	Restricted funds £	Total funds 2023 £
Sisters' living and personal expenses	627,960	—	627,960	576,892	—	576,892
Premises	3,656,736	—	3,656,736	3,404,984	—	3,404,984
Education, training and spiritual renewal	406,784	—	406,784	330,083	—	330,083
Administrative and similar costs	682,875	—	682,875	626,516	—	626,516
Other costs	16,522	—	16,522	22,802	—	22,802
Foreign exchange losses	90,566	—	90,566	19,780	—	19,780
Governance costs (note 7)	84,053	—	84,053	107,314	—	107,314
Total funds	5,565,496	—	5,565,496	5,088,371	—	5,088,371

7 Governance costs

Group	Unrestricted funds £	Restricted funds £	Total funds 2024 £	Unrestricted funds £	Restricted funds £	Total funds 2023 £
Accountancy	49,215	—	49,215	76,860	—	76,860
Auditor's remuneration						
• Statutory	22,562	21,475	44,037	19,500	20,450	39,950
• Non-statutory	—	4,900	4,900	—	3,050	3,050
St Gemma's other costs	—	80,211	80,211	—	78,659	78,659
Bank fees and charges	12,276	—	12,276	10,954	—	10,954
	84,053	106,586	190,639	107,314	102,159	209,473

7 Governance costs (continued)

The above governance costs have been allocated to the following activities:

	Unrestricted funds	Restricted funds	Total funds 2024	Unrestricted	Restricted	Total 2023
	£	£	£	£	£	£
Raising funds	—	36,938	36,938	—	32,719	32,719
In-patient care	—	43,849	43,849	—	44,848	44,848
Community care	—	10,722	10,722	—	11,004	11,004
Day hospice	—	7,336	7,336	—	5,919	5,919
Bereavement support	—	2,702	2,702	—	2,334	2,334
Education and research	—	5,039	5,039	—	5,335	5,335
Support of members of the Congregation and their ministry	84,053	—	84,053	107,314	—	107,314
	84,053	106,586	190,639	107,314	102,159	209,473

8 Net income (expenditure) and net movement in funds

This is stated after charging:

Group	Total 2024	Total 2023
	£	£
Auditor's remuneration		
. Statutory	44,037	39,950
. Non-statutory- Taxation services & reporting to group auditors	4,900	3,050
Depreciation	1,350,689	1,292,151
Operating lease rental - land and buildings	522,360	509,590
Operating lease rental - equipment	13,746	9,701

Charity	Total 2024	Total 2023
	£	£
Auditors' remuneration		
. Statutory	22,562	19,500
Depreciation	627,219	640,363

9 Staff costs and remuneration of key management personnel

Group	2024	2023
	£	£
Staff costs during the year were as follows:		
Wages and salaries	11,588,712	10,698,993
Social security costs	1,049,141	1,014,022
Other pension costs	768,393	699,848
	13,406,246	12,412,863

9 Staff costs and remuneration of key management personnel (continued)

Charity	2024 £	2023 £
Staff costs during the year were as follows:		
Wages and salaries	2,389,307	2,259,975
Social security costs	201,027	196,028
Other pension costs	30,089	28,616
	2,620,423	2,484,619

The number of employees who earned £60,000 per annum or more (excluding employer's pension contributions but including taxable benefits) during the year is shown below. All of the higher paid employees were employed at St Gemma's Hospice.

Group	Total 2024 No.	Total 2023 No.
£60,001 - £70,000	1	—
£70,001 - £80,000	1	2
£80,001 - £90,000	2	2
£90,001 - £100,000	1	1
£100,001 - £110,000	2	2
£140,001 - £150,000	—	1
£150,001 - £160,000	1	—
	8	8

As shown above, St Gemma's Hospice has employed eight individuals (2023 – eight) who earned over £60,000. Four of these are medical consultants who are directly employed on NHS equivalent contracts, in line with national agreements. The others are members of the Hospice Leadership Team (HLT), responsible for running the Hospice. The Chief Executive is not the highest paid employee. No trustees received remuneration during the current or prior year. No travel or subsistence expenses were paid to trustees during the current or prior year.

The average headcount of employees during the year was:

	2024 No.	2023 No.
St Gemma's Hospice	299	301
Support of Sisters and their ministry	117	113
	416	414

The Trustees consider that they, together with the Province Bursar, comprise the key management personnel of the Charity in charge of directing and controlling, running and operating the Charity on a day to day basis.

In terms of St Gemma's Hospice, the Charity's subsidiary, the board of St Gemma's Hospice is responsible for the overall direction and management of the hospice. The board has overall responsibility for ensuring the hospice is managed efficiently, approves the strategy and oversees its implementation.

9 Staff costs and remuneration of key management personnel (continued)

The Chief Executive of the hospice leads a Hospice Leadership Team (HLT) consisting of the Chief Executive, Chief Operating Officer, Consultant in Palliative Medicine and Chief Medical Officer, Director of Income Generation and Chief Nurse. The HLT has a strategic role in driving forward the hospice and assisting the Chief Executive in discharging the duties delegated by the board. It is the HLT that is in charge of challenging, leading, running and supporting the hospice to achieve its aims.

As explained in note 10 below, all Trustees and the Province Bursar are members of the Congregation and whilst their living and personal expenses are borne by the Charity they receive no remuneration or reimbursement of expenses in connection with their duties as Trustees.

The Charity's Trustees are all members of the Congregation and consequently their living and personal expenses, all of which are consistent with the amounts paid in respect to other members of the Congregation, are borne by the Charity. No Trustees received any remuneration or reimbursement of expenses in connection with their duties as Trustees (2023 – none) and therefore no remuneration was payable to the key management of the Charity during the year (2023 – none).

The total remuneration (including taxable benefits, employer's pension contributions and employers' national insurance contributions) of the key management personnel of St Gemma's Hospice and the group for the year was therefore £717k (2023 – £724k).

10 Trustees' expenses and remuneration and transactions with trustees

The Charity's Trustees are all members of the Congregation and consequently their living and personal expenses, all of which are consistent with the amounts paid in respect to other members of the Congregation, are borne by the Charity. No Trustees received any remuneration or reimbursement of expenses in connection with their duties as Trustees (2023 – none).

As members of the Congregation, none of the trustees have resources of their own as all earnings, pensions and other income have been donated to the charity under a Gift Aid compliant Deed of Covenant. During the year, the total amount donated by the trustees to the charity was £64,861 (2023 – £55,707).

The trustees of St Gemma's Hospice did not receive any remuneration (2023 – none). No trustees of St Gemma's Hospice was reimbursed expenses during the year (2023 – £nil). Indemnity insurance is provided for the trustees of St. Gemma's Hospice. The aggregate amount of cash donations received from Trustees of St Gemma's Hospice during the year was £5,195 (2023 – £25).

Schofield Sweeney has provided legal advice in relation to St Gemma's Hospice's lease arrangements. Chris Schofield (a trustee of St Gemma's Hospice, who resigned on 30 September 2023) is the Chairman of Schofield Sweeney.

11 Tangible fixed assets

Group	Freehold land and buildings £	Improvements to leasehold property £	Plant, furniture and equipment £	Motor vehicles £	Assets under construction £	Total £
Cost or valuation						
At 1 April 2023	30,648,010	6,670,892	6,500,440	459,742	212,051	44,491,135
Exchange movement	(87,636)	—	(3,023)	(2,893)	—	(93,552)
Additions	56,843	23,108	723,119	23,420	—	826,490
Disposals	—	(2,997)	(75,674)	(27,273)	—	(105,944)
At 31 March 2024	<u>30,617,217</u>	<u>6,691,003</u>	<u>7,144,862</u>	<u>452,996</u>	<u>212,051</u>	45,118,129
Assets at historic cost	10,264,798	6,691,003	7,144,862	452,996	212,051	24,765,710
Revalued assets	20,352,419	—	—	—	—	20,352,419
	<u>30,617,217</u>	<u>6,691,003</u>	<u>7,144,862</u>	<u>452,996</u>	<u>212,051</u>	45,118,129
Depreciation						
At 1 April 2023	5,429,718	5,557,765	4,949,977	370,872	—	16,308,332
Charge for year	567,482	359,756	405,718	17,733	—	1,350,689
Currency adjustment	(18,638)	—	(1,793)	(2,373)	—	(22,804)
On disposals	—	(1,349)	(72,534)	(16,457)	—	(90,340)
At 31 March 2024	<u>5,978,562</u>	<u>5,916,172</u>	<u>5,281,368</u>	<u>369,775</u>	<u>—</u>	17,545,877
Net book values						
At 31 March 2024	<u>24,638,655</u>	<u>774,831</u>	<u>1,863,494</u>	<u>83,221</u>	<u>212,051</u>	27,572,252
At 31 March 2023	<u>25,218,292</u>	<u>1,113,127</u>	<u>1,550,463</u>	<u>88,870</u>	<u>212,051</u>	28,182,803

Charity	Freehold land and buildings £	Plant, furniture and equipment £	Motor vehicles £	Total £
Cost or valuation				
At 1 April 2023	30,648,010	1,600,547	410,010	32,658,567
Additions	56,843	23,122	23,420	103,385
Exchange movement	(87,636)	(3,022)	(2,893)	(93,551)
Disposals	—	—	(27,273)	(27,273)
At 31 March 2024	<u>30,617,217</u>	<u>1,620,647</u>	<u>403,264</u>	32,641,128
Assets at historic cost	10,264,798	1,620,647	403,264	12,288,709
Revalued assets	20,352,419	—	—	20,352,419
	<u>30,617,217</u>	<u>1,620,647</u>	<u>403,264</u>	32,641,128
Depreciation				
At 1 April 2023	5,429,718	1,268,584	334,380	7,032,682
Charge for year	567,482	45,314	14,423	627,219
Currency adjustment	(18,638)	(1,793)	(2,373)	(22,804)
On disposals	—	—	(16,457)	(16,457)
At 31 March 2024	<u>5,978,562</u>	<u>1,312,105</u>	<u>329,973</u>	7,620,640
Net book values				
At 31 March 2024	<u>24,638,655</u>	<u>308,542</u>	<u>73,291</u>	25,020,488
At 31 March 2023	<u>25,218,292</u>	<u>331,963</u>	<u>75,630</u>	25,625,885

12 Investments

At 31 March 2024 fixed asset investments comprised:

	Group		Charity	
	2024 £	2023 £	2024 £	2023 £
Programme related investments (see a below)	136,364	139,239	136,364	139,239
Listed investments and cash held for re-investment (see b below)	19,679,051	19,120,677	13,004,983	12,871,960
At 31 March 2024	19,815,415	19,259,916	13,141,347	13,011,199

a. Programme related investments

The Charity holds units managed by Oikocredit International Share Foundation (Oikocredit). Oikocredit is incorporated as a foundation under the laws of the Netherlands and has its registered office in Amersfoort, Netherlands. The trustees consider it to be a suitable vehicle in which to invest, being a world-wide co-operative society, promoting global justice by challenging people, churches and others to share their resources through socially responsible investments and by empowering disadvantaged people by providing them with credit. Oikocredit offers a dual return to the investor: social and financial. In addition to earning modest financial returns, investors are secure in the knowledge that their money is being used to fight poverty, promote fair trade and respect our planet's natural resources. As a result, the trustees believe it appropriate to regard these funds as programme related investments and they are included on the balance sheet at cost.

Group and Charity	2024 £	2023 £
At 1 April 2023	139,239	133,645
Exchange movements	(2,875)	5,594
At 31 March 2024	136,364	139,239

b. Listed investments and cash held for re-investment

Group	2024 £	2023 £
Listed investments		
Market value at 1 April 2023	18,564,311	22,267,437
Additions at cost	5,246,089	1,643,282
Disposals at book value (proceeds: £6,229,823; losses: £38,087)	(6,267,910)	(4,231,190)
Net unrealised investment gains (losses)	1,418,124	(1,115,218)
Market value at 31 March 2024	18,960,614	18,564,311
Cash held by investment managers for reinvestment	718,437	556,366
	19,679,051	19,120,677
Cost of listed investments at 31 March 2024	13,061,215	12,811,126

12 Investments (continued)***b. Listed investments and cash held for re-investment*** (continued)

At 31 March 2024 listed investments held, all of which were dealt in on a recognised stock exchange, comprised the following:

Group	2024 £	2023 £
Fixed interest based common investment funds	974,542	958,827
Equities	2,852,809	4,857,077
Unit trusts	7,957,662	7,771,831
Alternative investments	1,062,253	979,690
Overseas funds	177,112	3,809,271
Property	5,936,234	187,613
	18,960,612	18,564,309

Included in the investment portfolio was the following holding which, at 31 March 2024, had a market value which was deemed material in comparison with the market value of the total portfolio at that date:

Group	2024 Market value £	2024 Percentage of portfolio %	2023 Market value £	2023 Percentage of portfolio %
Sarasin Endowments Fund (Income Units)	7,957,662	42.0	7,771,831	41.9

Charity	2024 £	2023 £
Listed investments		
Market value at 1 April 2023	12,489,766	15,701,016
Additions at cost	186,358	60,000
Disposals at book value (proceeds: £1,251,837, gains £405)	(1,251,432)	(2,474,920)
Net unrealised investment gains (losses)	922,274	(796,330)
Market value at 31 March 2024	12,346,966	12,489,766
Cash held by investment managers for reinvestment	658,017	382,194
	13,004,983	12,871,960
Cost of listed investments at 31 March 2024	7,097,779	7,601,235

At 31 March 2024, listed investments held, all of which were dealt in on a recognised stock exchange, comprised the following:

Charity	2024 £	2023 £
Fixed interest based common investment funds	278,048	272,482
Equities	2,194,833	2,644,751
Unit trusts	7,957,662	7,771,831
Alternative investments	475,275	458,726
Overseas funds	1,441,148	1,341,976
	12,346,966	12,489,766

12 Investments (continued)***b. Listed investments and cash held for re-investment (continued)***

Included in the investment portfolio were the following individual holdings which, at 31 March 2024, had a market value which was deemed material in comparison with the market value of the total portfolio at that date:

Charity	2024 Market value £	2024 Percentage of portfolio %	2023 Market value £	2023 Percentage of portfolio %
Sarasin Endowments Fund (Income Units)	7,957,662	64.5	7,771,831	62.2

13 Debtors

	Group		Charity	
	2024 £	2023 £	2024 £	2023 £
Trade debtors	12,215	18,732	—	—
Income tax recoverable	69,414	92,676	—	—
Other debtors	402,770	1,931,339	—	—
Prepayments and accrued income	276,189	171,651	52,007	3,078
	760,588	2,214,398	52,007	3,078

14 Creditors: amounts falling due within one year

	Group		Charity	
	2024 £	2023 £	2024 £	2023 £
Expense creditors	25,763	19,197	8,462	—
Taxation and social security costs	26,749	52,765	43,995	52,765
Other creditors	674,116	679,311	4,529	21,776
Accrued expenditure	593,518	1,705,112	88,123	151,507
	1,320,146	2,456,385	145,109	226,048

15 Restricted funds

The income funds of the Group and Charity include restricted funds comprising the following unexpended balances of donations and grants held on trust to be applied for specific purposes.

Group	At 1 April 2023 £	Income /gains £	Expenditure /losses £	Transfers £	At 31 March 2024 £
Hospice funds					
Hospice general funds	11,215,951	14,335,852	(13,976,724)	(2,768,954)	8,806,125
Hospice Designated Funds					
Ear Marked Funds (designated funds in the Hospice)	52,934	—	—	—	52,934
. Maintenance of the Hospice	262,356	—	—	(189,168)	73,188
. Building Development reserve	214,174	—	—	(89,977)	124,197
. Service Transformation fund	201,311	—	(77,614)	—	123,697
. Digital Development Reserve	571,074	—	(34,988)	(71,422)	464,664
. COVID Response Reserve	30,609	—	—	—	30,609
. AUPC Strategy Reserve	—	—	—	500,000	500,000
. Buildings Upgrade Reserve	—	—	—	2,000,000	2,000,000
Tangible fixed assets fund	2,556,917	—	(649,587)	644,434	2,551,764
Hospice Restricted Funds					
City-wide Education Programme	10,550	—	—	—	10,550
Funding from Clinical Commissioning Group for various specific projects	18,378	—	(5,179)	—	13,199
Other restricted funds	104,749	108,131	(77,173)	(24,913)	110,794
	15,239,003	14,443,983	(14,821,265)	—	14,861,721

Group	At 1 April 2023 £	Income /gains £	Expenditure/ losses £	Transfers £	At 31 March 2023 £
Hospice funds					
Hospice general funds	10,246,759	14,782,544	(13,078,063)	(735,289)	11,215,951
Hospice Designated Funds					
Ear Marked Funds (designated funds in the Hospice)	—	—	—	52,934	52,934
. Maintenance of the Hospice	312,836	—	—	(50,480)	262,356
. Building Development reserve	304,641	—	—	(90,467)	214,174
. Service Transformation fund	257,175	—	(55,864)	—	201,311
. Digital Development Reserve	171,558	—	(5,298)	404,814	571,074
. COVID Response Reserve	38,941	—	(8,332)	—	30,609
Tangible fixed assets fund	2,563,839	—	(651,788)	644,866	2,556,917
Hospice Restricted Funds					
NHSE Covid funding	—	27,535	(27,535)	—	—
City-wide Education Programme	10,667	—	(117)	—	10,550
Funding from Clinical Commissioning Group for various specific projects	20,902	—	(2,524)	—	18,378
Other restricted funds	236,648	249,220	(154,741)	(226,378)	104,749
	14,163,966	15,059,299	(13,984,262)	—	15,239,003

15 Restricted funds (continued)

The specific purposes for which the funds are to be applied are as follows:

◆ ***St Gemma's Hospice general funds***

This fund represents the net assets of St Gemma's Hospice, which are not otherwise specifically restricted to purposes other than the general running and operation of the Hospice.

◆ ***St Gemma's Hospice earmarked funds***

These funds represent monies set aside out of funds available to the hospice by its trustees for future maintenance and renovation work, for staff development needs and to support the ongoing service development needs of the hospice.

◆ ***St Gemma's Hospice tangible fixed assets fund***

This fund represents the net book value of the tangible fixed assets used in the day-to-day work of the hospice.

◆ ***NHSE Covid funding***

This fund represented the funding restricted towards the Hospice providing patient care to support the NHS Covid-19 response.

◆ ***City-wide Education Programme***

These funds are restricted to support the City-Wide Education programme, which was set up to improve the provision of palliative care across the city of Leeds.

◆ ***St Gemma's Hospice Clinical Commissioning Group funds***

These funds represent monies received from the Clinical Commissioning Group for specified projects.

◆ ***Other funds for St Gemma's Hospice***

These represent monies given towards specific projects or purposes within St Gemma's Hospice.

The funds held by St Gemma's Hospice are for use specifically for the purposes of providing palliative care. As such funds should be deemed restricted in the consolidated accounts regardless of how they have been classified in the accounts of St Gemma's Hospice.

The transfers between funds represent:

- ◆ expenditure on capital items; and
- ◆ the ring-fencing of amounts from the hospice general funds into hospice designated funds.

16 Designated funds

The income funds of the Charity included designated funds which had been set aside out of unrestricted funds by the trustees for specific purposes.

Group and Charity	At 1 April 2023 £	New designations £	Utilised/ released £	At 31 March 2024 £
Future healthcare of Sisters	13,000,000	—	—	13,000,000
Crisis donations	136,698	27,982	(28,612)	136,068
Programme related investments fund	139,239	—	(2,875)	136,364
	13,275,937	27,982	(31,487)	13,272,432

Group and Charity	At 1 April 2022 £	New designations £	Utilised/ released £	At 31 March 2023 £
Future healthcare of Sisters	16,000,000	—	(3,000,000)	13,000,000
Crisis donations	155,305	—	(18,607)	136,698
Programme related investments fund	133,645	5,594	—	139,239
	16,288,950	5,594	(3,018,607)	13,275,937

The future healthcare of Sisters fund consists of monies which the Trustees set aside in order to provide for the Sisters in later life. The calculations, based on actuarial methods, indicated that £16 million is needed to be set aside in order to provide £20,000 per annum for Sisters over 65 years of age and, because of greater health needs, £30,000 to £40,000 per annum for Sisters over 75 years of age and £40,000 to £50,000 per annum for those over 90 years of age. The trustees have currently designated £13 million towards this reserve, with the intention of designating further funds in future years.

The crisis donations fund consists of monies which the trustees set aside from the proceeds of the disposal of a property in Liverpool. The fund will be used to fund donations to projects, run by others, which are trying to alleviate the suffering of asylum seekers, the homeless and crisis situations.

The programme related investments fund has been designated to represent the carrying value of the Charity's programme related investments. The amount has been set aside from the Charity's general funds in recognition of the fact that the assets have been invested in Oikocredit International Share Foundation and therefore cannot be regarded as funds that would be available to meet future contingencies.

17 Tangible fixed assets fund

Group and Charity	2024 Total £	2023 Total £
At 1 April 2023	25,625,885	26,022,639
Net movement in year	(605,397)	(396,754)
At 31 March 2024	25,020,488	25,625,885

17 Tangible fixed assets fund (continued)

The tangible fixed assets fund represents the net book value of the tangible fixed assets excluding those used by St Gemma's Hospice. A decision was made to separate this fund from the other funds of the Charity in recognition of the fact that the tangible fixed assets are essential to the day to day work of the Charity and as such their value should not be regarded as funds that would be realisable with ease, in order to meet future contingencies.

18 Analysis of net assets between funds

Group	General fund £	Tangible fixed assets fund £	Designated funds £	Restricted funds £	Total 2024 £
Fund balances at 31 March 2024 are represented by:					
Tangible fixed assets	—	25,020,488	—	2,551,764	27,572,252
Investments	2,107	—	13,139,240	6,674,068	19,815,415
Net current assets	9,337,486	—	133,192	5,635,889	15,106,567
Total net assets	9,339,593	25,020,488	13,272,432	14,861,721	62,494,234

Group	General fund £	Tangible fixed assets fund £	Designated funds £	Restricted funds £	Total 2023 £
Fund balances at 31 March 2023 are represented by:					
Tangible fixed assets	—	25,625,885	—	2,556,918	28,182,803
Investments	(128,041)	—	13,139,239	6,248,718	19,259,916
Net current assets	1,157,111	—	136,698	6,433,367	7,727,176
Total net assets	1,029,070	25,625,885	13,275,937	15,239,003	55,169,895

Charity	General fund £	Tangible fixed assets fund £	Designated funds £	Restricted funds £	Total 2024 £
Fund balances at 31 March 2024 are represented by:					
Tangible fixed assets	—	25,020,488	—	—	25,020,488
Investments	5,923,160	—	7,218,187	—	13,141,347
Net current assets	3,416,433	—	6,054,245	—	9,470,678
Total net assets	9,339,593	25,020,488	13,272,432	—	47,632,513

18 Analysis of net assets between funds (continued)

Charity	General fund £	Tangible fixed assets fund £	Designated funds £	Restricted funds £	Total 2023 £
Fund balances at 31 March 2023 are represented by:					
Tangible fixed assets	—	25,625,885	—	—	25,625,885
Investments	(128,040)	—	13,139,239	—	13,011,199
Net current assets	1,157,110	—	136,698	—	1,293,808
Total net assets	1,029,070	25,625,885	13,275,937	—	39,930,892

The total unrealised gains as at 31 March 2024 constitute movements on revaluation and are as follows:

	Group 2024 £	Group 2023 £	Charity 2024 £	Charity 2023 £
Unrealised gains included above:				
On investments	5,899,399	5,753,185	5,249,187	4,888,531
Total unrealised gains at 31 March 2024	5,899,399	5,753,185	5,249,187	4,888,531
Reconciliation of movements in unrealised gains (losses)				
Unrealised gains at 1 April 2023	5,753,185	7,921,850	4,888,531	6,233,009
Less: in respect of disposals in the year	(1,271,910)	(1,053,447)	(561,618)	(548,148)
Net gains (losses) arising on revaluation in the year	1,418,124	(1,115,218)	922,274	(796,330)
Total unrealised gains at 31 March 2024	5,899,399	5,753,185	5,249,187	4,888,531

19 Pension commitments**Charity:**

The Charity offers its employees membership of a defined contribution pension scheme administered by the National Employment Savings Trust (NEST). Contributions to the scheme are debited to the statement of financial activities in the year in which they are payable to the scheme. The assets of the scheme are held by an independent corporate trustee, whose activities are governed by the National Employment Savings Trust Order 2010, made by the Secretary of State in exercise of powers confirmed under the Pensions Act 2008.

St Gemma's Hospice operates two pension schemes:♦ **National Health Service Pension Scheme**

A defined benefit scheme operated by the National Health Service Superannuation Scheme, which is only available to staff who have previously contributed to the scheme. The administration of the scheme is dealt with by the National Health Service Pension agencies. Contributions to this scheme are paid in respect of current service, and there is no liability to the hospice in respect of past service.

19 Pension commitments (continued)

St Gemma's Hospice operates two pension schemes: (continued)

♦ **Group Personal Pension Scheme**

In addition there is a Group Personal Pension Scheme, which is a defined contribution pension scheme, administered by Standard Life which is available to all employees.

The charge to the consolidated statement of financial activities of £768,393 (2023 – £699,848) represents contributions to funds during the year. Contributions payable to the schemes at the year-end date totalling £43,452 (2023 – £40,862) are included in creditors.

20 Leasing commitments

Operating leases

At 31 March 2024, the Group had the following total future minimum lease payments under non-cancellable operating leases relating to land and buildings and office equipment:

Group	Land and buildings		Office equipment	
	2024 £	2023 £	2024 £	2023 £
Within one year	417,458	416,318	12,271	9,401
Between one and five years	958,417	831,042	18,233	19,461
	1,375,875	1,247,360	30,504	28,862

The Charity had no leasing commitments at 31 March 2024 (2023 – none).

21 St Gemma's Hospice

The charity wholly owns a subsidiary, St Gemma's Hospice, a charitable company constituted as a company limited by guarantee, Charity Registration No. 1015941 and Company Registration No. 02773867 (England and Wales). The charitable company became a subsidiary of the charity on 1 April 2021, having previously been a subsidiary of Sisters of Cross and Passion Charitable Trust. The charitable company operates a hospice in Leeds providing palliative care, treatment or relief of people with active, progressive and advanced illnesses without regard to their means, culture, faith or belief. A summary of its results for the year is shown below. Audited accounts will be filed with both the Registrar of Companies and the Charity Commission.

21 St Gemma's Hospice (continued)

	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds 2024 £
Income:				
Donations, legacies and trusts	3,164,427	—	108,131	3,272,558
Other trading activities	5,476,940	—	—	5,476,940
Investment income	313,834	—	—	313,834
Charitable activities	4,923,294	—	—	4,923,294
Total income	13,878,495	—	108,131	13,986,626
Expenditure:				
Cost of raising funds	4,872,086	131,744	—	5,003,830
Charitable activities	9,104,638	630,445	82,352	9,817,435
Total expenditure	13,976,724	762,189	82,352	14,821,265
Gains on investments	457,357	—	—	457,357
Net income (expenditure) before transfers	359,128	(762,189)	25,779	(377,282)
Transfers between funds	(2,768,954)	2,793,867	(24,913)	—
Net movement in funds	(2,409,826)	2,031,678	866	(377,282)
Reconciliation of funds				
Fund balances at 1 April 2023	11,215,951	3,889,375	133,677	15,239,003
Fund balances at 31 March 2024	8,806,125	5,921,053	134,543	14,861,721

22 St Gemma's Hospice Services Limited

St Gemma's Hospice has a wholly owned subsidiary, St Gemma's Hospice Services Limited, a company incorporated in the United Kingdom and registered in England and Wales Company No. 03739423. The company undertakes trading activities including the sale of goods and the provision of room hire. A summary of its trading results for the year is shown below, the company donates its taxable profit to St Gemma's Hospice under Gift Aid. Audited accounts will be filed with the Registrar of Companies.

	2024 £	2023 £
Profit and loss account		
Turnover	57,374	49,953
Cost of sales	(26,173)	(17,281)
Gross profit	31,201	32,672
Administrative expenses	(2,624)	(846)
Management charge	(25,450)	(21,247)
Operating profit	3,127	10,579
Amount gift aided to St Gemma's Hospice	(3,127)	(10,579)
Retained in subsidiary	—	—
Aggregate capital and reserves	2	2

23 Ultimate control

The Charity, which is constituted as a Charitable Incorporated Organisation, was controlled throughout the period by St Paul's Province of the Sisters of the Cross and the Passion by virtue of the fact that the members of the Congregation appoint the Trustees. The Province does not hold any assets, incur liabilities or enter into any transactions in its own right.

24 Related parties

During the year ended 31 March 2024, the charity made donations amounting to £140,000 (2023 – £100,000) to the Sisters of the Cross and Passion Charitable Trust (the predecessor charity) to cover legal fees, insurance premia, utility bills and security costs relating to St Gabriel's Hall and the Imani Centre. These properties were sold by the predecessor charity during the year, resulting in a donation of the proceeds of £9,750,000 from the predecessor charity to the Charity.

In addition, a further donation of £70,000 (2023 – £nil) was made to the Charity by the predecessor charity to support its cashflow.

Other than the transactions detailed above and in notes 10, there are no related party transactions that require disclosure (2023 – none).

As members of the Congregation, none of the trustees have resources of their own as all earnings, pensions and other income have been donated to the charity under a Gift Aid compliant Deed of Covenant. During the year, the total amount donated by the trustees to the charity was £64,861 (2023 – £55,707).

25 Taxation

The Sisters of the Cross and Passion CIO is a registered charity and, therefore, is not liable to income tax or corporation tax on income or gains derived from its charitable activities, as they fall within the various exemptions available to registered charities.

The trading subsidiary of St Gemma's Hospice is liable to corporation tax on its taxable profits. Current tax, including UK corporation tax and foreign tax, is provided at amounts expected to be paid (or recovered) using the tax rates and laws that have been enacted or substantively enacted by the balance sheet date.

26 Liability of members

If the CIO is wound up, the members of the CIO have no liability to contribute to its assets and have no personal responsibility for settling its debts and liabilities.

27 Post balance sheet events

On 5 December 2024, the charity's administrative address changed to The Briery Retreat Centre, 38 Victoria Avenue, Ilkley, West Yorkshire LS29 9BW. The intention is to dispose of the property in Middleton, Manchester during 2025.

Accounts

Sisters of the Cross and Passion CIO

Annual Report and Accounts

31 March 2023

Charity Registration Numbers
1185348 (England and Wales)
20015893 (Republic of Ireland)

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

Trustees	Sister Claire Dawson C.P. (appointed 10 August 2022) Sister Margaret Gorman C.P. (Sister Carmel) Sister Anne Hammersley C.P. Sister Margaret O'Regan C.P. (Sister Therese) Sister Margaret Steed C.P. (Sister Savio) Sister Eileen Fucito C.P. (resigned 1 June 2022)
ROI Committee	Sister Máire Ni Shúilleabháin C.P. Sister Anne Harnett C.P. Sister Claire Dawson C.P. (appointed 10 August 2022) Sister Carmel Miley C. P.
Province Leader	Sister Margaret Steed C.P.
Province Bursar	Mrs Sakina Lowe
Principal address	Cross & Passion Convent 299 Boarshaw Road Middleton Manchester M24 2PF
Telephone	0161 655 3184
Email	pltcpSisters@gmail.com
Website	www.crossandpassion.com
ROI Committee Address	13 Clare Road Drumcondra Dublin 9
Telephone	01 837 5511
Chairperson	Sister Clare Dawson
Charity Registration Number England and Wales	1185348
Charity Registration Number Republic of Ireland	20015893
Accountants	Buzzacott LLP 130 Wood Street London EC2V 6DL

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

Auditors	RSM UK Audit LLP Bluebell House Brian Johnson Way Preston Lancashire PR2 5PE
Investment Managers	Sarasin & Partners LLP Juxon House 100 St Paul's Churchyard London EC4M 8BU Charles Stanley & Co Ltd 55 Bishopsgate London EC2N 3AS
Principle bankers	The Royal Bank of Scotland plc 1 Dale Street Liverpool L2 2PP Bank of Ireland 2 College Green Dublin 2
Solicitors England and Wales	Wrigleys Solicitors LLP 3rd Floor, 3 Wellington Place Leeds LS1 4AP
Solicitors Northern Ireland	Conway, Todd & Co 22 Market Square Antrim BT41 4DT Edwards & Co 28 Hill Street Belfast BT1 2LA

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

Solicitors the Republic of Ireland	Mason Hayes + Curran South Bank House Barrow Street Dublin 4
Finance and General Purposes Committee	Elizabeth Wilson, Wrigley's Solicitors Amanda Francis, Buzzacott Andrew Mather, CS2
Insurance Brokers	Steve Burns, Marsh Insurance, UK Liam Conlon, Arachas, Ireland
Energy Broker	Charles Lowe, EnergyFlowe Ltd, UK

Report of the trustees Year to 31 March 2023

The Trustees present their statutory report, together with the accounts of the Sisters of the Cross and Passion CIO (the 'Charity' or 'CIO'), for the year ended 31 March 2023.

The accounts have been prepared in accordance with the accounting policies set out on pages 55 to 60 and comply with the Charity's Trust Deed, the Charities Act 2011, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Irish Charities Act 2009. The accounts also comply 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 the Republic of Ireland (FRS 102).

WHO WE ARE, OUR WORK AND IMPACT

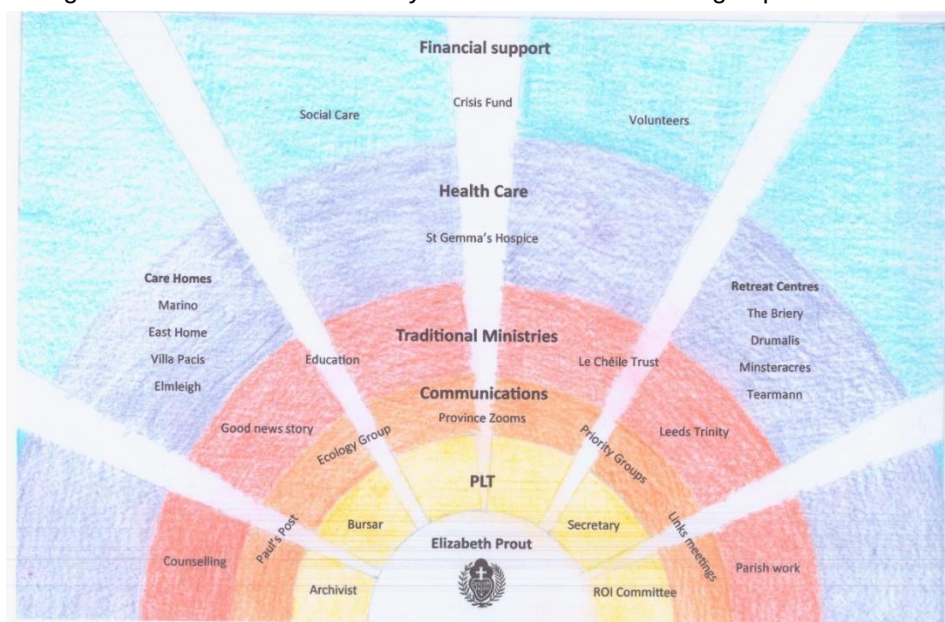
Introduction

The Sisters of the Cross and Passion is an international Roman Catholic Religious Congregation founded in industrial England in 1852. It is divided into a number of individual areas and provinces under the authority of the Congregational Leadership Team (CLT), members of which reside in the UK, the USA, Chile and Australia, their offices are in Larne, Co. Antrim, Northern Ireland.

The Sisters in St Paul's Province live in England, Northern Ireland and Republic of Ireland. The accounts accompanying this report are those of the Sisters of the Cross and Passion CIO, on which the assets of St Paul's Province were held during the year to 31 March 2023. The Charity is governed by the constitutions of the Sisters of the Cross and Passion CIO dated 17 September 2019 and is registered with the Charity Commission:

Charity Registration Number	England and Wales	1185348
Charity Registration Number	Republic of Ireland	20015893

The structure of the Sisters' work and, therefore, that of the charity can be portrayed as a rainbow comprising several arcs reaching out and evolving over time from the Congregation's founding to the work carried out today which has a wide arching impact.



WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc One - Our Foundress and her Vision

The corporate mission of the Sisters of the Cross and Passion is to witness to the reconciling, forgiving and compassionate love of God through openness to the needs of the world and especially those of the poor and marginalised.



The Sisters of the Cross and Passion identify with Christ in his Passion, Death and Resurrection. We aspire to a more just and compassionate world, where the rights and dignity of the whole of creation is upheld and respected.

This report is an account of the work of the CIO from April 2022 – March 2023. Benefits are identifiable and touch the lives of the people whom the Sisters seek to serve in all their ministries.

The objectives of the Sisters of the Cross and Passion, as stated in the constitution of the Sisters of the Cross and Passion CIO, are the relief of poverty, the provision of relief assistance and comfort to the sick, the provision of education and the advancement of the teachings of the Roman Catholic Church (or other such charitable purposes as are lawfully authorised from time to time by the constitutions of the Congregation) by such means as are suited to the time and place in which the provision is to be made.

Arc Two - Leadership

Province Leadership Team

To fulfil these objectives, members of the Province Leadership Team, PLT, regularly evaluate the Sisters' pastoral activities in the light of their charism, present day needs and requests for help in new ministries and new localities. They continue to evaluate their pastoral activities in the light of the diminishing numbers of Sisters, increasing age profile and decreasing financial resources. Policies and procedures are reviewed and updated regularly in accordance with statutory regulations and congregational objectives.

We are covenanted to be bearers of the Compassion of God by responding to the needs of the world in our time, as Venerable Elizabeth Prout, our foundress, did in hers.

Appointing a Lay Bursar

One evaluation on diminishing numbers and increasing age profile resulted in the Trustees realising their need to employ additional financial lay help. They contacted their accountants, Buzzacott, who advertised the vacancy, received applications, drew up a short list and interviews were carried out. The successful candidate gladly accepted the appointment to be the Province Bursar. This appointment freed the then Sister Bursar from the task so she could give more time and energy to the work on the Province Leadership Team who with the Congregational leader are also the Trustees of the Charity.

ROI Committee

Because of the work done to incorporate and become a CIO and realising that the area covered included the communities in the Republic of Ireland, the Trustees together with our Charity lawyer, Wrigleys, and corresponding lawyer in ROI, invited three Sisters in Dublin to form an ROI Committee with one of the PLT Trustees as the Chair. This has worked well. A report from this committee is now an item on the monthly Trustees' CIO agenda.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Two - Leadership (continued)

Archivist

One Sister is engaged full-time in preserving the archives of the Province. She ensures that all collections are sorted, carefully stored and remain confidential. She is also the archivist for the entire congregational archives. Finding a permanent home for the storage of our archives still remains one of our goals. In January 2021 we received the good news from Rome that our foundress, Elizabeth Prout, had been declared Venerable, a public acknowledgment of her sanctity. Our archivist has been busy with publicity about this good news. However public celebrations had to be put on hold because of Covid restrictions. Sister often receives requests especially from families interested in developing their own family trees and she is very thorough in her research when responding to such requests.

Province Secretary

During the Covid pandemic the Province Secretary worked from home. We evaluated her situation as we opened up to welcoming staff back, and she offered to retire rather than come back to work in her office. This evaluation led to the Province Team deciding that we needed a Confidential Secretary who would enable us with our communications strategy. We advertised locally through our Parish Newsletters and on an online site 'Indeed' and eventually we were successful. Our new Confidential Secretary began work on Monday 13 February 2023, lives locally and is getting to know us and the spread of our Communities. One of her first tasks was to update our addresses and list of Sisters together with email addresses and mobile numbers.

Arc Three - Communication

While Justice, Peace and the Integrity of Creation remain an integral part of our spirituality, at the Province Chapter in August 2022 we strengthened this statement by inserting Pope Francis's statement on Care of our Common Home, to listen to the Cry of the Earth and Cry of the poor. We called on each Sister to grow in awareness of the poor in her local area and do something concrete. We ask too that each Community "Buy locally and seasonally to cut down on transport." We encourage each other to choose an environmental issue and to live by it.

Ecology Group

In 2021 many Sisters attended the Laudato Si' Zoom meetings set up by the Laudato Si' Animators and following these meetings we agreed to form an internal group of Sisters who were interested in growing in awareness of the issues set out by Pope Francis. We are known as the Ecology Group and we meet every six weeks by Zoom and share on our activities or some topic relating to Laudato Si'. The theme of Laudato Si' 2022 week was "Listening and Journeying together". We are conscious that we can only do small things but we continue to listen, share, learn and try to make a difference for the sake of our common home.

Communication throughout the Province

To assist the Province Leadership Team, we continued to have two-way communication with our Sisters in the Province through Priority groups, more recently developing into Area groups. Each group has a nominated Link Sister with whom the PLT meet regularly, mostly by Zoom. Through good communication the PLT encourage the Sisters in their Ministries and support them as they reach out and develop new Ministries, mostly now in a volunteering capacity.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Three – Communication (continued)

Paul's Post

The previous leadership team set up a weekly newsletter which was called St. Paul's Post. Our new Secretary has brought her own unique skill in continuing to making this weekly newsletter one which the Sisters like to read. It is also uploaded to our website. It is a way of communicating with the Sisters of the wider international Cross and Passion Communities. Sisters are encouraged to send items of interest or happenings or celebrations from their own community so all can enjoy. Through these pages we are encouraged to pray for sick Sisters, family members, or people in the wider parish Communities who ask for our Prayers.

Province Zooms

Restrictions on travel during the period of Covid gave us an opportunity to develop our use of technology and meetings by Zoom were encouraged. One such meeting was the Province Zoom held monthly. This enabled Sisters to meet, albeit virtually, and to listen to up-to-date news and developments and share ideas and items of interest from their communities. During these meetings we try to keep alive the decisions made during the Chapter of August 2022, so that they make a difference in our lives and those among whom we minister.

ARC Four - Traditional Ministries

Education

Whilst the apostolate of the Sisters in earlier years was very strongly based in teaching, Sisters, who have vast experience in education, now bring their skills to assisting new teachers to become expert in their field especially of passing on the tenets of the Catholic Faith.

Teachers' Enterprise in Religious Education

"The mission of the Teachers' Enterprise in Religious Education (TERE) is to support teachers in Catholic schools and in the wider Christian community in their daily task of unfolding for teachers and pupils the mystery of God, the teaching of the Church and its application to daily life."



Its objectives are to:

- ◆ Promote the teaching of religious education with the same academic rigour as the other subjects in the curriculum;
- ◆ Provide opportunities for teachers to deepen their theological understanding of the Christian faith and its application to daily life;
- ◆ Create a variety of resources, for example textbooks, website with online interactive elements for classroom use, CD ROMS etc.
- ◆ Provide advice and assistance to teachers and schools in the teaching of religious education.

WHO WE ARE, OUR WORK AND IMPACT (continued)

ARC Four - Traditional Ministries (continued)

Education (continued)

Teachers' Enterprise in Religious Education (continued)

One Sister (Sister Marcellina) is involved as a full-time director in this project. Teachers expressed gratitude for home-learning resources for religious education on our website www.tere.org. In addition, permission was granted to schools that had purchased *The Way, the Truth and the Life* CD/DVD ROMs to put the contents on their own website provided access was available only to their pupils. In the autumn term 2020 in-service training was provided, on Zoom, for each year at primary school, that is, Early Years Foundation Stage, Years 1-6.



Feedback from teachers was very positive.

This was a very useful Zoom session on how to make religious education meaningful for our pupils. It has given me a much better understanding of theology in The Way, The Truth and The Life.

Thinking about the key messages in each lesson and why they are important has been a great help. The example of how to link the task to the children's experience will be very useful.

Telephone support for teachers is always available. To offer further support to schools, a decision was made to convert *The Way, The Truth, & The Life* programme into digital format to be available on our website by November 2021. Teachers continue to express appreciation for the wide range of free resources available for all age groups on our website.

During the last three years, the Catholic Education Service of the Bishops' Conference of England and Wales has been developing a new Directory for Religious Education. As one of the leading providers of Religious Education materials, the Teachers' Enterprise in Religious Education has been intensively involved in Consultation meetings.

Sister Marcellina is now writing a new programme *The Vine & the Branches* to meet the requirements of this new Religious Education Directory. With the help of some colleagues, she is hoping to have resources ready for publication for years 1 and 3 in primary schools by July 2023. This will include textbooks for pupils and teachers, Power Point presentations and additional worksheets etc.

Provision of in-service training by Zoom will continue because it is enabling teachers in schools from all over the United Kingdom to participate in greater numbers than if they had to travel to London.

In the words of Cardinal Nichols, *"This is a group of teachers working hard to improve classroom RE, especially in Catholic Schools. This enterprise has my full support and encouragement."*

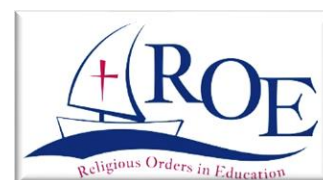
WHO WE ARE, OUR WORK AND IMPACT (continued)

ARC Four - Traditional Ministries (continued)

Education (continued)

Religious Orders in Education, ROE

This Association was initiated in July 2019 to enrich Catholic education in England and Wales by supporting religious orders in their mission as trustees or founders of schools and colleges. To this end the Association celebrates and builds on a rich heritage of Religious Orders in Education and supports them in continuing to work together collaboratively. One Sister attended the meetings held on Zoom.



Bishop Marcus Stock, chair of the Catholic Education Service, said; *"the heritage passed on by Religious Orders should be treasured and appreciated as a continuing source of inspiration for strengthening and enhancing the Catholic ethos of the schools and Colleges."*

Le Chéile Trust

The Le Chéile Trust mission is to *"promote Catholic education as an option within the Irish education system and to develop the schools given to the Trust in the service of their local communities."*



Le Chéile is governed by two companies limited by guarantee: Síol (Irish for Seed) Le Chéile (Irish for Together).

Our schools, Maryfield College in Dublin and Cross and Passion College Kilcullen, County Kildare are members of the Trust.

The Síol Schools' Trust deals with the finance and property issues. It is a company limited by guarantee and is a registered Irish Charity and as such is registered in the Register of Charities and in the Companies Office in Ireland.

Síol Schools' Trust has adopted and is fully compliant with the Governance Code for charities in Ireland. Two members of each of the participating 15 Religious Congregations are the company Members. Srs Anne Harnett and Máire Ní Shúilleabháin represent the Sisters of the Cross and Passion.

The Le Chéile Trust, also a company limited by guarantee, as above. This deals with Enterprise, i.e. the management and running of the Schools. Members of the school Communities as well as the Religious Congregations, are members of this company.

Members attend the AGMs of both companies annually. A conference is also held during this time and two pupils from each school together with the company members also take part in the Conference. Congregational Leaders or their representatives also attend an annual gathering in Dublin to update them on the financial and property issues.

Both schools are now managed by the Board of Le Chéile. However, the Sisters are invited to events in the schools during the year. This has also included meetings with pupils.

WHO WE ARE, OUR WORK AND IMPACT (continued)

ARC Four - Traditional Ministries (continued)

Education (continued)

Le Chéile Trust (continued)

Le Chéile Trust invites us to join them for Prayer Gatherings with schools and keeps in touch with us re any new developments and projects. A new permanent office building for Le Chéile was officially opened in June 2022 in Templeogue, Dublin. Office space had been rented until this time. All Congregations were represented.

The school buildings and land at Maryfield College have been donated to the Le Chéile Trust. While the Trust has taken on the management of the Cross and Passion College, Kilcullen, the process of donating the property and land is still in progress as there are complications involved with an attached building, which used to be the convent. That building had been sold to KARE, a charity that provides special needs education in the Kildare area. One room in that building is used as a CP College classroom and at the present time they need that space until a new extension is built. The Department of Education and Science, as part of an overall plan for schools in the County of Kildare are funding a large extension to the school in Kilcullen.

On 31 March 2023 Marie T Kilmartin CEO of Le Chéile Trust sent this Easter greeting:

A chairde,

As some of our schools close today for Easter and we celebrate Le Chéile Day I wish to extend my sincere appreciation for all that you do supporting our Le Chéile school communities, building our identity, making the heritage of our founding congregations be alive, building our lived legacy and leading our schools to the future.

*Together we show **Welcome**, give **Witness** and share **Wisdom** in so many unique individual ways. We respond to the call to live the message of Christ in the Gospel to love one another and we do this in so many important and valuable ways, in the small things that build to the big things. Each student, staff member, parent, board member and volunteer play a role in making our faith alive that we celebrate today on Le Chéile Day.*

Please pass this message to all members of the school community. May we enjoy time at Easter to celebrate new life, growth, time with family and in nature to boost our wellbeing.

Beannachtaí na Cásca oraibh. Thank you. Happy Easter.

From all the Le Chéile team. Claire, Deirdre, Eleanor, Pat, Thérèse, Tony and Marie-Thérèse.



Maryfield College, Dublin



Cross and Passion College, Kilcullen

WHO WE ARE, OUR WORK AND IMPACT (continued)

ARC Four - Traditional Ministries (continued)

Education (continued)

Le Chéile Trust (continued)

The Department of Education and Science, as part of an overall plan for schools in the County of Kildare are funding a large extension to the school at Kilcullen. As part of their plans, they have suggested a new location for the Bus Shelter to fit in with a new footpath and cycle lane. This location is further from the Town Centre crossroads and is safer. We agreed. The NDFA (National Development Finance Agency) which funds public investments, and are responsible for the school development, will take responsibility for this new plan. As we have signed the contract for the original site, the NDFA and the County council are negotiating with one another about a possible transfer. This is ongoing. The school Principal is keeping us up to date with plans.

Kilcullen Community Centre (KCC) and an All-Weather Pitch (AWP) nearby are leased to KCC. As the lease on the All-Weather Pitch, and the piece of land around this, are due for renewal in the next few years, we are in the process of joining both areas and drawing up one lease which will include the total area. This has involved ensuring all land boundaries are correct. KCC are also anxious to provide space for a Scout Den on some of this land.

Other portions of land adjacent to the school in Kilcullen, which have not been included in the area to be donated to Le Chéile have been leased to other sporting organisations (Gaelic Athletic Association (GAA) and Soccer Club). The Primary and Secondary School have an entitlement to use these pitches during school time. These pitches ensure there are green spaces in the heart of the town.



The above shows one of the green spaces leased to the Pitch and Put in Kilcullen.

WHO WE ARE, OUR WORK AND IMPACT (continued)

ARC Four - Traditional Ministries (continued)

Education (continued)

A good news story

One Sister who was a director on the Board of a school for early leavers in Newbridge, Co Kildare has retired during the year. But in closing one door we opened another.

Youth Horizons is a school in Tallaght, Co Dublin which we support financially. It is a small school set up for early school leavers who come back and study for their leaving Cert. Here are two success stories relating to the school (names are changed):

Helena came to us in September 2021 aged 17. She had a 6-month-old baby. Her father is a traveller. There was no way she could stay in conventional school, due to bullying and with no-one to care for her child. The child was given a place in the crèche and is now one of the stars of the crèche. Helena has worked very well and hopes to go to Maynooth University to do a BA in Geography and English with a view to becoming a secondary teacher. She has been accepted in Maynooth pending the result of her Leaving Cert. Helena's confidence has improved dramatically. All this has been possible through the generosity of our donors which has enabled us to provide cultural and historical trips and personal development courses. One to one tuition, whether by volunteers or paid staff is sometimes necessary.

Danny is the eldest of three children. Both his parents are addicts and he tries his best to look after the younger ones. He seldom, if ever, gets a meal at home and we try to make sure he eats a proper lunch. He is hoping to sit the Leaving Certificate in June but we feel he needs another year with us. He is as yet only 16. He is in need of a lot of individual work and also counselling. As he gradually comes to trust us, we feel we can address the question of hygiene which is a problem in his case. Because of this he suffered much bullying in the local secondary school and dropped out. Mairead wrote: Thank you to Sisters of the Cross and Passion for your donation.

Leeds Trinity University



Leeds Trinity University (LTU) was co-founded by the Sisters of the Cross and Passion and the Catholic Education Service as a Teacher Training College in 1967. In the fifty-six years since its foundation, it has transformed itself into a university renowned for teaching excellence and has been ranked by the Times and Sunday Times as the sixth best university in the country for teaching quality. Leeds Trinity offers undergraduate, postgraduate, foundation and top-up courses, as well as apprenticeship and work based learning.

WHO WE ARE, OUR WORK AND IMPACT (continued)

ARC Four - Traditional Ministries (continued)

Education (continued)

Leeds Trinity University (continued)

In accordance with the Articles of Association, the trusteeship of the University remains the Diocese of Leeds. While the Sisters are no longer actively involved in the day-to-day life of LTU, they have a representative on the board of governors. The Congregation also has the right to nominate up to five people to be independent directors on the board.



“Our mission is guided by our Catholic identity and faith foundation...We are committed to the promotion of dignity, respect, social justice and equality in order to deliver positive social and economic impacts.” (LTU Mission Statement.)

Leeds Trinity is the first University in Yorkshire to achieve the Race Equality Charter (REC) Bronze Award in November 2020 in recognition of its commitment to improving the representation, progression and success of black, Asian minority ethnic students and staff. To quote Professor Charles Egbu, Vice Chancellor of Trinity University:

We have taken positive steps forward towards race equality in higher education but recognise the progress we still need to make.

Following the REC Bronze Award in 2020, Leeds Trinity University received the Gold Whatuni Student Choice Award in 2021 for diversity and inclusion and was short listed for Outstanding Contribution to Equality, Diversity and Inclusion at the Times Higher Education (THE) Awards in 2021.



The U-Connect scheme initiated by Leeds Trinity was launched in September 2021. It is a diversity mentoring scheme which will provide cross-instructional mentoring to colleagues at Leeds Trinity, Sheffield Hallam, York St John, Huddersfield and Sheffield Universities. The aim of the scheme is to provide university staff from diverse backgrounds with career support, development and progression. Participants can engage in the scheme as a mentor or be mentored by someone from a different institution. The scheme was initiated by Leeds Trinity University as part of its ongoing commitment to ensure an inclusive and diverse community of students, staff, governors and partners in which everyone is valued equally. These are some of the values that we, as Sisters of the Cross and Passion, aspire to and are happy to see implemented.

WHO WE ARE, OUR WORK AND IMPACT (continued)

ARC Four - Traditional Ministries (continued)

Education (continued)

Leeds Trinity University (continued)

In November 2022 Leeds Trinity University agreed to establish a city centre location at 1 Trevelyan Square, Leeds, to complement its campus in Horsforth as part of its strategy for growth. The University has secured a lease on the 57,000 square foot building, which is located just off Boar lane in the heart of the city, subject to 'Change of use' planning application.

Leeds Trinity's campus in Horsforth, located just six miles from Leeds, will continue to be central to its offer – including new programmes in Nursing and Biomedical Science, which are being designed to respond to key public sector workforce needs in the City Region.

“Under Professor Charles Egbu’s, Leadership, it is clear that our University is firmly focused on the future, on delivering exceptional opportunities for our students and on the contribution we can make to enhance outcomes for all in our community.”

Parish Work

For many years our Sisters were very involved in supporting the families of the Children in our schools, this meant that while teaching in schools all week, they spent Saturday afternoons visiting families and encouraging the parents to keep their children in regular attendance in school. Since we no longer teach in schools, Sisters offer support in their parishes by assisting the local Clergy who may be overworked because of shortage of priests. Now that churches are reopened and restrictions are eased, Sisters are able to take up this active role in parishes once again. There has been a noticeable increase in requests for prayers coming into all our Sisters, who see this as an invaluable service to the wider community. Parish Sisters work in Belfast, Dublin, Bolton, Halifax, Liverpool, London and Sutton St Helens.

Pastoral and Spiritual Care

Retreat Ministry

Retreat work has been one of the earliest works of our Congregation. Given the levels of stress in today's society, this work helps people to have rest, respite and spiritual renewal and as such, is an invaluable source of wellbeing for people from all walks of life. Sisters are involved in, and working directly with, three Retreat centres – The Briery and Drumalis, which we own and manage and Tearmann Spirituality Centre, recently renamed Glendalough Sanctuary. One Sister works here.

One Sister sits on the Board of Minsteracres Retreat Centre.

WHO WE ARE, OUR WORK AND IMPACT (continued)

ARC Four - Traditional Ministries (continued)

Pastoral and Spiritual Care (continued)

Retreat Ministry (continued)



The Briery Retreat and Conference Centre

The Briery is a place of spiritual renewal, where those who come can find God in an *atmosphere of love, prayer, healing and peace ~ where all are valued, encouraged to discover their gifts and challenged to use them in the service of others ~ where the poor, the suffering and the lonely can experience the power of the cross and the hope of resurrection in Christ.*

Since Covid, The Briery has experienced a reduction in the number of people attending some retreats and conference but an actual increase in groups. As the numbers of Religious attending Preached Retreats has naturally declined, there has been a flourishing of new groups who have their own leader. All have gone away very pleased with the food, accommodation and peacefulness of the house and its surroundings. Having only 22 ensuite rooms, plus a self-catering cottage in the grounds, has meant that small groups have been viable.

None of the above would have been possible without the wonderful work of the lay staff who have worked at the Briery for a good number of years, know their jobs inside out and are always ready to go the extra mile. It is a credit to them that people comment on the cleanliness of the house and the excellent homemade food. The two administrators ensure that bookings are dealt with efficiently and invoices are paid on time. Their bookkeeper ensures that bills are paid, accounts up-to-date, service contracts are correct and salaries are paid. They are a small team but they all work well together to ensure that The Briery is a place of hospitality and warm welcome.

WHO WE ARE, OUR WORK AND IMPACT (continued)

ARC Four - Traditional Ministries (continued)

Pastoral and Spiritual Care (continued)

Retreat Ministry (continued)

The Briery Retreat and Conference Centre (continued)

As well as their in-house Team, they have a Parish Retreat Team who, as their title suggests, leads the Parish Retreats. They are a group of lay people who volunteer their services and come together annually, with the Retreat Director and her Deputy who are both Sisters, to plan the retreats for the coming year. This year in line with our General Chapter Directive they have made, The Cry of the Earth, and the Cry of the Poor their central theme.

Another very valuable group is the Briery Advisory Team who meet twice a year to review accounts, maintenance, bookings, staffing and share ideas on possible new groups and Retreat Leaders. They are a group of professional people and consists of a former retreat House Director, a retired Vice-Chancellor of a university, a Diocesan Catechist Co-ordinator and a priest with retreat knowledge who represents the Diocese. The Administrators and Book Keeper attend this meeting. The advice the Director and the deputy receive at this meeting is invaluable and the minutes, which give a good overview of the work are sent to the Provincial Leadership Team.

The friends of The Briery, a group of volunteers, have brought a whole new dimension to the centre. Their events are not only fundraising activities but very enjoyable community gatherings which has been so important post Covid. Their fundraising has enabled them to purchase the extras which add to the attractiveness of the centre. In August 2022, they purchased beautiful curtains for the Dining Room, Computers for the Admin office and the Bookkeeper, and a large, smart television for the Conference Room.

The newest Team has been the leaders of our Thursday meditation via zoom which prepares the Mass Readings for the forthcoming Sunday. These lay people have experience in leading retreats or have been trained by the Briery as Prayer Guides or Parish Retreat Leaders. After lockdown, it was thought that the Thursday Meditation had served its purpose but people wanted it to continue and it is still flourishing and attracts new members. The people have found an on-line community and are very faithful, often sending apologies when they can't attend.

The Briery Retreat centre is about teamwork. No one person in the team is greater than the whole. As a Briery Team they work hard, support each other and therefore unknowingly bring the hope and healing of the Gospel into every person's life who steps over the threshold.

The Elizabeth Prout Bereavement Support Group, which is a joint venture with the Diocese of Leeds and the Briery Retreat Centre, has begun its work in various parts of the Diocese. This group is supported by online training from the Briery. There is a great need for bereavement support in the aftermath of the pandemic as so many people are trying to recover from the loss of their loved ones, sometimes under very difficult circumstances.

WHO WE ARE, OUR WORK AND IMPACT (continued)

ARC Four - Traditional Ministries (continued)

Pastoral and Spiritual Care (continued)

Retreat Ministry (continued)



Tree Planting in Drumalis



Drumalis Retreat and Conference Centre

Drumalis Retreat and Conference Centre

Drumalis is situated in Larne, Co Antrim, Northern Ireland. The Retreat Centre is located on a height above Larne overlooking Larne Harbour, with easy access to the Antrim coast road and its stunning coastal scenery.

During Covid, as many of the activities as possible were transferred to virtual access via Zoom. This was done in order to:

- ◆ sustain connection with as many of the people as possible who normally avail of Drumalis retreats, conferences and courses;
- ◆ complete courses which were interrupted by the house closure;
- ◆ use this initiative to expand their outreach as geographical proximity was no longer an issue;
- ◆ raise the profile of Drumalis, both nationally and internationally.

WHO WE ARE, OUR WORK AND IMPACT (continued)

ARC Four - Traditional Ministries (continued)

Pastoral and Spiritual Care (continued)

Retreat Ministry (continued)

Drumalis Retreat and Conference Centre (continued)

As time passed it became obvious that loneliness and isolation were problems that many people were experiencing. The retreat team therefore focussed on regular events, which built on the already existing sense of community among the Drumalis service users. These included virtual gatherings on a fortnightly basis for prayer and fellowship. The Drumalis team have been available to offer pastoral care and support through telephone and other forms of communication within the restrictions in place.

Keeping in mind the three focuses of the Drumalis mission statement ***Spirituality, Ecology and Community Relations*** – the following are a selection of online events which were provided in relation to each focus:

Spirituality Programme for 2023

Retreats planned:

- ◆ Individual Guided Retreats, “Walking in Wonder”, with Joann Heinritz CSJ
- ◆ “Dying to Live”, A creation Spirituality Retreat
- ◆ “Words of Encouragement”, a series of six “Conversations” with Fr Perry Gildea CM

While in lockdown, the retreat team relied on Zoom as the only way they could continue to run adult faith development courses at Drumalis. However, as they slowly reopened to in-house guests, they discovered a new way of learning could be applied to courses such as **Pathways** and **Certificate in Christian Thought** – enabling participants to be at the centre, as well as those unable to travel to attend simultaneously via Zoom from their own homes. This of course required investment in IT equipment and staff, but it means that people from many parts of the world can participate in courses or retreats given in Drumalis. It also helps to reduce the carbon footprint of the retreat centre.

Ecology programme for 2023

- ◆ Justice, Peace and the Integrity of Creation; Sr Margaret Rose McSparran CP & Sr Anne Harnett CP – 2 half day sessions
- ◆ A Message of Hope and Challenge in a Time of Global Emergency; another of the Elizabeth Prout Memorial lectures delivered by Sr Nellie McLaughlin
- ◆ The partnership with A Rocha was suspended for the duration of lockdown, to be resumed whenever it is possible. A Rocha UK works with individuals and communities, encouraging them to think about their use of the environment and develop practical ways to care for the planet, locally and globally. The partnership included the presence of an intern working on the grounds of Drumalis, and that had to be stopped during the lockdown.

WHO WE ARE, OUR WORK AND IMPACT (continued)

ARC Four - Traditional Ministries (continued)

Pastoral and Spiritual Care (continued)

Retreat Ministry (continued)

Drumalis Retreat and Conference Centre (continued)

- ◆ One member of Drumalis has completed a training course to qualify as a Global Climate Animator. Drumalis continues to participate in the Eco Congregations Ireland activities.

During 2022 – 2023, Drumalis has participated in several new ecological initiatives in partnership with various organisations. Under the direction of A Rocha:



1. Rewilding is being expanded in order to grow the Biodiversity element of the area.
2. Red squirrel protection activities are all under way in the woodland.

Most recently Drumalis has become part of an endangered bird life project for Swifts and Ravens. The heronry is now well established in the trees. The number of beehives has grown to 16.

These developments are all an expression of the Chapter's direction to respond to the Cry of the Earth, and engage with Issues of Climate Justice. The emergence of these activities and the growing interest, also highlights the future potential of the entire site, and the opportunity to integrate the strands of spirituality, ecology, and cross community action as Laudato Si encourages.

Community Relations: Public Theology

Three of the initiatives were:

- ◆ Is there life after Covid? The Search for Meaning and Moral Values; Dr Johnston McMaster supported by the Community Relations Council of N Ireland – 8 evening sessions
- ◆ Let Justice Well Up Like Water; a continuation of the previous series – 8 evening sessions
- ◆ Where in the World is God? Dr Johnston McMaster, as part of the Certificate in Christian Thought Adult Faith Development course - 4 half day sessions

In the words of one of the Retreat Team:

"We significantly expanded our outreach in that people signed up for various events from the USA, all over England, Scotland and Ireland, South Africa and Switzerland. As a result, we feel that our profile has been raised quite significantly."

In an unexpected way it could be said that the global pandemic has opened up new possibilities for us and called us into new ways of responding to the needs of our world today and expanding our outreach."

WHO WE ARE, OUR WORK AND IMPACT (continued)

ARC Four - Traditional Ministries (continued)

Pastoral and Spiritual Care (continued)

Retreat Ministry (continued)

Drumalis Retreat and Conference Centre (continued)

One of the Trustees sits on the Drumalis Board, along with the two Sisters who work there. Serious consideration is being given as to how the work of Drumalis can be carried into the future.

Minsteracres Retreat Centre

This is a Passionist, community-based retreat centre situated in Northumberland. Minsteracres, like the other retreat centres, provides a space where people are enabled to find healing and wholeness in their relationship with God, themselves, others and creation.



Minsteracres Retreat Centre

The retreat centre runs a large *Outreach programme*, which provides respite days/weekends for people on the margins of society. Some of the groups who come to Minsteracres on a regular basis are **Kinship Carers, Blue Sky Trust, Free the Way, Cancer Support, Justice First, Freedom from Torture**, to name but a few. We give occasional support to the outreach programme from our Crisis Fund.

One Sister sits on the Board of Trustees. Meetings have taken place via Zoom.

Tearmann Spirituality Centre

This is situated in Glendalough, Co Wicklow, is a small, self-catering retreat centre. Glendalough is a valley steeped in the Celtic monastic tradition and is a popular place of pilgrimage.



Tearmann Spirituality Ctre

At Tearmann a number of different retreat programmes are offered. One Sister has been involved with the retreat work here since its founding in 1993. However, like many retreat centres, the Covid pandemic has taken its toll on this small centre, resulting in the closure of three of its self-catering apartments. Two apartments have been retained, from which the team will be available to meet with individuals and groups coming to Glendalough for spiritual guidance and pilgrimage.

In the words of the Retreat Director: *The centre has been a blessing for many people throughout the past 25 years. Hundreds of people have stayed in the apartments and benefited from the experience of being in Glendalough for a period of time, while thousands more people have walked the pilgrim paths with us, listening to the stories and sharing their own experiences.*

WHO WE ARE, OUR WORK AND IMPACT (continued)

ARC Four - Traditional Ministries (continued)

Pastoral and Spiritual Care (continued)

Retreat Ministry (continued)

Tearmann Spirituality Centre (continued)

Recovering from Covid change was necessary. Father Michael, Retreat Director, had realised that his active role was coming to an end and the Centre needed a new vision. Along came Paschal Gannon and Susan Back who expressed an interest in running the centre. They have transformed this holy place, given it a new name, 'Glendalough Sanctuary' and are working with Fr Michael and our Sr. Breda to bring this new vision to life.

School retreats continue and many tour groups from America and Australia continue to visit Glendalough. Local activities continue and one of these is the annual Pilgrim walk on the 3rd May, the Feast of St Kevin. Groups from all the valleys follow the Pilgrim routes and assemble at Glendalough Sanctuary for prayer and celebration.



WHO WE ARE, OUR WORK AND IMPACT (continued)

ARC Four - Traditional Ministries (continued)

Pastoral and Spiritual Care (continued)

Hospital Chaplaincy

Two Sisters work as hospital chaplains in Sutton- St- Helens and London, one of whom is voluntary and one receives a stipend. This work had been curtailed because of the pandemic, but now that restrictions are easing the Sisters are able to resume the work.

Spiritual Direction

A number of Sisters have been trained in *Spiritual Direction* and offer their services in our retreat centres. When the retreat centres closed, they continued to offer spiritual direction online. One Sister is a Spiritual Director and Counsellor at St Luke's Centre, Manchester – *"the Church's ministry of wellbeing and healing"*. Again, this Sister has been working from home, in keeping with government guidance, but is now beginning to return to the Centre as restrictions are eased.



Volunteers

A number of Sisters are still involved directly, in a voluntary capacity, reaching out to people in need.

One Sister wrote *"I work in a voluntary capacity with homeless people in the centre run by the Irish Capuchin Franciscan order. This centre provides hot meals, food parcels, clothing and day care facilities for people who are homeless or in need six days a week."*

Another Sister is involved in the STAR Project in Ballymun, Dublin. This is a registered charity which provides a drug rehabilitation programme, a family support service and easy street outreach team to people who need support for drug/alcohol issues and/or dealing with the effects of addiction within the family.

In Belfast a parish Sister supports St Patrick's Soup Kitchen and Rosemount, a project which operates from the parish to assist the hungry, homeless and addicted people of that area.

The Destitute Project in Bolton.

For many years two Sisters helped in the Destitute Project at the Victoria Hall in Bolton. Because of age and ill health, they have both had to withdraw from the heavier work. This is one of the projects we continue to support financially. One of our trustees and Province Bursar attended the AGM in May 2022. In their Autumn Newsletter the writer reports *"Now that the cost of living has*

soared for all of us and because Asylum Seekers are having to cope on a very limited budget, we are, for the time being, continuing to give out food parcels. This is only because of the most wonderful generosity of the people of Bolton and some of our funders." The Sisters also donated household goods, and warm bedding- blankets and duvets.



WHO WE ARE, OUR WORK AND IMPACT (continued)

ARC Four - Traditional Ministries (continued)

Pastoral and Spiritual Care (continued)

Volunteers (continued)

Volunteering in the Ilkley Food Bank

Sister Susan wrote: *"I applied to become a volunteer at the Ilkley Food Bank when I realised that Ilkley actually needed a Food Bank. I had seen the collection points in the local Tesco, Booths and Co-op stores but it never really registered with me that some residents of this quite affluent town were suffering from food poverty.*

After receiving permission and agreement from my Community, I volunteered and was accepted onto the Food Bank rota for helping in the shop. There is a separate rota for helping in the shop. There is a separate rota for food collection from the stores but this is quite heavy work and would be too arduous for me. People are very generous and there is always a substantial flow of food coming in. I normally work 3 or 4X2-hour shifts per month. This involves greeting customers and getting the provisions they need from the shelves. There are no restrictions to what they can receive-if we have it, they can have it.

Many of the customers are Ukrainian but some, having improved their English skills, have found employment and moved on. I hear some very sad, heart-breaking stories to which I can only listen to and I hold them in my prayer. I believe I answered a call from the Lord to do this work. Helping the poor in this way is how I can carry on, in my own small way Venerable Elizabeth Prout's work of service."

Refugee Centre in Tallaght, Dublin.

Clare, who recently returned from our mission in Peru, helps in a refugee centre in Tallaght, Dublin. Sister Clare writes, *"On two mornings a week I go to the centre here in Tallaght to teach English. The students are from many different parts of the world. Some of the older women came from Iran, Iraq, Somalia, Afghanistan and have been in Ireland for many years. As they were busy looking after their families they never left their home. They had to start by learning to write ABC. They are marvellous and laugh easily. The majority of the Students are much younger and come from Algeria, Morocco, Somalia and the Congo. They are seeking asylum and are very keen to learn English so that they can continue their studies or get a job. One young man told me his story, "I was 15 when my parents were killed It took me 3 years to walk from Afghanistan through many countries and I arrived here 3 months ago". I feel privileged to be able to help him and others as they seek a better, more peace filled life."*

WHO WE ARE, OUR WORK AND IMPACT (continued)

ARC Four - Traditional Ministries (continued)

Pastoral and Spiritual Care (continued)

Volunteers (continued)

Harehills English Language Project (HELP)

Harehills is a vibrant multi-cultural area of Leeds. HELP volunteers teach ESOL classes to asylum seekers and other migrant peoples. One Sister has completed ten years as a volunteer teacher with HELP at this project. She writes: "HELP aims to offer "a Safe,



HELP PROJECT, LEEDS

welcoming, supportive and caring environment where learners can feel valued as they learn English". The learners, who are, mainly, but not entirely Asylum Seekers, come referred by friends or by one of the four main Refugee Agencies working in the area". HELP follows the ESOL (English as a Second or Other Language) programme and offers classes to Pre-entry, Beginners, Elementary, Intermediate and Advanced students. There

is a small crèche for the children of the learners.

The Sister teaching there has said, "*Life lived, experienced and shared among these people is a priceless gift*".

Chaplaincy in John Lennon Airport.

Maureen has completed her training to work as a Chaplain in John Lennon Airport in Liverpool. She is ready to begin work after Easter.

Counselling and Community Care

Marie, a trained psychotherapist, works in and is the co-founder of WAVE, Belfast, a charity which provides support for those bereaved or traumatised by the "*troubles*", or people suffering from PTSD.

Marguerita, a trained counsellor, has recently moved from Ballycastle to Belfast and is hoping to continue offering counselling when she gets established in the area.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Five – Health Care

Communities of Care

Jesus said, “I have come that you may have life, life in all its fullness.”

John 10 10

It is our desire that Sisters in communities of care are encouraged and have the opportunity to live life as fully as possible, in both its human and spiritual dimension, for as long as possible. (Province Chapter Mandate 2016)

In order to provide this care the Province owns and manages four care communities. There are currently 48 Sisters in the four care communities, but this number fluctuates because of deaths or Sisters needing respite care.

Elmleigh, Yorkshire

Elmleigh, Yorkshire, is located in the residential town of Ilkley, in Wharfedale. This is a non-registered, residential care community. The majority of the Sisters are ambulant but in need of assisted living.



Elmleigh Care Home



The gardens in Elmleigh, a beautiful space for the Sisters to enjoy.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Five – Health Care (continued)

Communities of Care (continued)

East Holme, Lancashire



East Holme, Lancashire, is located in Lytham-St-Annes on the Fylde coast. It is a registered nursing home with two levels of care: independent living upstairs and enjoying the best views and a 10 bed full nursing unit downstairs, with four beds dedicated to dementia care. The CIO became CQC-registered on 1 April 2021, and was therefore able to assume the specified CQC-regulated activities on that date. The home has the CQC rating of

GOOD, which it held after an inspection in 9th May 2022. Although restrictions have been eased for most people, care homes still follow the local health authority guidance. The manager has been highly recommended by the CQC Engagement and Support Call Team, who did an online inspection in June 2020. An extract from the report reads:

“We were assured there was effective management of the service during the pandemic. The registered manager and deputy manager were accessible and had introduced processes to keep people and staff safe. You sought guidance and delivered care and treatment to ensure the threat of Covid-19 had diminished. Staffing levels were good, allowing Cross and Passion Convent to provide a resilient service with continuity of care being embedded within the service.”



WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Five – Health Care (continued)

Communities of Care (continued)

Villa Pacis, Belfast, Northern Ireland



Photo taken with permission from Staff

This community was opened in June 1995 as a non-registered retirement convent for Sisters. It is now a 15 bed care community for our Sisters, with three Sisters receiving full nursing care. The other Sisters living there are ambulant but require assisted living. They are encouraged to enjoy their outdoor space and make good use of their garden to provide vegetables and herbs for their own use.

Marino, Dublin, Ireland

This is also a non-registered residential care community for Sisters in need of assisted living.

As a result of a fire report issued in August 2020, in which the building failed to reach fire safety standards, the building had to be evacuated. This was completed by the end of October 2020 and involved finding alternative accommodation for 15 residents, ranging in age from 84 to 99. Fortunately, we found a 12-bed unit in a local residential nursing home, Beneavin Manor, in Glasnevin to which 12 of the Sisters were moved.



WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Five – Health Care (continued)

Communities of Care (continued)

Marino, Dublin, Ireland (continued)

Most of the staff were made redundant. A complete refurbishment of the building was undertaken, beginning in January 2021, to make it a safe place for both residents and staff. The active Sisters in Dublin have all been involved in helping with the evacuation, in caring for the Sisters, visiting them regularly in their temporary nursing home and welcoming them back to Marino.

The first residents to return **home** to Marino!

And the welcome they received from both staff and Sisters!



In spite of the many setbacks due to Covid restrictions, the work of refurbishing the building and bringing it up to fire safety standards has been completed and the residents returned in the last week of March 2022. A number of the staff, who had been made redundant, also returned to work in the care home. A new management team was appointed, as the previous manager and bursar had opted to take retirement.

While we are happy that the work has been completed to a high standard and that the Sisters are once again back in a place where they feel at home, we realise that this has been achieved at a great human and financial cost.

The human cost seen by the fact three Sisters died while the group were living in Beneavin and while the restrictions of Covid still applied. This put extra pressure on the Sisters in Dublin who were visiting them. The financial cost is dealt with in finance.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Five – Health Care (continued)

Communities of Care (continued)

Care Home Managers

Each of our care communities has a managerial structure which employs appropriate staff. The PLT is in weekly contact with the care managers by phone. During this past year, meetings with the managers and Sisters have taken place on Zoom. We greatly appreciate the way in which our managers and staff have complied with government regulations and did all they could to protect the Sisters in their care. To date our care communities have not had any Covid related deaths and the residents and staff have received their Spring Booster Vaccinations. Managers are encouraged to keep in touch with each other to share ideas, and sometimes find solutions to problems together, thus creating a strong support system for good management of our care communities. Our Province Bursar's role has been upgraded to that of Operations Manager. She will support the care managers and local bursars in their everyday tasks. Looking to the future management of our care homes, we have input from HR consultancy services. After consultation with our managers we have engaged three of these HR consultancy services to give additional support to our managers in terms of employment, health and safety and risk assessment. The services we have engaged are; Croner, England (to work with Elmleigh and East Holme); Peninsula, N Ireland (to work with Villa Pacis); and Collier Broderick, Dublin (to work with Marino).

Spiritual Care in the Care Communities

One Care Community has a Pastoral Sister, who organises the spiritual care and liaises between the Sisters and the management while two of the Communities have teams of Sisters. In the fourth Community the manager and Sisters work together with the local parish retired clergy. Here the Sisters are blessed with the friendship of a St John God Ordained Brother who has offered to visit the Community and administer the Sacraments.

The total expenditure of our care homes is financed by the Sisters of the Cross and Passion CIO. This is part of the cost of maintaining members of the Province.

St Gemma's Hospice

St Gemma's Hospice in Leeds, founded by the Sisters of the Cross and Passion and opened in 1978, is a local independent Charity and has provided expert care to the people of Leeds for now 45 years. In September 2017, St Gemma's Academic Unit of Palliative Care was the first in Britain to be recognised as a University Teaching Hospice. This prestigious national status reflects the substantial research and teaching activity undertaken in collaboration with the University of Leeds. Health care professionals from across the city receive training here and the research helps to improve patient care.



In line with other health and social care providers, St Gemma's is regulated by the Care Quality Commission and is subject to inspection. Their current rating is **outstanding**. This rating was maintained in the CQC inspection which took place on 2 November 2021. Among its outstanding practices, the CQC Report published on January 11 2022, stated: *“that the staff treated patients with compassion and kindness, respected their privacy and dignity, took into account their individual needs, and helped them to understand their conditions”*.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Five – Health Care (continued)

St Gemma's Hospice (continued)

It was noted at the January Board meeting, which followed the publication of the Report, that this inspection had been carried out under the new hospital testing regime and it was of great credit to the management and staff to have maintained an outstanding rating, especially after operating in a time of pandemic for so long.

During the two-year pandemic St Gemma's responded with flexibility and resilience. Even in these very difficult times, they have delivered their core services of compassionate care, not just in the hospice but also in the community. Many of St Gemma's patients are supported in the place they want to stay – often in their own homes. St Gemma's is currently listed in the Sunday Times Top 100 Best Companies for recognising their commitment to staff satisfaction and engagement. The hospice is also in the UK's top 50 Inclusive Companies. The list acknowledges organisations for, *"harnessing a truly diverse workforce"* and recognises *"the significant efforts of organisations nationwide that excel in their commitment to equality and inclusion across all strands of diversity."*

They have also seen significant transformation of their clinical and support services in a very short period of time, including remote consultations with patients, support of families and the provision of more tele-education. Staff wellbeing is vitally important and wellbeing initiatives have been expanded to increase health promotion, support for working carers and, in light of Covid-19, providing safe spaces for the staff to discuss their fears and concerns.

The Covid-19 pandemic has made drastic changes to our world and has highlighted further the importance of a good death and support for the bereaved. It is very reassuring to know that the ethos upon which St Gemma's was founded is still alive and actively reaching out to people who are in need of care, especially in this time of crisis. One new Ministry is outreach to the Homeless of Leeds, initiated by one member of Staff and supported by all.



The Sisters of the Cross and Passion CIO retain ultimate control of the company, and as such its accounts, and those of its own subsidiary trading company, are included in the accounts attached to this report. From time to time, the CIO also gives the hospice financial support. The grant of a long term lease for the transfer of the whole property, including the convent, is ongoing.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Five – Health Care (continued)

St Gemma's Hospice (continued)

The Queen's Green Canopy (QGC) was a unique nationwide tree planting initiative created to mark Her Late Majesty Queen Elizabeth II's Platinum Jubilee in 2022. Across the United Kingdom, people from all walks of life were invited to "Plant a tree for the Jubilee" to create a legacy in honour of Her Late Majesty's leadership of the nation, to benefit future generations.

Following Queen Elizabeth's passing, at the wish of the QGC Patron, His Majesty the King, the initiative was extended to March 2023 to give people an opportunity to plant trees in memoriam to honour her late Majesty.

St Gemma's was honoured to be chosen and involved in this legacy.

Four Sisters attended the ceremonial planting of a Rowan tree from the Queen's Jubilee Canopy of Trees. Apart from two other Trustees, the other attendees were Staff. One Sister reported, *"It was a lovely occasion and Ed told us that he was very proud of being a Patron of St. Gemma's and was on the Board and later Chair 24 years ago when Sister Moya also sat on the Board. Afterwards we were invited to tea and cake and it was great to have time to mingle and chat with Staff."*

Sir Ed Anderson with Sr Moya On Tree Planting Day in St Gemma's.



Arc Six - Financial Support

Activities Supported by our Crisis Fund

In 2017, when one of our houses became vacant, there were suggestions that we use the house for asylum seekers or homeless people. Considering the decline in numbers of our active Sisters, and on the advice of our financial team, it was decided to ring-fence the money from the sale of the property to support projects, run by others, which are trying to alleviate the sufferings of asylum seekers, the homeless and crisis situations which are brought to our attention.

From this Crisis Fund we continue to support needs that are in line with our charitable objectives and meet the guidelines we set out in our Financial Support Policy.

WHO WE ARE, OUR WORK AND IMPACT (continued)

Arc Six - Financial Support (continued)

Activities Supported by our Crisis Fund (continued)

During the year £33,472 was donated to the following projects:

- ◆ Wantok PNG - £1,000
- ◆ The Destitute Project, Bolton - £5,000
- ◆ Children Today - £3,408
- ◆ De Paul - Night Stop - £5,000
- ◆ Turkey and Syria Appeal - £10,000
- ◆ Ushaw College - £200
- ◆ Transfer to BOI £8,864.

Preference is given to applications for projects based in places where Sisters have worked or still have a presence, e.g. Bolton, Leeds, Liverpool, Manchester, London, Belfast and Dublin.

Missions

Our mission outreach has always been a part of our Charism. Almost half of our Sisters in the Province have had experience of working and living on our Missions. These Missions are now the responsibility of the CLT (Central Leadership of the Congregation). Our contributions to the Missions will therefore be channelled through the CLT.

FUTURE PLANS

The Charity's goals for 2023/24 are as follows:

To encourage all Sisters in their ministries, encouraging them to live by the Chapter Decisions discerned at the Provincial Chapter of August 2022.

- ◆ Today's fragile world is crying out for compassion, truth and love. We respond to this cry by faithfully living out our Charism.
- ◆ We wholeheartedly commit to our General Chapter Direction statement regarding the cry of the earth and the cry of the poor. We recognise that these two cries are one and the same. We acknowledge the urgency and intensity of this cry. We want this challenge to influence our personal lives, corporate decisions and policies regarding the allocation of our investments and resources.
- ◆ To ensure the care of the sick and elderly by:
 - ◇ Encouraging our sick and elderly Sisters to care for their own wellbeing
 - ◇ Supporting them to live independently for as long as possible
 - ◇ Providing them with assisted living where possible

FUTURE PLANS (continued)

- ◇ Continuing to provide for them in care communities where both their physical and spiritual needs are met.
- ◆ To continue to live out our Organic Participative Model of Leadership in the Province through Links and Priority Group meetings and through consultation and discernment.
- ◆ To support the way of communication agreed at our Chapter and which is so vital to this form of leadership.
- ◆ Given our age profile, which in many cases restricts our ability to travel, we encourage and enable as many Sisters as possible to use Zoom as a means of communication. One positive outcome of the Covid-19 restrictions was the installation and use of online facilities in our retreat centres and care communities. Since March 2020 this has become the main way of keeping in touch with our Sisters.
- ◆ To be faithful stewards of the work entrusted to us by:
 - ◇ Valuing the resources of the Province/Charity
 - ◇ Maintaining, developing, donating or selling property in a responsible manner and in accordance with Charity law guidelines
 - ◇ Using the financial resources of the Province in a responsible manner, in keeping with the objectives as stated in the Constitution of the Sisters of the Cross and Passion CIO. In all these matters listening to our advisors.
 - ◇ Ensuring that the committee in the Republic of Ireland (ROI Committee), which was set up to be compliant with Irish Charity Law, is enabled to do its work. The rules/terms of reference of the Committee of the Sisters of the Cross and Passion CIO in the Republic of Ireland, RCN: 20015893 CHY: 7368, were adopted on 30 March 2020 with effect from 1 April 2021. To this end a trustee from the CIO has been added to this committee.
 - ◇ In our Chapter August 2022 we committed to exploring alternative structures available to us which will enable us to live out our mission, given the needs of our changing world. We ask each Sister to “Be willing to be involved in a process of discerning and reviewing the present Province Structure with a view to finding a suitable structure for our time.”

FINANCIAL REVIEW

Income:

Income is generated through:

- ◆ Salaries
- ◆ Pensions
- ◆ Retreats
- ◆ Hospice Care
- ◆ Fund raising
- ◆ Charity shops
- ◆ Room hire
- ◆ Bank deposit interest
- ◆ Investments
- ◆ Donations, grants and legacies.

Expenditure

The majority of the Sisters have given most of their working lives to the charitable activities of the Congregation. Where this work is for organisations independent of the Charity, any earnings and pensions are covenanted to the Charity.

Expenditure of the Charity comprises:

- ◆ The living and personal expenses of members of the Congregation and those costs incurred to enable them to carry out their individual ministry
- ◆ Provision of nursing care for our sick and elderly Sisters
- ◆ Financial support to the Congregation's Missions and central administration.
- ◆ Donations to charities with objects that are consistent with those of the Charity itself
- ◆ Those costs associated with the management of the Charity's investment portfolios and the compliance with regulatory and statutory requirements.

Tangible Fixed Assets

Tangible fixed assets consist mostly of buildings with their furniture, fittings and plant in our convents. As of March 2023, members of the Province and Region live in 20 houses/flats, some of which are rented properties. These properties are in UK and Ireland.

FINANCIAL REVIEW (continued)

Results for the Year

The Charity was dormant until midnight on 31 March 2021 and until that time had no assets and no liabilities. With effect from 1 April 2001, certain of the activities, assets and liabilities of Sisters of the Cross and Passion (Charity Registration No. 1038483) (the Charitable Trust) were transferred to the Charity in accordance with a legal transfer of undertakings deed.

The consolidated statement of financial activities shows net expenditure before investment gains of £1,192,710 (2022 – net income of £43,969,768) with total income amounting to £17,431,531 before transfers from the charitable trust of £nil (2022 – £43,839,248), giving total income of £17,431,531 (2022 – £62,536,898). Expenditure amounted to £18,624,241 (2022 – £18,567,130).

Total income includes £1,381,675 (2022 – £1,469,782) of salaries and pensions of individual members of the Congregation which are donated to the Charity either by deed of covenant or by gift aid, £4,775,651 (2022 – £4,201,141) of other donations, legacies and similar income, £4,050,961 (2022 – £3,380,441) of income from charity shops and £4,801,085 (2022 – £4,054,263) being St Gemma's income from the Clinical Commissioning Group and Health Foundation. Other major categories of income include investment income and interest receivable, fundraising events and lotteries, and retreat and conference offerings.

Total expenditure includes expenditure on St Gemma's Hospice. The main expense of the hospice is staff costs which totalled £9,928,244 (2022 – £9,180,668) representing payments to the average staff count of 301 (2022 – 281). Other expenditure includes the personal and living costs of the members of the Congregation and their ministry, donations paid and the costs of administering the Charity.

Deducting expenditure from income (including the transfer from the charitable trust in the comparative period) for the year gives net expenditure after investment losses for the year of £2,530,470 (2022 – net income after investment losses of £44,813,587).

Investment Performance

The purpose of holding listed investments is to earn income to be used by the Sisters in their ministries while carrying out the charitable work of the Congregation now and in the future.

The Congregation has discretionary investment agreements with Charles Stanley & Co Limited, Sarasin & Partners LLP and Rathbone Investment Management Limited. The trustees meet with the fund managers and financial advisers during the year to ensure that the funds are managed in accordance with the investment policy and the religious and ethical principles of the Congregation. The objective of the fund managers is to achieve a reasonable return of both income and capital growth with no more than a conservative to moderate level of risk. The performance and structure of the principal portfolios continues to be closely monitored by the Finance and General Purposes Committee.

An income yield of 2.6% was achieved, however the overall capital loss was 6.0% as a result of continuing volatility in the investment markets. At the end of the year, the Charity's portfolio of listed investments comprised 62% unit funds, 21% UK equities, 2% UK fixed interest stocks, 11% overseas unit trusts and 4% alternative investments.

FINANCIAL REVIEW (continued)

Investment Performance (continued)

The value of the group's listed investments at the end of March 2023, excluding cash held for reinvestment, was £18,564,311. Net investment disposals during the year amounted to £4,231,190 (2022 – £3,949,401).

Reserves Policy

The Charity has a commitment to support members of the Congregation, many of whom continue to carry out charitable work long past the normal age of retirement. The Sisters retire only because of ill health and/or old age and frailty. The trustees of the CIO accept responsibility for establishing an appropriate reserves policy to cater, in the first instance, for the medical care of the Sisters now and in the future.

The funds set aside to provide for the Sisters in later life, none of whom have resources of their own, were re-assessed during the year. The calculations, based on actuarial methods, indicate that £16 million is needed to be set aside in order to provide £20,000 per annum for Sisters over 65 years of age and, because of the greater health needs, £30,000 to £40,000 per annum for Sisters over 75 years of age and £40,000 to £50,000 for those over 90 years of age. As a result of investment losses incurred during the year, the trustees have released £3 million from the designated retirement fund in order to ensure that the charity's free reserves are not in deficit. These funds have been re-designated subsequent to the year-end following the receipt of £9,750,000 from the Sisters of the Cross and Passion charitable trust (Charity Registration Number 1038483), the Charity's predecessor charity.

The board of management of St Gemma's Hospice has adopted a reserves policy to maintain a minimum level of resources to ensure that the hospice can continue to provide its current level of services, having regard to possible fluctuations in income and expenditure. These reserves should exclude those amounts designated for the upkeep and renovation of the hospice and those funds already invested in tangible fixed assets. Total reserves of St Gemma's at 31 March 2023 were £15,239,002 (2022 – £14,163,966) of which £3,889,375 (2022 – £3,648,990) had been designated by the Board of Management for the continuing upkeep and renovation of the hospice.

The trustees have examined the need for free reserves, i.e. those unrestricted funds not invested in tangible fixed assets, designated for specific purposes or otherwise committed. The trustees consider that, given the nature of the Charity's work and its commitments, the level of free reserves should be up to an amount equal to annual unrestricted expenditure.

Financial Position

The consolidated balance sheet shows total reserves of £55,169,895 at 31 March 2023. Included in total funds is an amount of £15,239,003 which is restricted. These funds, which include all funds relating to St Gemma's Hospice, include other monies that have either been raised for, and their use restricted to, specific purposes or they comprise donations subject to donor imposed conditions. Full details of these restricted funds can be found in note 15 to the accounts, together with an analysis of movements in the year.

The tangible fixed assets fund totals £25,625,885 (2022 – £26,022,639) and represents those tangible fixed assets not financed out of restricted funds or used by St Gemma's Hospice.

FINANCIAL REVIEW (continued)

Financial Position (continued)

As a result of investment losses incurred during the year, the trustees have released £3 million from the designated retirement fund in order to ensure that the charity's free reserves are not in deficit. These funds have been re-designated subsequent to the year-end following the receipt of £9,750,000 from the Sisters of the Cross and Passion charitable trust (Charity Registration Number 1038483), the Charity's predecessor charity.

Funds which are available to support the work of the Sisters in the future are those shown on the consolidated balance sheet as general funds. These amounted to £1,029,070 at 31 March 2023 (2022 – £1,224,810). These are deemed adequate in the light of current economic and political uncertainties and the continuing challenges presented by the aftermath of Covid-19.

TRUSTEE DUTIES AND COMPLIANCE WITH CHARITY REQUIREMENTS

Property

Sales and Donations

The transfer of Cross and Passion College, Kilcullen land to the Le Chéile Trust is ongoing.

The properties at 3&5 Carberry Road, Drumcondra, Dublin, are now licenced to the Red Cross to house Ukrainian refugees. This is in keeping with our commitment to respond to present day crisis and charitable objectives to help the poor. A new licence for the second year has been signed.

Ongoing Development

St Gemma's Hospice

The Grant of a long term lease for the transfer of the whole property, including the convent, is ongoing.

Maintenance

By its nature this is never ending.

- ♦ **East Holme:** Repairs to leaks in the plumbing system. Work to repair wood in the veranda and the conservatory roof is ongoing. Because the building is a listed building this work requires a specialist craftsman. Because of ingress of rainwater to the Community room this room had to be redecorated and a new carpet and curtains purchased.
- ♦ **Elmleigh:** No major work has been undertaken this past year, just general repairs and maintenance. Lift repairs and servicing of machinery is a recurring expense.
- ♦ **The Briery:** Necessary maintenance has been carried out, including the responding to findings of the Fire Risk assessment
- ♦ **Villa Pacis:** New double glazed windows were fitted in 2022.

TRUSTEE DUTIES AND COMPLIANCE WITH CHARITY REQUIREMENTS (continued)

Property (continued)

Maintenance (continued)

- ♦ **Marino:** The building works were completed in March 2022 and this has now been signed off. It was noted that the building had been finished to a high standard and we had received the Certificates for Fire Safety and Mobility & Accessibility, which was our main objective. We spent money on mending the skylight which was damaged.

Overall, we feel that the work and additional costs incurred were necessary to bring the care home to a good standard and meet all the fire regulations. We believe this was good value for money and the Sisters are happy to be back there safe and comfortable.



- ♦ **Drumalis:** Major repairs to a tank leak and a hot water pump were undertaken.
- ♦ **Middleton Convent:** The Chapel and ground floor corridor were painted. We have an estimate for major work to the heating system to be carried out in the summer of 2023.

Sisters are encouraged to be vigilant in the maintenance of houses for health and safety reasons, as well as general upkeep. PAT (Portable Appliance Testing) and fire risk assessments are carried out in our properties on a regular basis.

Policies, Reports and Plans

We reviewed our:

- ♦ Risk Management Policy
- ♦ Health and Safety Policy
- ♦ Safeguarding Policy
- ♦ Crisis Fund Policy
- ♦ GDPR Policy

We ensured that our care communities and our retreat centres all have Health and Safety Policies in place.

We compiled our:

- ♦ Annual Appraisal
- ♦ Province Action Plan
- ♦ CIO Annual Report and Accounts (UK) and Charity Trust Annual Report and Accounts (UK)
- ♦ Charity Regulatory Authority Annual Report (Republic Ireland)

TRUSTEE DUTIES AND COMPLIANCE WITH CHARITY REQUIREMENTS (continued)

Policies, Reports and Plans (continued)

Safeguarding

The trustees are committed to implementing the policies and procedures of the Catholic Safeguarding Standards Agency (CSSA), the Religious Life Safeguarding Service (RLSS) and the National Board of Safeguarding Children in the Catholic Church in Ireland (NBSCCC). Two Sisters in Ireland (North and ROI) are delegated to represent the Province. One Sister is delegated in England to represent the Province. They attend the meetings relating to safeguarding in their respective areas. We ensure that our policies and procedures are in accordance with statutory regulations of State and Church. Following the publication of the IICSA Report on Child Sexual Abuse in the Catholic Church in November 2020, there have been a number of commentaries and webinars – aids to understanding the Report. We continue to draw the attention of our Sisters, in particular our safeguarding leads, and trustees to these. In February 2022 we signed contracts with both the CSSA and RLSS to ensure that we are supported in implementing the policies and procedures of Safeguarding in England and Wales.

General Data Protection Regulation (GDPR)

With the help of our solicitors we have drawn up an umbrella Data Protection Policy for the Charity, which covers the processing and control of data from four main areas: employment data; data relating to Sisters in care; data relating to the users of our retreat centres and data kept on individual Sisters in the Province office. This policy is reviewed on an annual basis.

St Gemma's Hospice has its own Data Protection Policy. An IT security audit has been completed. All high level remediation advice from the previous assessment has been actioned and none of the vulnerability discovered during the latest assessment is considered an immediate threat to the security of St Gemma's Hospice.

Investment Policy

The Charity's investments are managed by Sarasin & Partners LLP, Charles Stanley & Co Limited in the UK. There are no restrictions on the Charity's power to invest.

The Investment Strategy is set by the trustees and takes into account income requirements, the risk profile and investment manager's views of the market prospects in the medium term.

The policy is to maximise total return through diversified portfolios whilst providing a level of income advised by trustees from time to time. During the year we were advised to move more stocks to equities, as returns were more profitable.

There is also an Ethical Policy precluding any investment in any company which, after reasonable enquiry, clearly has significant profits from any activity whose objectives are contrary to ours and considered to be unjust or damaging to health and wellbeing. Last year we divested from fossil fuel companies in the Charles Stanley portfolio and redirected our investment towards green energy and social housing.

The performance of the portfolios and the Charity's Investment Strategy are reviewed by the trustees, who meet with the investment managers twice yearly.

TRUSTEE DUTIES AND COMPLIANCE WITH CHARITY REQUIREMENTS (continued)

Policies, Reports and Plans (continued)

Insurance

A review of the major risks to which the Province is exposed and of systems established to mitigate those risks is undertaken annually by the trustees. The province bursar is in regular contact with insurers for Ireland (Arachas) and United Kingdom (Marsh Commercial).

Crisis Fund

Donations given to projects from our Crisis Fund are discussed, approved and recorded at our trustee meetings. The agreement of three trustees is needed to approve a donation. Due diligence is observed in checking the background details of the projects and those managing them. This includes alertness to possible scams. Acknowledgement is requested and accountability for any money given. In our edited minutes Sisters are apprised of donations which have been made and information shared on the projects which are supported.

Requests are sometimes made from the Congregational Leadership Team to assist the work of the Congregation in other parts of the world.

The Sisters acknowledge, with gratitude, those who have given donations towards our Mission projects. Restricted donations go straight to the project for which the money has been given.

Whilst the trustees give support to United Kingdom organisations, whose work is within the objects of the Charity as stated in the Constitutions of the Sisters of the Cross and Passion CIO, the Charity does not regard itself as a grant-making entity and applications for grants are not invited.

Fundraising Policy

Income generation at St Gemma's is conducted by a team of fundraisers and retail staff directly employed by the Charity and led by the Director of Income Generation. No external professional fundraisers have been utilised during the year. The Hospice benefited from some relatively low value commercial participation partnerships with local companies, which were managed by the Senior Fundraiser (Corporate) and governed by written agreements. St Gemma's Hospice is registered with the Fundraising Regulator. The Director of Income Generation is a member of the National Association of Hospice Fundraisers. There have been no failures to comply with the standards set by these organisations.

The trustees of the Hospice monitor the activities of the Income Generation Team via quarterly meetings of the Finance and Business Committee. The chair of the Committee also meets with the directors of Corporate Services and Income Generation.

Policies to protect vulnerable individuals are in place and all fundraisers are aware of their responsibilities in this area.

TRUSTEE DUTIES AND COMPLIANCE WITH CHARITY REQUIREMENTS (continued)

Policies, Reports and Plans (continued)

Continued Professional Development

For our own professional development and to keep ourselves updated with changes we have attended the following online courses and **Zoom** meetings:

COREW, Conference/AGM	
COREW Meetings	
AMRI, Dublin – AGM	September 2022
Safeguarding (UK) RLSS	Via Zoom
Safeguarding Dublin	Via Zoom
Safeguarding UK CSSA	Via Zoom
Insurance Meetings	January, March 2023

Trustee Training

MHC, Dublin, Legal Update for Religious Orders.	October 2022

Meetings planned for our own needs

F&GP Committee with input from	November 2022; February 2023
Investment Manager	June 2023
Pre Audit for year ending March 2023	June 2023
Audit	July 2023
Audit Clearance	September 2023

Meetings related to our Ministry:

St Gemma's Hospice, Leeds meetings	AGM - December 2022 All Board meetings & two strategy meetings
Le Chéile Trust, Dublin	February 2023
Religious Orders in Education (ROE), London	December 2021
Drumalis AGM	October 2021
Minsteracres Board, Northumberland	June, December 2021 & February 2022
Leeds Trinity Patronal Feast	November 2022
Bolton Destitution Project AGM	June 2022

Internal Province Meetings:

Trustee and PLT meetings	Undertaken Monthly
CLT/ACC	Undertaken Monthly
Links Sisters with PLT	Undertaken Monthly
Congregational Assembly	April 2022
Province Chapter	August 2022
PLT/Managers of Care Communities:	
Province Zoom with Sisters:	Monthly

GOVERNANCE – TRUSTEE RESPONSIBILITIES AND RISK MANAGEMENT

Governance

The Charity

In terms of Canon Law, at international level the Congregational Leadership Team (CLT) is the major spiritual and administrative body of the Congregation of the Sisters of the Cross and Passion. The administration of the CLT continues to be centred in the United Kingdom.

The Province Leadership Team (PLT) consists of the Provincial Leader and her Councillors, who were elected at a Provincial Chapter in August 2022 by members of the Province for a term of three years. The Province Leader is the highest authority in the Province and is its official representative. Her authority extends to all the Sisters, communities and properties of the Province. The Provincial Leader and team are assisted in their work by the Provincial Bursar, who is now a lay woman, appointed in October 2019, and the newly appointed Confidential Secretary, in February 2023, a group of Sisters (Links Sisters), who represent smaller clusters of Sisters. They meet the PLT three times annually. This system allows for maximum participation in decision-making by all Sisters throughout the Province.

In terms of civil law, the Charity is governed by the Constitutions of the Sisters of the Cross and Passion CIO dated 17 September 2019 and is a registered Charity under the Charities Act 2011. Charity registration No 1185348 (England and Wales). It is also a registered Charity in the Republic of Ireland, Charity registration No 20015893. The Sisters of the Cross and Passion CIO is the main vehicle for delivering Province activities (except with the limited exception of the retained assets, activities, contracts and liabilities) retained in the Charitable Trust: Charity registration no 103843 (England and Wales). The Charitable Trust ceased to be CQC-registered on 1 April 2021 (as the CQC registration transferred to the CIO on that date), and therefore ceased CQC registered activities at midnight on 31 March 2021.

The trustees of the Sisters of the Cross and Passion CIO are the congregational leader, the provincial leader and provincial councillors. As all trustees are members of the Congregation they have a detailed knowledge of the work of the CIO and of its structure. The trustees, one of whom is the canonical bursar, are members of the Congregation and whilst their living and personal expenses are borne by the CIO, they receive no remuneration or reimbursement of expenses in connection with their duties as trustees. On being appointed, new trustees spend time with those trustees leaving office. They also meet with the Congregation's legal, accounting, investment and property advisors in order to obtain a full briefing of their responsibilities and the CIO's position. They attend training courses and seminars where appropriate.

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

St Gemma's Hospice

St Gemma's Hospice was a subsidiary charity of the Charity until 31 March 2021, when membership was transferred to the CIO. It has its own board of governance. One trustee of the Sisters of the Cross and Passion is a trustee on the Board of St Gemma's. The Board is responsible for the overall direction and management of the Hospice, approves strategy and oversees its implementation.

GOVERNANCE – TRUSTEE RESPONSIBILITIES AND RISK MANAGEMENT (continued)

Governance (continued)

St Gemma's Hospice (continued)

The Board has approved a scheme of delegation, under which the majority of operational management and decision making is delegated to the Chief Executive. The Chief Executive has a key role in the management and monitoring of service delivery, patient satisfaction, financial performance, the assessment and control of risk, and the prioritisation and allocation of resources.

The Chief Executive of the Hospice leads a Hospice Leadership Team (HLT) consisting of the Director of Nursing and Deputy Chief Executive, Director of Income Generation, Director of Medicine, Consultant in Palliative Care and Director of Corporate Services. The HLT has a strategic role in driving forward the Hospice and assisting the Chief Executive in discharging the duties delegated by the Board. It is the HLT that is in charge of challenging, leading, running and supporting the Hospice to achieve its aims.

The pay of the HLT is reviewed by the Board of Trustees, through the Remuneration Committee. The amount paid to members of the HLT is carefully considered, comparable to other roles in the market, and is benchmarked against other local hospices and national hospice reward and charity reward surveys and data. Best practice recommendations on setting remuneration, including those of the National Council for Voluntary Organisations (NCVO), are also taken into consideration. The levels paid are those necessary to ensure a well-run, effective organisation in line with regulatory requirements. Competitive salaries also help the Hospice to attract, recruit and retain the best possible calibre of staff, in a fiercely competitive environment.

Trustees' Responsibilities Statement

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with 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).

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

- ◆ select suitable accounting policies and then apply them consistently;
- ◆ observe the methods and principles in accounting and reporting by Charities Statement of Recommended Practice.
- ◆ make judgments and estimates that are reasonable and prudent;
- ◆ ensure that activities in the Republic of Ireland are carried out in accordance with all the relevant law, including the Charities Act, and relevant best practice;
- ◆ state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and

GOVERNANCE – TRUSTEE RESPONSIBILITIES AND RISK MANAGEMENT (continued)

Trustees' Responsibilities Statement (continued)

- ◆ 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 maintaining proper accounting records that disclose, with reasonable accuracy at any time, the financial position of the Charity and enable them to ensure that the accounts comply with the Charities Act 2011, Applicable Charity (accounts and reports) Regulations, the Irish Charities Act 2009 and the provisions of the Charity's Trust Deed. 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.

The trustees confirm that they have complied with their duty under the Charities Act 2011 to have regard to the Charity Commission's guidance on public benefit. Throughout this report, in particular in Chapter Two, the trustees have demonstrated how the Charity has been faithful to this. The activities of the Charity can be divided into five main areas, namely: Education; Health; Pastoral and Spiritual Care; Social Care and Projects we support financially.

Risk Management

The Charity

The key risks for the Charity, as identified by the trustees, are described below, together with the principal ways they are mitigated:

- ◆ ***The age profile and health of the Sisters and future operation of the Charity.***
As of 31 March 2023 the Province has 73 members, including the Region. The average age at 31 March 2023 was 84. There are 13 Sisters over the age of 90 and 1 under the age of 70. There is one Sister under 60 in the Region. During the period April 2022 to March 2023, four Sisters have died. The Trustees are aware that there is both a moral and legal obligation to care for the older Sisters. None of the Sisters have resources of their own, as all earnings, pensions and other income have been donated to the Charity under a gift aid compliant with Deed of Covenant.
- ◆ ***Key elements of the management of this risk are:***
 - ◇ ensuring that the Charity has available financial resources to finance this care, both now and in the years ahead, by setting aside assets in a designated fund, the value of which has been based on actuarial principles; and
 - ◇ ensuring that processes are in place to review regularly the ministries and needs of individual Sisters, encouraging those who need it to take on less demanding ministries and identifying those who need extra care and help.
- ◆ ***The value of investments and properties***
The value of listed investments is dependent on movements in UK and world stock markets. The investments are managed by reputable investment managers, who adhere to a policy agreed by the trustees. The investment strategy is assessed regularly to ensure it remains appropriate to the Charity's needs, both now and into the future.

GOVERNANCE – TRUSTEE RESPONSIBILITIES AND RISK MANAGEMENT (continued)

Risk Management (continued)

The Charity (continued)

◆ ***Reliance on key staff and the need for succession planning***

Advice is taken on investment management, accountancy, actuarial, architectural, legal and business matters from lay professionals. The Finance & General Purposes Committee meets three times a year, with sub-committees meeting when necessary. The Committee monitors risks and the Risk Management Policy and refers matters to the PLT for consideration.

- ◆ A review of major risks to which the Province is exposed and the systems established to mitigate those risks is undertaken annually by the trustees. The Province Bursar is in regular contact with our insurers; Marsh Commercial UK and Arachas in the Republic of Ireland. A Zoom meeting was held with Marsh Commercial in Manchester in March 2023.

During their pastoral visits, the trustees continue to monitor the major risks to which the Charity may be exposed and systems are investigated and established to mitigate these risks. Since the lockdown in March 2020, meetings with Sisters and staff have been conducted by Zoom.

St Gemma's Hospice

The trustees of the Hospice undertake an annual review of the principal risks and uncertainties that the Hospice faces, categorising them under the following headings:

- ◆ ***Governance and management*** – this includes the risks involved in change in the Hospice Leadership Team or the Board which might lack direction; lack of skills and training among members of staff and the poor use of its resources.
- ◆ ***Operational*** – these are risks inherent in the Hospice activities including the operation of the Hospice; the unsuitability of buildings; poor maintenance; shortcomings in the services provided; difficulties with staff; poor health and safety; lack of disaster recovery plan etc.
- ◆ ***Financial*** – these risks include those arising as a result of poor budgetary control; inappropriate spending; poor accounting; inappropriate investment policy etc.
- ◆ ***Reputational*** - these are risks that might result from damage to the Hospice's reputation.
- ◆ ***Regulatory*** – these include those risks outside the Hospice's control such as changes in government policies and non-compliance with laws and regulations.

The Board of St Gemma's Hospice assesses and reviews the management of the major risks to which the Charity is exposed. There is a risk framework to support the identification and management of key risks and ensure risk management is an integral part of planning, decision-making and the day-to-day operations of service delivery. This framework incorporates procedures and processes and identifies clear roles and responsibilities in the reporting and management of key risks.

GOVERNANCE – TRUSTEE RESPONSIBILITIES AND RISK MANAGEMENT (continued)

Risk Management (continued)

St Gemma's Hospice (continued)

The risk register is developed by the Hospice Leadership Team and is scrutinised by the relevant committees and Board on a quarterly basis. The Chief Executive prepares an Annual Governance Statement (AGS) which identifies how the Hospice ensures effective governance and risk management in compliance with the Voluntary Code of Good Governance framework.

From a Covid-19 perspective, risk mitigation has centred on limiting the introduction of the virus to the Hospice, including the management of patients admitted with potential infection, the infection or potential infection of staff, and staff shortages due to isolation procedures. Controls have been introduced to significantly reduce the footfall. This has meant not permitting visitors to inpatients other than one person at the end of life, and not allowing any commercial visitors or volunteers.

Securing adequate PPE has been challenging across the health care sector, but St Gemma's has been able to procure sufficient supplies through a number of means such as active campaigning through the media, the support of the local community and through some NHS commercial channels.

SUMMARY AND ACKNOWLEDGEMENTS

This report is a summary of the work of the Congregation. The accounts accompanying this report show the movement of funds in the year ended 31 March 2023.

We, the Trustees, acknowledge with gratitude the professionalism and commitment of all our staff, volunteers and the individual members of the Congregation. Their dedication, support and positive approach are very encouraging for us.

We wish also to record our thanks to the professional bodies on whose advice and expertise we rely.

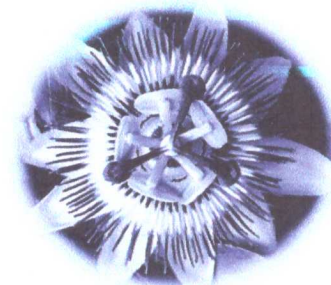
Approved by the Trustees and signed on their behalf by:

M. J. Steed

Sister Margaret Steed C.P.

Trustee

22 November 2023



Independent auditor's report to the trustees of Sisters of the Cross and Passion CIO

Opinion

We have audited the financial statements of Sisters of the Cross and Passion CIO (the 'parent charity') and its subsidiaries (the 'group') for the year ended 31 March 2023 which comprise the consolidated statement of financial activities, the charity statement of financial activities, the group and parent charity balance sheets, the consolidated statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- ◆ give a true and fair view of the state of the group's and parent charity's affairs as at 31 March 2023 and of the group's and parent charity's 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 and the Irish Charities Act 2009.

Basis for opinion

We have been appointed as auditors under section 151 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

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 financial statements section of our report. We are independent of the group and parent charity in accordance with the ethical requirements that are relevant to our audit of the financial statements 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 financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements 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 group's or parent charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements 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 other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements 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 financial statements 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 financial statements 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

We have nothing to report in respect of the following matters where the Charities Act 2011 and the Irish Charities Act 2009 requires us to report to you if, in our opinion:

- ◆ the information given in the financial statements is inconsistent in any material respect with the trustees' annual report; or
- ◆ sufficient accounting records have not been kept by the parent charity; or
- ◆ the parent charity financial statements are not in agreement with the accounting records and returns; or
- ◆ we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out on pages 43 and 44 trustees are responsible for the preparation of the financial statements 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 financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group's and parent 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 group or parent charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements 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 financial statements.

The extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities are instances of non-compliance with laws and regulations. The objectives of our audit are to obtain sufficient appropriate audit evidence regarding compliance with laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements, to perform audit procedures to help identify instances of non-compliance with other laws and regulations that may have a material effect on the financial statements, and to respond appropriately to identified or suspected non-compliance with laws and regulations identified during the audit.

In relation to fraud, the objectives of our audit are to identify and assess the risk of material misstatement of the financial statements due to fraud, to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud through designing and implementing appropriate responses and to respond appropriately to fraud or suspected fraud identified during the audit.

However, it is the primary responsibility of management, with the oversight of those charged with governance, to ensure that the entity's operations are conducted in accordance with the provisions of laws and regulations and for the prevention and detection of fraud.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud, the group audit engagement team and component auditors:

- ◆ obtained an understanding of the nature of the sector, including the legal and regulatory frameworks that the group and parent charity operate in and how the group and parent charity are complying with the legal and regulatory frameworks;
- ◆ inquired of management, and those charged with governance, about their own identification and assessment of the risks of irregularities, including any known actual, suspected or alleged instances of fraud; and
- ◆ discussed matters about non-compliance with laws and regulations and how fraud might occur including assessment of how and where the financial statements may be susceptible to fraud.

As a result of these procedures we consider the most significant laws and regulations that have a direct impact on the financial statements are Charities SORP (FRS 102), Companies Act 2006, the Charities Act 2011, Irish Charities Act 2009 and the parent charity's governing document. We performed audit procedures to detect non-compliances which may have a material impact on the financial statements which included reviewing the financial statements including the Trustees' Report, remaining alert to new or unusual transactions which may not be in accordance with the governing documents.

The extent to which the audit was considered capable of detecting irregularities, including fraud (continued)

The most significant laws and regulations that have an indirect impact on the financial statements are those in relation to the Care Act 2014. We performed audit procedures to inquire of management and those charged with governance whether the group is in compliance with these law and regulations and inspected correspondence with regulatory authorities.

The group audit engagement team identified the risk of management override of controls as the area where the financial statements were most susceptible to material misstatement due to fraud. Audit procedures performed included but were not limited to testing manual journal entries and other adjustments, evaluating the business rationale in relation to significant, unusual transactions and transactions entered into outside the normal course of business and challenging judgments and estimates.

All relevant laws and regulations identified at a Group level and areas susceptible to fraud that could have a material effect on the financial statements were communicated to component auditors. Any instances of non-compliance with laws and regulations identified and communicated by a component auditor were considered in our audit approach.

A further description of our responsibilities for the audit of the financial statements is provided on the Financial Reporting Council's website at <http://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 the Charities Act 2011 and the Irish Charities Act 2009. 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.



RSM UK Audit LLP
Statutory Auditor
Chartered Accountants
Bluebell House
Brian Johnson Way
Preston
PR2 5PE

Date: 29/11/23

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

Consolidated statement of financial activities Year to 31 March 2023

	Notes	Un-restricted funds £	Restricted funds £	Total funds 2023 £	Un-restricted funds £	Restricted funds £	Total funds 2022 £
Income from:							
Donations and legacies	1	1,490,484	4,666,842	6,157,326	1,635,606	4,035,317	5,670,923
Investment income and interest receivable	2	418,724	195,037	613,761	476,119	165,221	641,340
Charitable activities							
. Provision of hospice care	3	—	5,140,878	5,140,878	—	4,929,605	4,929,605
. Retreat and similar income		419,192	—	419,192	260,410	—	260,410
. Grants receivable		—	—	—	2,709,164	—	2,709,164
Other trading activities							
. Income from charity shops		—	4,050,961	4,050,961	—	3,380,441	3,380,441
. Room hire and rental income		8,857	—	8,857	8,912	—	8,912
. Fundraising events and lotteries		—	955,628	955,628	—	858,245	858,245
Other sources							
. Surplus on disposal of tangible fixed assets		—	—	—	166,281	—	166,281
. Miscellaneous income		34,975	49,953	84,928	21,515	50,814	72,329
		2,372,232	15,059,299	17,431,531	5,278,007	13,419,643	18,697,650
Transfer from Sisters of the Cross and Passion (Charity Registration Number 1038483) and its subsidiary	24	—	—	—	43,839,248	—	43,839,248
Total income		2,372,232	15,059,299	17,431,531	49,117,255	13,419,643	62,536,898
Expenditure on:							
Raising funds							
. Cost of raising donations		—	1,598,550	1,598,550	—	1,363,528	1,363,528
. Fundraising activities including charity shops		—	2,760,244	2,760,244	—	2,662,257	2,662,257
. Investment management costs		5,160	31,390	36,550	6,546	29,133	35,679
Charitable activities							
. Provision of hospice care	4	—	9,128,699	9,128,699	—	8,331,712	8,331,712
. Donations and support of overseas missions	5	11,827	—	11,827	60,848	—	60,848
. Support of members of the Congregation and their ministry	6	5,088,371	—	5,088,371	6,113,106	—	6,113,106
Total expenditure		5,105,358	13,518,883	18,624,241	6,180,500	12,386,630	18,567,130
Net (expenditure) income before net investment (losses) gains		(2,733,126)	1,540,416	(1,192,710)	42,936,755	1,033,013	43,969,768
Net investment (losses) gains		(872,381)	(465,379)	(1,337,760)	599,644	244,175	843,819
Net (expenditure) income and net movement in funds	8	(3,605,507)	1,075,037	(2,530,470)	43,536,399	1,277,188	44,813,587
Reconciliation of funds:							
Fund balances at 1 April 2022		43,536,399	14,163,966	57,700,365	—	12,886,778	12,886,778
Fund balances at 31 March 2023		39,930,892	15,239,003	55,169,895	43,536,399	14,163,966	57,700,365

All recognised gains and losses are included in the above statement of financial activities.

The CIO was registered with the Charity Commission on 17 September 2019 and remained dormant until 31 March 2021.

With effect from 1 April 2021, certain of the activities, transactions, assets and liabilities of Sisters of the Cross and Passion (Charity Registration No 1038483) (the charitable trust), were transferred to the CIO (see note 24). The CIO's activities commenced on 1 April 2021.

Charity statement of financial activities Year to 31 March 2023

	Notes	Un-restricted funds £	Restricted funds £	Total funds 2023 £	Un-restricted funds £	Restricted funds £	Total funds 2022 £
Income from:							
Donations and legacies	1	1,490,484	—	1,490,484	1,635,606	—	1,635,606
Investment income	2	418,724	—	418,724	476,119	—	476,119
Retreat and similar income		419,192	—	419,192	260,410	—	260,410
Grants receivable		—	—	—	2,709,164	—	2,709,164
Other trading activities							
. Room hire		8,857	—	8,857	8,912	—	8,912
Other income (including foreign exchange gain)		34,975	—	34,975	187,796	—	187,796
		<u>2,372,232</u>	<u>—</u>	<u>2,372,232</u>	<u>5,278,007</u>	<u>—</u>	<u>5,278,007</u>
Transfer from Sisters of the Cross and Passion (Charity Registration Number 1038483) and its subsidiary	24	—	—	—	43,839,248	—	43,839,248
Total income		<u>2,372,232</u>	<u>—</u>	<u>2,372,232</u>	<u>49,117,255</u>	<u>—</u>	<u>49,117,255</u>
Expenditure on:							
Investment managers costs		5,160	—	5,160	6,546	—	6,546
Donations and support of overseas missions	5	11,827	—	11,827	60,848	—	60,848
Support of members of the Congregation and their ministry	6	5,088,371	—	5,088,371	6,113,106	—	6,113,106
Total expenditure		<u>5,105,358</u>	<u>—</u>	<u>5,105,358</u>	<u>6,180,500</u>	<u>—</u>	<u>6,180,500</u>
Net (expenditure) income before net investment (losses) gains		<u>(2,733,126)</u>	<u>—</u>	<u>(2,733,126)</u>	<u>42,936,755</u>	<u>—</u>	<u>42,936,755</u>
Other recognised gains & losses							
(Losses) gains on investment assets							
. Realised		(67,373)	—	(67,373)	165,006	—	165,006
. Unrealised		(805,008)	—	(805,008)	434,638	—	434,638
Net (expenditure) income and net movement in funds	8	<u>(3,605,507)</u>	<u>—</u>	<u>(3,605,507)</u>	<u>43,536,399</u>	<u>—</u>	<u>43,536,399</u>
Reconciliation of funds:							
Fund balances at 1 April 2022		43,536,399	—	43,536,399	—	—	—
Fund balances at 31 March 2023		<u>39,930,892</u>	<u>—</u>	<u>39,930,892</u>	<u>43,536,399</u>	<u>—</u>	<u>43,536,399</u>

All recognised gains and losses are included in the above statement of financial activities.

The CIO was registered with the Charity Commission on 17 September 2019 and remained dormant until 31 March 2021.

With effect from 1 April 2021, certain of the activities, transactions, assets and liabilities of Sisters of the Cross and Passion (Charity Registration No 1038483) (the charitable trust), were transferred to the CIO (see note 24). The CIO's activities commenced on 1 April 2021.

Balance sheets 31 March 2023

		Group		Charity	
	Notes	2023 £	2022 £	2023 £	2022 £
Fixed assets:					
Tangible assets	11	28,182,803	28,586,478	25,625,885	26,022,639
Investments					
. Listed investments	12	19,120,677	22,992,410	12,871,960	16,246,335
. Programme related investments	12	139,239	133,645	139,239	133,645
Total fixed assets		47,442,719	51,712,533	38,637,084	42,402,619
Current assets:					
Stocks		14,271	15,752	—	—
Debtors	13	2,214,398	1,331,000	3,078	11,363
Investments		2,531,415	2,026,457	—	—
Cash at bank and in hand		5,423,477	4,216,517	1,516,778	1,417,220
Total current assets		10,183,561	7,589,726	1,519,856	1,428,583
Liabilities:					
Creditors: amounts falling due within one year	14	(2,456,385)	(1,601,894)	(226,048)	(294,803)
Net current assets		7,727,176	5,987,832	1,293,808	1,133,780
Total net assets		55,169,895	57,700,365	39,930,892	43,536,399
The funds of the Charity:					
Restricted funds	15	15,239,003	14,163,966	—	—
Unrestricted funds					
. Designated funds	16	13,275,937	16,288,950	13,275,937	16,288,950
. Tangible fixed assets fund	17	25,625,885	26,022,639	25,625,885	26,022,639
. General fund		1,029,070	1,224,810	1,029,070	1,224,810
		55,169,895	57,700,365	39,930,892	43,536,399

Approved by the trustees
and signed on their behalf by:

M. J. Steed

Sister Margaret Steed C.P.
Trustee

Approved on: 22 November 2023

Consolidated statement of cash flows 31 March 2023

	Notes	2023 £	2022 £
Cash flows from operating activities:			
Net cash (provided by) used in operating activities	A	(538,418)	621,515
Cash flows from investing activities:			
Investment income and interest received		613,761	641,340
Proceeds from the disposal of tangible fixed assets		1,200	284,353
Purchase of tangible fixed assets		(787,368)	(3,218,718)
Proceeds from the disposal of investments		4,008,647	4,115,109
Purchase of investments		(1,643,281)	(1,267,355)
Net cash provided by investing activities		2,192,959	554,729
Change in cash and cash equivalents in the year		1,654,541	1,176,244
Cash and cash equivalents transferred from Sisters of the Cross and Passion (Charity Registration 1038483)		—	1,784,402
Cash and cash equivalents relating to St Gemma's Hospice at 1 April 2022		—	3,951,855
Cash and cash equivalents at 1 April 2022		6,967,947	—
Change in cash and cash equivalents due to exchange rate movements		(111,229)	55,446
Cash and cash equivalents at 31 March 2023	B	8,511,259	6,967,947

Notes to the statement of cash flows for the year to 31 March 2023.

A Reconciliation of net movement in funds to net cash (used in) provided by operating activities

	2023 £	2022 £
Net movement in funds (as per the statement of financial activities)	(2,530,470)	44,813,587
Adjustments for:		
Depreciation charge	1,292,151	1,196,056
Losses / (gains) on investments	1,337,760	(843,819)
Transfer from Sisters of the Cross and Passion (Charity Registration Number 1038483)	—	(43,839,248)
Investment income and interest receivable	(613,761)	(641,340)
Net loss (surplus) on disposal of tangible fixed assets	3,328	(131,456)
Decrease in stocks	1,481	2,474
Increase in debtors	(883,398)	(444,886)
Increase in creditors	854,491	510,147
Net cash (used in) provided by operating activities	(538,418)	621,515

B Analysis of cash and cash equivalents

	2023 £	2022 £
Cash at bank and in hand	5,423,477	4,216,517
Cash held by investment managers	556,367	724,973
Current asset investments	2,531,415	2,026,457
Total cash and cash equivalents	8,511,259	6,967,947

No separate reconciliation of net debt has been prepared as there is no difference between the net cash (debt) of the charity and the above cash and cash equivalents.

Principal accounting policies 31 March 2023

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 March 2023, with comparative information given for the year to 31 March 2022.

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

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 UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

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 and management to make significant judgements and estimates.

The items in the accounts where these judgements and estimates have been made include:

- ◆ estimating the useful economic life of tangible fixed assets;
- ◆ the valuation of investments;
- ◆ allocation of support costs across charitable activities; and
- ◆ estimating the value of legacies to be recognised in accordance with FRS 102.

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.

The trustees of the charity have concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees are of the opinion that the charity will have sufficient resources to meet its liabilities as they fall due.

Consolidated accounts

The accounts consolidate, on a line by line basis, the results of the Charity and its charitable subsidiary, St Gemma's Hospice, and the hospice's subsidiary, St Gemma's Hospice Services Limited, made up to the balance sheet date.

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 comprises donations and legacies, investment income and interest receivable, income from the provision of hospice care, retreat income, grants receivable, income from trading activities (including the operation of charity shops and income from fundraising events and lotteries) and miscellaneous income.

Donations, including salaries and pensions of individual religious received under Gift Aid or deed of covenant, are recognised when the Charity has confirmation of both the amount and settlement date. In the event of donations pledged but not received, the amount is accrued for where the receipt is considered probable. In the event that a donation 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.

In accordance with the Charities SORP FRS 102 volunteer time is not recognised.

Gifts in kind and donated services are included at the lower of their value to the Charity and their estimated market value.

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.

Entitlement is taken as the earlier of the date on which either: the Charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor to the Charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the Charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate, but the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title of the asset having being transferred to the Charity.

Dividends are recognised once the dividend has been declared and notification has been received of the 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.

Income recognition (continued)

Contracts and service agreements in respect to the provision of hospice care are recognised to the extent that it is probable that the economic benefits will flow to the Charity and the revenue can be reliably measured. It is measured at fair value of the consideration received or receivable, excluding any relevant value added tax.

Income from the provision of retreats is recognised to the extent that it is probable that the economic benefits will flow to the Charity and the revenue can be reliably measured. It is measured at fair value of the consideration received or receivable, excluding any relevant value added tax.

Grants from government, NHS bodies, Clinical Commissioning Groups and from trusts and foundations have been included as income from charitable activities, i.e. the provision of healthcare and related services where they amount to a contract for services but as donations where the money is given in response to an appeal or grant application or with greater freedom of use, e.g. for core purposes. Deferred income includes amounts received in respect of grants received for work to be carried out in the next financial year.

Income received by way of fundraising events, lotteries and other trading receipts are credited in the accounts when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. These are shown gross before deductions of related expenses and net of VAT.

The surplus on the disposal of tangible fixed assets is calculated as the difference between the sale proceeds net of sale costs and the net book value of the asset immediately prior to disposal. It is accounted for once legal completion of the disposal has taken place.

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:

- a. Expenditure on raising funds comprises the salaries, direct costs and overheads incurred in soliciting donations, the costs associated with operating charity shops and the fees paid to investment managers in connection with the management of the Charity's listed investments, net of rebates received. Rebates arise when the fees deducted automatically through charges for common investment funds and related transactions exceed the fees agreed between the Charity and its investment managers.
- b. Expenditure on charitable activities comprises expenditure on the Charity's primary charitable purposes as described in the trustees' report and includes:
 - ◆ Expenditure incurred in the provision of hospice services including the costs of providing clinical, emotional and spiritual care to physically ill people of all races and creeds at St Gemma's Hospice.

Expenditure recognition (continued)

- ◆ Expenditure on provision of retreats to members of the public.
- ◆ Charitable donations which relate, in the main, to the support of the Charity's missionary work overseas and the support of the Roman Catholic charitable organisations.
- ◆ Expenditure on the support of the work of the Sisters. Such expenditure enables the members to carry out the work of the Charity in the areas of the advancement of the Roman Catholic faith and the relief of poverty.

All expenditure is stated inclusive of irrecoverable VAT.

Allocation of indirect costs and governance costs

Indirect costs represent indirect charitable expenditure. In order to carry out the primary purposes of the Charity and Group it is necessary to provide support in the form of personnel development, financial procedures, provision of office services and equipment and a suitable working environment.

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

Indirect costs and governance costs are able to be allocated to the specific charitable activities to which they relate.

Tangible fixed assets

All assets costing more than £1,000 and with an expected useful life exceeding one year are capitalised.

- ◆ *Freehold land and buildings*
Freehold land and buildings are shown on the balance sheet at deemed cost or, where donated, at their value at the date of donation.

Depreciation is provided at 2% per annum on a straight line basis to write the buildings off over their estimated useful life to the Charity.
- ◆ *Improvements to leasehold properties*
Improvements to leasehold properties are capitalised and depreciated at 5% per annum on a straight line basis.
- ◆ *Plant, furniture and equipment*
Expenditure on the purchase and replacement of items of plant, furniture and equipment, including computer equipment, is depreciated over a four to six year period on a reducing balance basis.
- ◆ *Motor vehicles*
Motor vehicles are capitalised and depreciated over a four to five year period on a reducing balance basis, in order to write off each vehicle over its estimated useful life.

Fixed asset investments

Listed investments are a form of basic financial instrument and are initially recognised at 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.

As noted above 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) on investment assets are calculated as the difference between disposal proceeds and their opening carrying value or their purchase value is acquired subsequent to the first day of the financial year. Unrealised gains and losses are calculated as the difference between the fair value at the year 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 year in which they arise.

Programme related investments

Programme related investments comprise units in an investment vehicle promoting global justice by challenging people, churches and others to share their resources through socially responsible investments and by empowering disadvantaged people by providing them with credit. These are included on the balance sheet at cost with any diminution in value debited to the statement of financial activities.

Stocks

Stocks are valued at the lower of cost and net realisable value. Items donated for resale are not included in the accounts until they are sold.

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.

Assets held for sale

Assets held for sale represent properties which had been marketed at the balance sheet date and have been sold subsequently. They are valued at fair value, being the open market value as determined by the proceeds of the sale.

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.

Creditors

Creditors 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 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

The general fund comprises 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.

The tangible fixed assets fund represents the net book value of the tangible fixed assets excluding those used by St Gemma's Hospice.

The designated funds are monies set aside out of general funds and designated for specific purposes, although the trustees may ultimately use such funds for other purposes.

The restricted funds are monies raised for, and their use restricted to, a specific purpose, or donations subject to donor imposed conditions and comprise the net assets of St Gemma's Hospice and its subsidiary.

Foreign currencies

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

Pension costs

Charity:

The Charity offers its employees membership of a defined contribution pension scheme administered by the National Employment Savings Trust (NEST). Contributions to the scheme are debited to the statement of financial activities in the year in which they are payable to the scheme. The assets of the scheme are held by an independent corporate trustee, whose activities are governed by the National Employment Savings Trust Order 2010, made by the Secretary of State in exercise of powers confirmed under the Pensions Act 2008.

St Gemma's Hospice operates two pension schemes:

- ◆ The National Health Service Superannuation Scheme, a defined benefit scheme which is only available to staff who have previously contributed to the scheme. The administration of this scheme is dealt with by the National Health Service agencies. Contributions to this scheme are paid in respect of current service, there is no liability to the hospice in respect of past service and the hospice has applied the multi-employer exemption under FRS 102 to account for the scheme as a defined contribution scheme.
- ◆ A Group Personal Pension Scheme, which is a defined contribution pension scheme, administered by Standard Life which is available to all employees.

Services provided by members of the Congregation

For the purpose of these accounts, no monetary value has been placed on the care, administrative and other services provided by the members of the Congregation.

Operating leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the statement of financial activities on a straight line basis over the lease term.

1 Donations and legacies

Group	Unrestricted funds £	Restricted funds £	Total funds 2023 £	Unrestricted funds £	Restricted funds £	Total funds 2022 £
Salaries and pensions of individual religious received under Gift Aid or deed of covenant	1,381,675	—	1,381,675	1,469,782	—	1,469,782
Legacies	—	3,109,107	3,109,107	—	2,350,710	2,350,710
Donations	102,477	1,436,324	1,538,801	160,703	1,369,218	1,529,921
Grants	—	121,411	121,411	—	315,389	315,389
Other voluntary income	6,332	—	6,332	5,121	—	5,121
Total funds	1,490,484	4,666,842	6,157,326	1,635,606	4,035,317	5,670,923

All unrestricted funds for 2023 relate to the Charity only. The Charity received no restricted donations and legacies during the year ended 31 March 2023 (2022 – none).

In 2023, grants include government grants of £nil (2022 – £80,003) relating to the Covid-19 retail grant scheme and Coronavirus Job Retention Scheme grants of £nil (2022 – £29,646).

Included in donations is gift aid received or receivable of £174,832 (2022 – £154,605).

2 Investment income and interest receivable

Group	Unrestricted funds £	Restricted funds £	Total funds 2023 £	Unrestricted funds £	Restricted funds £	Total funds 2022 £
Income from listed investments	412,558	171,673	584,231	475,518	160,771	636,289
Interest receivable						
· Bank interest	575	23,364	23,939	396	4,450	4,846
· Interest on cash held by investment managers	5,591	—	5,591	205	—	205
	6,166	23,364	29,530	601	4,450	5,051
Total funds	418,724	195,037	613,761	476,119	165,221	641,340

All unrestricted funds for the year ended 31 March 2022 and 2023 relate to the Charity only. The Charity received no restricted investment income and interest receivable in the year ended 31 March 2022 and 2023.

3 Income from the provision of hospice care

Group	Unrestricted funds £	Restricted funds £	Total funds 2023 £	Unrestricted funds £	Restricted funds £	Total funds 2022 £
District Health Authority Income	—	4,801,085	4,801,085	—	4,054,263	4,054,263
Covid 19 grant income from NHS England	—	27,535	27,535	—	683,231	683,231
Training and education	—	146,322	146,322	—	142,855	142,855
Bistro	—	71,912	71,912	—	40,428	40,428
Other income	—	94,024	94,024	—	8,828	8,828
Total funds	—	5,140,878	5,140,878	—	4,929,605	4,929,605

4 Expenditure on the provision of hospice care

Group	Unrestricted funds £	Restricted funds £	Total funds 2023 £	Unrestricted funds £	Restricted funds £	Total funds 2022 £
In-patient care	—	5,876,032	5,876,032	—	5,410,700	5,410,700
Community care	—	1,641,879	1,641,879	—	1,610,278	1,610,278
Day hospice	—	597,710	597,710	—	460,229	460,229
Bereavement support	—	294,656	294,656	—	239,864	239,864
Education and research	—	718,422	718,422	—	610,641	610,641
Total funds	—	9,128,699	9,128,699	—	8,331,712	8,331,712

5 Donations and support of overseas missions

Group and Charity	Unrestricted funds £	Restricted funds £	Total funds 2023 £	Unrestricted funds £	Restricted funds £	Total funds 2022 £
Total funds: Grants to the Congregation's overseas missions	11,827	—	11,827	60,848	—	60,848

6 Support of members of the Congregation and their ministry

Group and Charity	Unrestricted funds £	Restricted funds £	Total funds 2023 £	Unrestricted funds £	Restricted funds £	Total funds 2022 £
Sisters' living and personal expenses	576,892	—	576,892	2,217,360	—	2,217,360
Premises	3,404,984	—	3,404,984	2,857,189	—	2,857,189
Education, training and spiritual renewal	330,083	—	330,083	231,438	—	231,438
Administrative and similar costs	626,516	—	626,516	539,786	—	539,786
Other costs	22,802	—	22,802	27,542	—	27,542
Foreign exchange losses	19,780	—	19,780	67,693	—	67,693
Governance costs (note 7)	107,314	—	107,314	172,098	—	172,098
Total funds	5,088,371	—	5,088,371	6,113,106	—	6,113,106

7 Governance costs

Group	Unrestricted funds £	Restricted funds £	Total funds 2023 £	Unrestricted funds £	Restricted funds £	Total funds 2022 £
Accountancy	76,860	—	76,860	135,990	—	135,990
Auditor's remuneration						
• Statutory	19,500	20,450	39,950	25,583	18,500	44,083
• Non-statutory	—	3,050	3,050	—	2,900	2,900
Other St Gemma's costs	—	78,659	78,659	—	85,483	85,483
Bank fees and charges	10,954	—	10,954	10,525	—	10,525
	107,314	102,159	209,473	172,098	106,883	278,981

7 Governance costs (continued)

The above governance costs have been allocated to the following activities:

	Unrestricted funds £	Restricted funds £	Total funds 2023 £	Unrestricted £	Restricted £	Total 2022 £
Raising funds	—	32,719	32,719	—	34,232	34,232
In-patient care	—	44,848	44,848	—	46,920	46,920
Community care	—	11,004	11,004	—	11,514	11,514
Day hospice	—	5,919	5,919	—	6,192	6,192
Bereavement support	—	2,334	2,334	—	2,442	2,442
Education and research	—	5,335	5,335	—	5,583	5,583
Support of members of the Congregation and their ministry	107,314	—	107,314	172,098	—	172,098
	107,314	102,159	209,473	172,098	106,883	278,981

8 Net (expenditure) income and net movement in funds

This is stated after charging:

Group	Total 2023 £	Total 2022 £
Staff costs (note 9)	12,412,863	11,205,373
Auditor's remuneration		
. Statutory	39,950	38,900
. Non statutory – taxation services	1,950	1,900
– reporting to Group auditors	1,100	1,000
Depreciation	1,292,151	1,091,144
Operating lease rental - land and buildings	509,590	485,740
Operating lease rental - equipment	9,701	7,595

Charity	Total 2023 £	Total 2022 £
Staff costs (note 9)	2,484,619	2,024,705
Auditors' remuneration		
. Statutory	19,500	20,400
Depreciation	640,363	500,270

9 Staff costs and remuneration of key management personnel

Group	2023 £	2022 £
Staff costs during the year were as follows:		
Wages and salaries	10,698,993	9,383,570
Social security costs	1,014,022	1,156,535
Other pension costs	699,848	665,268
	12,412,863	11,205,373

9 Staff costs and remuneration of key management personnel (continued)

Charity	2023 £	2022 £
Staff costs during the year were as follows:		
Wages and salaries	2,259,975	1,515,770
Social security costs	196,028	451,086
Other pension costs	28,616	57,849
	2,484,619	2,024,705

The number of employees who earned £60,000 per annum or more (excluding employer's pension contributions but including taxable benefits) during the year is shown below. All of the higher paid employees were employed at St Gemma's Hospice.

Group	Total 2023 No.	Total 2022 No.
£60,001 - £70,000	—	2
£70,001 - £80,000	2	2
£80,001 - £90,000	2	2
£90,001 - £100,000	1	1
£100,001 - £110,000	2	1
£140,001 - £150,000	1	1
	8	9

As shown above, St Gemma's Hospice has employed eight individuals (2022 – nine) who earned over £60,000. Four of these are medical consultants who are directly employed on NHS equivalent contracts, in line with national agreements. The others are members of the Hospice Leadership Team (HLT), responsible for running the Hospice. The Chief Executive is not the highest paid employee. No trustees received remuneration during the current or prior year. No travel or subsistence expenses were paid to trustees during the current or prior year.

The average number of full time equivalent employees during the year was:

	2023 No.	2022 No.
St Gemma's Hospice	301	281
Support of Sisters and their ministry	113	115
	414	396

9 Staff costs and remuneration of key management personnel (continued)

The Trustees consider that they together with the Province Bursar comprise the key management personnel of the Charity in charge of directing and controlling, running and operating the Charity on a day to day basis.

In terms of St Gemma's Hospice, the Charity's subsidiary, the board of St Gemma's Hospice is responsible for the overall direction and management of the hospice. The board has overall responsibility for ensuring the hospice is managed efficiently, approves the strategy and oversees its implementation. At 31 March 2023 there was one member of the board who was a representative of the Sisters of the Cross and Passion.

The Chief Executive of the hospice leads a Hospice Leadership Team (HLT) consisting of the Chief Nurse; Director of Income Generation; Acting Director of Income Generation; Chief Operating Officer and Company Secretary; Consultant in Palliative Medicine and Chief Medical Officer; and Director of Transformation and Culture. The HLT has a strategic role in driving forward the hospice and assisting the Chief Executive in discharging the duties delegated by the board. It is the HLT that is in charge of challenging, leading, running and supporting the hospice to achieve its aims.

As explained in note 10 below, all Trustees and the Province Bursar are members of the Congregation and whilst their living and personal expenses are borne by the Charity they receive no remuneration or reimbursement of expenses in connection with their duties as Trustees.

The total remuneration (including taxable benefits, employer's pension contributions and employers' national insurance contributions) of the key management personnel of St Gemma's Hospice for the year was £724k (2022 – £685k).

10 Trustees' expenses and remuneration and transactions with trustees

The Charity's Trustees are all members of the Congregation and consequently their living and personal expenses, all of which are consistent with the amounts paid in respect to other members of the Congregation, are borne by the Charity. No Trustees received any remuneration or reimbursement of expenses in connection with their duties as Trustees (2022 – none).

As members of the Congregation, none of the trustees have resources of their own as all earnings, pensions and other income have been donated to the charity under a Gift Aid compliant Deed of Covenant. During the year, the total amount donated by the trustees to the charity was £55,707 (2022 – £66,704).

The trustees of St Gemma's Hospice did not receive any remuneration (2022 – none). No trustees of St Gemma's Hospice was reimbursed expenses during the year (2022 – £nil). Indemnity insurance is provided for the trustees of St. Gemma's Hospice. The aggregate amount of cash donations received from Trustees of St Gemma's Hospice during the year was £25 (2022 – £300).

Schofield Sweeney has provided legal advice in relation to St Gemma's Hospice lease arrangements. Chris Schofield (trustee of St Gemma's Hospice) is Chairman of Schofield Sweeney.

11 Tangible fixed assets

Group	Freehold land and buildings £	Improvements to leasehold property £	Plant, furniture and equipment £	Motor vehicles £	Assets under construction £	Total £
Cost or valuation						
At 1 April 2022	30,483,496	6,670,892	5,960,713	466,414	—	43,581,515
Exchange movement	124,867	—	4,057	4,122	—	133,046
Additions	39,647	—	535,670	—	212,051	787,368
Disposals	—	—	—	(10,794)	—	(10,794)
At 31 March 2023	<u>30,648,010</u>	<u>6,670,892</u>	<u>6,500,440</u>	<u>459,742</u>	<u>212,051</u>	<u>44,491,135</u>
Assets at historic cost	10,264,798	6,670,892	6,500,440	459,742	212,051	24,107,923
Revalued assets	20,383,212	—	—	—	—	20,383,212
	<u>30,648,010</u>	<u>6,670,892</u>	<u>6,500,440</u>	<u>459,742</u>	<u>212,051</u>	<u>44,491,135</u>
Depreciation						
At 1 April 2022	4,837,204	5,207,325	4,602,626	347,882	—	14,995,037
Charge for year	568,408	350,440	344,988	28,315	—	1,292,151
Currency adjustment	24,106	—	2,363	3,205	—	29,674
On disposals	—	—	—	(8,530)	—	(8,530)
At 31 March 2023	<u>5,429,718</u>	<u>5,557,765</u>	<u>4,949,977</u>	<u>370,872</u>	<u>—</u>	<u>16,308,332</u>
Net book values						
At 31 March 2023	<u>25,218,292</u>	<u>1,113,127</u>	<u>1,550,463</u>	<u>88,870</u>	<u>212,051</u>	<u>28,182,803</u>
At 31 March 2022	<u>25,646,292</u>	<u>1,463,567</u>	<u>1,358,087</u>	<u>118,532</u>	<u>—</u>	<u>28,586,478</u>

Charity	Freehold land and buildings £	Plant, furniture and equipment £	Motor vehicles £	Total £
Cost or valuation				
At 1 April 2022	30,483,496	1,493,636	416,682	32,393,814
Additions	39,647	102,855	—	142,502
Exchange movement	124,867	4,056	4,122	133,045
Disposals	—	—	(10,794)	(10,794)
At 31 March 2023	<u>30,648,010</u>	<u>1,600,547</u>	<u>410,010</u>	<u>32,658,567</u>
Assets at historic cost	10,264,798	1,600,548	410,010	12,275,356
Revalued assets	20,383,212	—	—	20,383,212
	<u>30,648,010</u>	<u>1,600,548</u>	<u>410,010</u>	<u>32,658,568</u>
Depreciation				
At 1 April 2022	4,837,204	1,218,168	315,803	6,371,175
Charge for year	568,408	48,053	23,902	640,363
Currency adjustment	24,106	2,363	3,205	29,674
On disposals	—	—	(8,530)	(8,530)
At 31 March 2023	<u>5,429,718</u>	<u>1,268,584</u>	<u>334,380</u>	<u>7,032,682</u>
Net book values				
At 31 March 2023	<u>25,218,292</u>	<u>331,963</u>	<u>75,630</u>	<u>25,625,885</u>
At 31 March 2022	<u>25,646,292</u>	<u>275,468</u>	<u>100,879</u>	<u>26,022,639</u>

12 Investments

At 31 March 2023 fixed asset investments comprised:

	Group		Charity	
	2023 £	2022 £	2023 £	2022 £
Programme related investments (see a below)	139,239	133,645	139,239	133,645
Listed investments and cash held for re-investment (see b below)	19,120,677	22,992,410	12,871,960	16,246,335
At 31 March 2023	19,259,916	23,126,055	13,011,199	16,379,980

a. Programme related investments

The Charity holds units managed by Oikocredit International Share Foundation (Oikocredit). Oikocredit is incorporated as a foundation under the laws of the Netherlands and has its registered office in Amersfoort, Netherlands. The trustees consider it to be a suitable vehicle in which to invest, being a world-wide co-operative society, promoting global justice by challenging people, churches and others to share their resources through socially responsible investments and by empowering disadvantaged people by providing them with credit. Oikocredit offers a dual return to the investor: social and financial. In addition to earning modest financial returns, investors are secure in the knowledge that their money is being used to fight poverty, promote fair trade and respect our planet's natural resources. As a result, the trustees believe it appropriate to regard these funds as programme related investments and they are included on the balance sheet at cost.

Group and Charity	2023 £	2022 £
At 1 April 2022	133,645	—
Transfer from Sisters of the Cross and Passion (see note 24)	—	134,646
Exchange movements	5,594	(1,001)
At 31 March 2023	139,239	133,645

Group and Charity	2023 £	2022 £
Oikocredit	139,239	133,645

b. Listed investments and cash held for re-investment

Group	2023 £	2022 £
Listed investments		
Market value at 1 April 2022	22,267,437	—
Transfer from Sisters of the Cross and Passion	—	24,271,372
Additions at cost	1,643,282	1,267,355
Disposals at book value (proceeds: £4,008,647; losses: £222,543)	(4,231,190)	(3,949,401)
Net unrealised investment (losses) gains	(1,115,218)	678,111
Market value at 31 March 2023	18,564,311	22,267,437
Cash held by investment managers for reinvestment	556,366	724,973
	19,120,677	22,992,410
Cost of listed investments at 31 March 2023	12,811,124	14,345,587

12 Investments (continued)***b. Listed investments and cash held for re-investment*** (continued)

At 31 March 2023 listed investments held, all of which were dealt in on a recognised stock exchange, comprised the following:

Group	2023 £	2022 £
Fixed interest based common investment funds	958,827	1,138,274
Equities	4,857,079	6,400,949
Unit trusts	7,771,831	9,512,582
Alternative investments	979,690	984,458
Overseas funds	3,809,271	3,828,034
Property	187,613	403,140
	18,564,311	22,267,437

Included in the investment portfolio was the following holding which, at 31 March 2023, had a market value which was deemed material in comparison with the market value of the total portfolio at that date:

Group	2023 Market value £	2023 Percentage of portfolio %	2022 Market value £	2022 Percentage of portfolio %
Sarasin Endowments Fund (Income Units)	7,771,831	41.9	9,512,582	42.7

Charity	2023 £	2022 £
Listed investments		
Market value at 1 April 2022	15,701,016	—
Transfer from Sisters of the Cross and Passion (see note 24)	—	18,161,168
Additions at cost	60,000	74,269
Disposals at book value (proceeds: £2,398,870; losses: £76,050)	(2,474,920)	(2,969,060)
Net unrealised investment (losses) gains	(796,330)	434,639
Market value at 31 March 2023	12,489,766	15,701,016
Cash held by investment managers for reinvestment	382,194	545,319
	12,871,960	16,246,335
Cost of listed investments at 31 March 2023	7,601,235	9,468,007

At 31 March 2023, listed investments held, all of which were dealt in on a recognised stock exchange, comprised the following:

Charity	2023 £	2022 £
Property	—	454,844
Fixed interest based common investment funds	272,482	3,372,147
Equities	2,644,751	9,512,582
Unit trusts	7,771,831	494,238
Alternative investments	458,726	1,680,718
Overseas funds	1,341,976	186,487
	12,489,766	15,701,016

12 Investments (continued)***b. Listed investments and cash held for re-investment (continued)***

Included in the investment portfolio were the following individual holdings which, at 31 March 2023, had a market value which was deemed material in comparison with the market value of the total portfolio at that date:

Charity	2023 Market value £	2023 Percentage of portfolio %	2022 Market value £	2022 Percentage of portfolio %
Sarasin Endowments Fund (Income Units)	7,771,831	62.2	9,512,582	60.6

13 Debtors

	Group		Charity	
	2023 £	2022 £	2023 £	2022 £
Trade debtors	18,732	1,157	—	—
Income tax recoverable	92,676	210,372	—	—
Other debtors	1,931,339	962,941	—	—
Prepayments and accrued income	171,651	156,530	3,078	11,363
	2,214,398	1,331,000	3,078	11,363

14 Creditors: amounts falling due within one year

	Group		Charity	
	2023 £	2022 £	2023 £	2022 £
Expense creditors	19,197	50	—	—
Taxation and social security costs	52,765	50,838	52,765	50,838
Other creditors	679,311	850,604	21,776	21,735
Accrued expenditure	1,705,112	700,402	151,507	222,230
	2,456,385	1,601,894	226,048	294,803

15 Restricted funds

The income funds of the Group and Charity include restricted funds comprising the following unexpended balances of donations and grants held on trust to be applied for specific purposes.

Group	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
Hospice funds					
Hospice general funds	10,246,759	14,782,544	(13,078,063)	(735,289)	11,215,951
Hospice Designated Funds					
Ear Marked Funds (designated funds in the Hospice)	—	—	—	52,934	52,934
. Maintenance of the Hospice	312,836	—	—	(50,480)	262,356
. Building Development reserve	304,641	—	—	(90,467)	214,174
. Service Transformation fund	257,175	—	(55,864)	—	201,311
. Digital Development Reserve	171,558	—	(5,298)	404,814	571,074
. COVID Response Reserve	38,941	—	(8,332)	—	30,609
Tangible fixed assets fund	2,563,839	—	(651,788)	644,866	2,556,917
Hospice Restricted Funds					
NHSE Covid funding	—	27,535	(27,535)	—	—
City-wide Education Programme	10,667	—	(117)	—	10,550
Funding from Clinical Commissioning Group for various specific projects	20,902	—	(2,524)	—	18,378
Other restricted funds	236,648	249,220	(154,741)	(226,378)	104,749
	14,163,966	15,059,299	(13,984,262)	—	15,239,003

Group	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
Hospice funds					
Hospice general funds	8,385,066	12,695,384	(10,738,869)	(94,822)	10,246,759
Hospice Designated Funds					
Ear Marked Funds (designated funds in the Hospice)					
. Maintenance of the Hospice	418,627	—	—	(105,791)	312,836
. Building Development reserve	350,000	—	(5,995)	(39,364)	304,641
. Service Transformation fund	362,611	—	(105,436)	—	257,175
. Digital Development Reserve	250,000	—	(10,450)	(67,992)	171,558
. COVID Response Reserve	100,000	—	(25,000)	(36,059)	38,941
Tangible fixed assets fund	2,797,900	—	(590,874)	356,813	2,563,839
Hospice Restricted Funds					
NHSE Covid funding	—	683,231	(683,231)	—	—
HMRC Job Retention Scheme	—	12,018	(12,018)	—	—
City-wide Education Programme	12,138	—	(1,471)	—	10,667
Funding from Clinical Commissioning Group for various specific projects	26,369	—	(5,467)	—	20,902
Other restricted funds	184,067	273,185	(207,819)	(12,785)	236,648
	12,886,778	13,663,818	(12,386,630)	—	14,163,966

15 Restricted funds (continued)

The specific purposes for which the funds are to be applied are as follows:

♦ ***St Gemma's Hospice general funds***

This fund represents the net assets of St Gemma's Hospice, which are not otherwise specifically restricted to purposes other than the general running and operation of the Hospice.

♦ ***St Gemma's Hospice earmarked funds***

These funds represent monies set aside out of funds available to the hospice by its trustees for future maintenance and renovation work, for staff development needs and to support the ongoing service development needs of the hospice.

♦ ***St Gemma's Hospice tangible fixed assets fund***

This fund represents the net book value of the tangible fixed assets used in the day-to-day work of the hospice.

♦ ***NHSE Covid funding***

This fund represent the funding restricted towards the Hospice providing patient care to support the NHS Covid-19 response.

♦ ***HMRC Job Retention Scheme fund***

These funds represented funds received under the Government's Coronavirus Job Retention Scheme.

♦ ***City-wide Education Programme***

These funds are restricted to support the City-Wide Education programme, which was set up to improve the provision of palliative care across the city of Leeds.

♦ ***St Gemma's Hospice Clinical Commissioning Group funds***

These funds represent monies received from the Clinical Commissioning Group for specified projects.

♦ ***Other funds for St Gemma's Hospice***

These represent monies given towards specific projects or purposes within St Gemma's Hospice.

The funds held by St Gemma's Hospice are for use specifically for the purposes of providing palliative care. As such funds should be deemed restricted in the consolidated accounts regardless of how they have been classified in the accounts of St Gemma's Hospice.

The transfers between funds represent:

- ♦ expenditure on capital items; and
- ♦ the ring-fencing of amounts from the hospice general funds into hospice designated funds.

16 Designated funds

The income funds of the Charity included designated funds which had been set aside out of unrestricted funds by the trustees for specific purposes.

Group and Charity	At 1 April 2022 £	Transfer from Sisters of the Cross and Passion (note 24) £	New designation £	Utilised/ released £	At 31 March 2023 £
Future healthcare of Sisters	16,000,000	—	—	(3,000,000)	13,000,000
Crisis donations	155,305	—	—	(18,607)	136,698
Programme related investments fund	133,645	—	5,594	—	139,239
	16,288,950	—	5,594	(3,018,607)	13,275,937

Group and Charity	At 1 April 2021 £	Transfer from Sisters of the Cross and Passion (note 24) £	New designation £	Utilised/ released £	At 31 March 2022 £
Future healthcare of Sisters	—	19,000,000	—	(3,000,000)	16,000,000
Crisis donations	—	160,305	—	(5,000)	155,305
Programme related investments fund	—	134,646	—	(1,001)	133,645
	—	19,294,951	—	(3,006,001)	16,288,950

The future healthcare of Sisters fund consists of monies which the Trustees set aside in order to provide for the Sisters in later life. The calculations, based on actuarial methods, indicated that £16 million is needed to be set aside in order to provide £20,000 per annum for Sisters over 65 years of age and, because of greater health needs, £30,000 to £40,000 per annum for Sisters over 75 years of age and £40,000 to £50,000 per annum for those over 90 years of age. As a result of investment losses incurred during the year, the trustees have released £3 million from the designated retirement fund in order to ensure that the charity's free reserves are not in deficit. These funds have been re-designated subsequent to the year-end following the receipt of £9,750,000 from the Sisters of the Cross and Passion Charitable Trust (Charity Registration Number 1038483), the Charity's predecessor charity.

The crisis donations fund consists of monies which the trustees set aside from the proceeds of the disposal of a property in Liverpool. The fund will be used to fund donations to projects, run by others, which are trying to alleviate the suffering of asylum seekers, the homeless and crisis situations.

The programme related investments fund has been designated to represent the carrying value of the Charity's programme related investments. The amount has been set aside from the Charity's general funds in recognition of the fact that the assets have been invested in Oikocredit International Share Foundation and therefore cannot be regarded as funds that would be available to meet future contingencies.

17 Tangible fixed assets fund

Group and Charity	2023 Total £	2022 Total £
At 1 April 2022	26,022,639	—
Transfer from Sisters of the Cross and Passion (note 24)	—	15,465,359
Net movement in year	(396,754)	10,557,280
At 31 March 2023	25,625,885	26,022,639

The tangible fixed assets fund represents the net book value of the tangible fixed assets excluding those used by St Gemma's Hospice. A decision was made to separate this fund from the other funds of the Group and Charity in recognition of the fact that the tangible fixed assets are essential to the day to day work of the Group and Charity and as such their value should not be regarded as funds that would be realisable with ease, in order to meet future contingencies.

18 Analysis of net assets between funds

Group	General fund £	Tangible fixed assets fund £	Designated funds £	Restricted funds £	Total 2023 £
Fund balances at 31 March 2023 are represented by:					
Tangible fixed assets	—	25,625,885	—	2,556,918	28,182,803
Investments	(128,041)	—	13,139,239	6,248,718	19,259,916
Net current assets	1,157,111	—	136,698	6,433,367	7,727,176
Total net assets	1,029,070	25,625,885	13,275,937	15,239,003	55,169,895

Group	General fund £	Tangible fixed assets fund £	Designated funds £	Restricted funds £	Total 2022 £
Fund balances at 31 March 2022 are represented by:					
Tangible fixed assets	—	26,022,639	—	2,563,839	28,586,478
Investments	246,336	—	16,133,645	6,746,073	23,126,054
Net current assets	978,474	—	155,305	4,854,054	5,987,833
Total net assets	1,224,810	26,022,639	16,288,950	14,163,966	57,700,365

18

18 Analysis of net assets between funds (continued)

Charity	General fund £	Tangible fixed assets fund £	Designated funds £	Restricted funds £	Total 2023 £
Fund balances at 31 March 2023 are represented by:					
Tangible fixed assets	—	25,625,885	—	—	25,625,885
Investments	(128,040)	—	13,139,239	—	13,011,199
Net current assets	1,157,110	—	136,698	—	1,293,808
Total net assets	1,029,070	25,625,885	13,275,937	—	39,930,892

Charity	General fund £	Tangible fixed assets fund £	Designated funds £	Restricted funds £	Total 2022 £
<i>Fund balances at 31 March 2022 are represented by:</i>					
<i>Tangible fixed assets</i>	—	26,022,639	—	—	26,022,639
<i>Investments</i>	246,335	—	16,133,645	—	16,379,980
<i>Net current assets</i>	978,475	—	155,305	—	1,133,780
<i>Total net assets</i>	<i>1,224,810</i>	<i>26,022,639</i>	<i>16,288,950</i>	<i>—</i>	<i>43,536,399</i>

The total unrealised gains as at 31 March 2023 constitute movements on revaluation and are as follows:

	Group 2023 £	Group 2022 £	Charity 2023 £	Charity 2022 £
Unrealised gains included above:				
On investments	5,753,187	7,921,850	4,888,531	6,233,009
Total unrealised gains at 31 March 2023	5,753,187	7,921,850	4,888,531	6,233,009
Reconciliation of movements in unrealised gains (losses)				
Unrealised gains at 1 April 2022	7,921,850	—	6,233,009	—
Transfer from Sisters of Cross and Passion	—	8,121,920	—	6,679,730
Less: in respect of disposals in the year	(1,053,445)	(878,181)	(548,148)	(881,360)
Net (losses) gains arising on revaluation in the year	(1,115,218)	678,111	(796,330)	434,639
Total unrealised gains at 31 March 2023	5,753,187	7,921,850	4,888,531	6,233,009

19 Pension commitments

Charity:

The Charity offers its employees membership of a defined contribution pension scheme administered by the National Employment Savings Trust (NEST). Contributions to the scheme are debited to the statement of financial activities in the year in which they are payable to the scheme. The assets of the scheme are held by an independent corporate trustee, whose activities are governed by the National Employment Savings Trust Order 2010, made by the Secretary of State in exercise of powers confirmed under the Pensions Act 2008.

St Gemma's Hospice operates two pension schemes:

♦ **National Health Service Pension Scheme**

A defined benefit scheme operated by the National Health Service Superannuation Scheme, which is only available to staff who have previously contributed to the scheme. The administration of the scheme is dealt with by the National Health Service Pension agencies. Contributions to this scheme are paid in respect of current service, and there is no liability to the hospice in respect of past service.

♦ **Group Personal Pension Scheme**

In addition there is a Group Personal Pension Scheme, which is a defined contribution pension scheme, administered by Standard Life which is available to all employees.

The charge to the consolidated statement of financial activities of £699,848 (2022 – £665,268) represents contributions to funds during the year. Contributions payable to the schemes at the year-end date totalling £40,862 (2022 – £27,219) are included in creditors.

20 Leasing commitments

Operating leases

At 31 March 2023, the Group had the following total future minimum lease payments under non-cancellable operating leases relating to land and buildings and office equipment:

Group	Land and buildings		Office equipment	
	2023 £	2022 £	2023 £	2022 £
Within one year	416,318	443,736	9,401	9,401
Between one and five years	831,042	965,346	19,461	26,141
	1,247,360	1,409,082	28,862	35,542

The Charity had no leasing commitments at 31 March 2023 (2022 – none).

21 St Gemma's Hospice

The charity wholly owns a subsidiary, St Gemma's Hospice, a charitable company constituted as a company limited by guarantee, Charity Registration No. 1015941 and Company Registration No. 02773867 (England and Wales). The charitable company became a subsidiary of the charity on 1 April 2021, having previously been a subsidiary of Sisters of Cross and Passion. The charitable company operates a hospice in Leeds providing palliative care, treatment or relief of people with active, progressive and advanced illnesses without regard to their means, culture, faith or belief. A summary of its results for the year is shown below. Audited accounts will be filed with both the Registrar of Companies and the Charity Commission.

	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds 2023 £
Income:				
Donations, legacies and trusts	4,417,622	—	249,220	4,666,842
Other trading activities	5,056,542	—	—	5,056,542
Investment income	195,036	—	—	195,036
Charitable activities	5,113,343	—	27,535	5,140,878
Total income	14,782,543	—	276,755	15,059,298
Expenditure:				
Cost of raising funds	4,274,397	115,787	—	4,390,184
Charitable activities	8,338,285	605,495	184,917	9,128,697
Total expenditure	12,612,682	721,282	184,917	13,518,881
Losses on investments	(465,381)	—	—	(465,381)
Net income (expenditure) before transfers	1,704,480	(721,282)	91,838	1,075,036
Transfers between funds	(735,289)	961,667	(226,378)	—
Net movement in funds	969,191	240,385	(134,540)	1,075,036
Reconciliation of funds				
Fund balances at 1 April 2022	10,246,759	3,648,990	268,217	14,163,966
Fund balances at 31 March 2023	11,215,950	3,889,375	133,677	15,239,002

22 St Gemma's Hospice Services Limited

St Gemma's Hospice has a wholly owned subsidiary, St Gemma's Hospice Services Limited, a company incorporated in the United Kingdom and registered in England and Wales Company No. 03739423. The company undertakes trading activities including the sale of goods and the provision of room hire. A summary of its trading results for the year is shown below, the company donates its taxable profit to St Gemma's Hospice under Gift Aid. Audited accounts will be filed with the Registrar of Companies.

	2023 £	2022 £
Profit and loss account		
Turnover	49,953	50,814
Cost of sales	(17,281)	(20,353)
Gross profit	32,672	30,461
Administrative expenses	(846)	(691)
Management charge	(21,247)	(20,200)
Operating profit	10,579	9,570
Amount gift aided to St Gemma's Hospice	(10,579)	(9,570)
Retained in subsidiary	—	—
Aggregate capital and reserves	2	2

23 Ultimate control

The Charity, which is constituted as a Charitable Incorporated Organisation, was controlled throughout the period by St Paul's Province of the Sisters of the Cross and the Passion by virtue of the fact that the members of the Congregation appoint the Trustees. The Province does not hold any assets, incur liabilities or enter into any transactions in its own right.

24 Transfer from Sisters of the Cross and Passion

On 1 April 2021, certain of the activities, assets and liabilities of the Sisters of the Cross and Passion (Charity Registration No. 1038483) (England and Wales) were transferred to the Sisters of the Cross and Passion CIO in accordance with a legal transfer of undertaking deed dated 31 March 2021. The net assets transferred at 1 April 2021 comprised:

	1 April 2021 £
Tangible fixed assets (note 11)	
. Cost	19,790,592
. Depreciation	(4,325,233)
	15,465,359
Fixed asset investments (including cash held by investment managers of £466,935) (note 12)	18,762,634
Debtors (note 13)	10,501
Cash at bank and in hand	1,203,287
Creditors: amounts falling due within one year (note 14)	(224,728)
	35,217,053

24 Transfer from Sisters of the Cross and Passion (continued)

The assets and liabilities that were transferred were represented by the following funds:

	1 April 2021 £
Tangible fixed assets fund (note 17)	15,465,359
General funds	456,739
Restricted funds (note 15)	4
Designated funds (note 16)	19,294,951
	35,217,053

During the year ended 31 March 2022, further assets of £8,622,195 were transferred from the Sisters of the Cross and Passion, Charity Registration No. 1038483. These consisted of tangible fixed assets at a net book value of £8,508,015 (cost of £10,066,209, less depreciation of £1,558,194) and cash at bank of £114,180.

In addition, a donation of £1,450,000 was received from the Sisters of the Cross and Passion in relation to the proceeds from the sale of a freehold property in London.

25 Related parties

During the year ended 31 March 2023, the charity made donations amounting to £100,000 (2022 – £nil) to the Sisters of the Cross and Passion to cover legal fees, utility bills and security costs relating to St Gabriel's Hall and the Imani Centre. This property was held for sale by the predecessor charity during the year ended 31 March 2023 and, following the year end, the property was sold resulting in donations from Sisters of the Cross and Passion as disclosed in note 27.

Other than the transactions detailed above and in notes 10 and 24, there are no related party transactions that require disclosure (2022 – none).

26 Taxation

The Sisters of the Cross and Passion CIO is a registered charity and, therefore, is not liable to income tax or corporation tax on income or gains derived from its charitable activities, as they fall within the various exemptions available to registered charities.

The trading subsidiary of St Gemma's Hospice is liable to corporation tax on its taxable profits. Current tax, including UK corporation tax and foreign tax, is provided at amounts expected to be paid (or recovered) using the tax rates and laws that have been enacted or substantively enacted by the balance sheet date.

27 Post balance sheet events

Following the year end, the Charity received donations from the Sisters of the Cross and Passion Charitable Trust (Charity Registration Number 1038483), its predecessor charity, amounting to £9,750,000. These donations represented the transfer of the majority of proceeds arising from the sale of St Gabriel's Hall, formerly leased to the University of Manchester for use as an all-female hall of residence on a peppercorn rent, and the adjoining Imani Centre, which was completed on 5 July 2023. These buildings had been retained by the predecessor charity when the majority of its other assets and liabilities were transferred to the charity on 1 April 2021.

28 Liability of members

If the CIO is wound up, the members of the CIO have no liability to contribute to its assets and have no personal responsibility for settling its debts and liabilities.

Accounts

Sisters of the Cross and Passion CIO

Annual Report and Accounts

31 March 2022

Charity Registration Numbers
1185348 (England and Wales)
20015893 (Republic of Ireland)

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

Trustees	Sister Claire Dawson C.P. (appointed 10 August 2022) Sister Margaret Gorman C.P. (Sister Carmel) Sister Anne Hammersley C.P. Sister Margaret O'Regan C.P. (Sister Therese) Sister Margaret Steed C.P. (Sister Savio)
ROI Committee	Sister Máire Ní Shúilleabháin Sister Anne Harnett Sister Savio Steed Sister Carmel Miley
Province Leader	Sister Margaret Steed C.P.
Province Bursar	Mrs Sakina Lowe
Principal address	Cross & Passion Convent 299 Boarshaw Road Middleton Manchester M24 2PF
Telephone	0161 655 3184
Email	pltcpsisters@gmail.com
Website	www.crossandpassion.com
Charity Registration Number England and Wales	1185348
Charity Registration Number Republic of Ireland	20015893
Accountants	Buzzacott LLP 130 Wood Street London EC2V 6DL
Auditors	RSM UK Audit LLP Bluebell House Brian Johnson Way Preston Lancashire PR2 5PE

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

Investment Managers	Sarasin & Partners LLP Juxon House 100 St Paul's Churchyard London EC4M 8BU Charles Stanley & Co Ltd 55 Bishopsgate London EC2N 3AS
Principle bankers	The Royal Bank of Scotland plc 1 Dale Street Liverpool L2 2PP Bank of Ireland 2 College Green Dublin 2
Solicitors England and Wales	Wrigleys Solicitors LLP 19 Cookridge Street Leeds LS12 3AG
Solicitors Northern Ireland	Conway, Todd & Co 22 Market Square Antrim BT41 4DT Edwards & Co 28 Hill Street Belfast BT1 2LA
Solicitors the Republic of Ireland	Mason Hayes + Curran South Bank House Barrow Street Dublin 4
Finance and General Purposes Committee	Elizabeth Wilson, Wrigley's Solicitors Amanda Francis, Buzzacott Andrew Mather, CS2
Insurance Brokers	Steve Burns, Marsh Insurance, UK Liam Conlon, Arachas, Ireland
Energy Broker	Charles Lowe, EnergyFlowe Ltd, UK

Report of the trustees Year to 31 March 2022

The Trustees present their statutory report, together with the accounts of the Sisters of the Cross and Passion CIO (the 'Charity' or 'CIO'), for the year ended 31 March 2022.

The accounts have been prepared in accordance with the accounting policies set out on pages 49 to 55 and comply with the Charity's Trust Deed, the Charities Act 2011 and the Irish Charities Act 2009. The accounts also comply 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 the Republic of Ireland (FRS 102).

The Charity was dormant until midnight on 31 March 2021 and until that time had no assets and no liabilities. With effect from 1 April 2001, certain of the activities, assets and liabilities of Sisters of the Cross and Passion (Charity Registration No. 1038483) (the charitable trust) were transferred to the Charity in accordance with a legal transfer of undertakings deed.

PART ONE

CHAPTER ONE – Who we are

Introduction

The Sisters of the Cross and Passion is an international Roman Catholic Religious Congregation founded in industrial England in 1852. It is divided into a number of individual areas and provinces under the authority of the Congregational Leadership Team (CLT), members of which reside in the UK, Republic of Ireland, the USA and Argentina and their offices are in Larne, Antrim, Northern Ireland.

The Sisters in St Paul's Province live in England and Wales. The accounts accompanying this report are those of the Sisters of the Cross and Passion CIO, which held and administered certain of the assets of St Paul's Province during the year to 31 March 2022. The Charity is governed by a dated 17 September 2019 and is registered with the Charity Commission:

Charity Registration Number	England and Wales	1185348

Charity Registration Number	Republic of Ireland	20015893

Mission and Objectives

The corporate mission of the Sisters of the Cross and Passion is to witness to the reconciling, forgiving and compassionate love of God through openness to the needs of the world and especially those of the poor and marginalised.

The Sisters of the Cross and Passion identify with Christ in his Passion, Death and Resurrection. We aspire to a more just and compassionate world, where the rights and dignity of the whole of creation is upheld and respected.

What follows is an account of the work of the CIO from April 2021 – March 2022. Benefits are identifiable and touch the lives of the people whom the Sisters seek to serve in all their ministries.

Mission and Objectives (continued)

The objectives of the Sisters of the Cross and Passion, as stated in the Constitution of the Sisters of the Cross and Passion CIO, are the relief of poverty, the provision of relief assistance and comfort to the sick, the provision of education and the advancement of the teachings of the Roman Catholic Church (or other such charitable purposes as are lawfully authorised from time to time by the constitutions of the Congregation) by such means as are suited to the time and place in which the provision is to be made.

To fulfil these objectives, the Sisters regularly evaluate their pastoral activities in the light of their charism, present day needs and requests for help in new ministries and new localities. They continue to evaluate their pastoral activities in the light of their diminishing numbers, increasing age profile and decreasing financial resources. Policies and procedures are reviewed and updated regularly in accordance with statutory regulations and congregational objectives.



As Sisters of the Cross and Passion we hope that our lives witness to the reconciling, merciful and compassionate love of God. We are covenanted to be bearers of the mercy of God by responding to the needs of the world in our time, as Venerable Elizabeth Prout, our foundress, did in hers.

While Justice, Peace and the Integrity of Creation remain an integral part of our spirituality, two major issues evolved from our Province Chapter in August 2016.

They were:



1. *A deep concern for the many crises of our times and how we can best use our diminishing resources to respond with compassion to these crises.*

At our Province Assembly, 29 March 2017, there was a further development regarding this issue. We agreed to set aside a Crisis Fund to support projects, undertaken by others, which are compatible with our vision and which we ourselves are no longer able to undertake.

2. *How we can provide quality care for our increasing number of elderly Sisters.*

In fulfilment of the objectives of the CIO it is the policy of the Province to enable its members to undertake a broad range of charitable activities. The principal areas in which the members of the Congregation are involved are set out below.

- 1 Education**
- 2 Health Care**
- 3 Pastoral and Spiritual Care**
- 4 Social Care**
- 5 Activities supported by the Crisis Fund**

CHAPTER TWO - Activities, Achievements, Future Plans

1 Education

Whilst the apostolate of the Sisters in earlier years was very strongly based in teaching, Sisters, who have vast experience in education, now bring their skills to the administration of pastoral care and community development.

Teachers' Enterprise in Religious Education

"The mission of the Teachers' Enterprise in Religious Education (TERE) is to support teachers in Catholic schools and in the wider Christian community in their daily task of unfolding for teachers and pupils the mystery of God, the teaching of the Church and its application to daily life."



Its objectives are to:

- ◆ Promote the teaching of religious education with the same academic rigour as the other subjects in the curriculum;
- ◆ Provide opportunities for teachers to deepen their theological understanding of the Christian faith and its application to daily life;
- ◆ Create a variety of resources, for example text books, website with online interactive elements for classroom use, CD ROMS etc.

One Sister is involved as a full-time director in this project.

Covid-19

The worldwide effects of the spread of Covid-19 had a direct effect on our mission when schools were in lockdown. Teachers expressed gratitude for home-learning resources for religious education on our website www.tere.org. In addition, permission was granted to schools that had purchased *The Way, the Truth and the Life* CD/DVD ROMs to put the contents on their own website provided access was available only to their pupils. In the autumn term 2020 in-service training was provided, on Zoom, for each year at primary school, that is, Early Years Foundation Stage, Years 1-6. Feedback from teachers was very positive.

This was a very useful Zoom session on how to make religious education meaningful for our pupils. It has given me a much better understanding of theology in The Way, The Truth and The Life.

Thinking about the key messages in each lesson and why they are important has been a great help. The example of how to link the task to the children's experience will be very useful.

Telephone support for teachers is always available. To offer further support to schools, a decision was made to convert *The Way, The Truth, & The Life* programme into digital format to be available on our website by November 2021. Teachers continue to express appreciation for the wide range of free resources available for all age groups on our website.

Teachers' Enterprise in Religious Education (continued)

Support to the Religious Education Service

The Bishop's Conference of England and Wales is in the process of developing a new curriculum for religious education in Catholic schools. As *The Teachers' Enterprise in Religious Education* is one of the leading providers of materials for religious education, we are involved in the consultation and have regular meetings with the National RE Advisor. This is a work in progress.



Future Plans

Provision of in-service training by Zoom will continue because it is enabling teachers in schools from all over the United Kingdom to participate in greater numbers than if they had to travel to London.

Plans are in progress for another religious education programme to deliver the new curriculum directory for Catholic Schools. The title will be *The Vine and The Branches* and will be available in digital format on a new website.

In the words of Cardinal Nichols, *"This is a group of teachers working hard to improve classroom RE, especially in Catholic Schools. This enterprise has my full support and encouragement."*

Religious Orders in Education, ROE



This Association was initiated in July 2019 to enrich Catholic education in England and Wales by supporting religious orders in their mission as trustees or founders of schools and colleges. To this end the Association celebrates and builds on a rich heritage of religious orders in education and supports them in continuing to work together collaboratively. One Sister attended the meetings held on Zoom.

Le Chéile Trust

The Le Chéile Trust mission is to *"promote Catholic education as an option within the Irish education system and to develop the schools given to the Trust in the service of their local communities."*

Two Sisters are members of Le Chéile Catholic Education Trust. They have been attending meetings by Zoom over the past year.



This Trust now manages the two schools; Maryfield in Dublin and Cross and Passion College (CPC), Kilcullen.

Le Chéile Trust (continued)

The transfer of the Trusteeship of Maryfield College, Dublin has been completed. While the Trust has taken on the management of the Cross and Passion College, Kilcullen, the process of donating the property and land is still in progress as there are complications involved with an attached building, which used to be the convent. That building had been sold to KARE, a charity that provides special needs education in the Kildare area. One room in that building is used as a college classroom and at the present time they need that space until a new extension is built. The Department of Education is granting an extension to the school, in which they hope to get planning permission for an extra classroom. When that is complete, the room which is in the KARE building may be ceded to them and the transfer can then be completed.

Both schools celebrate their heritage and Sisters are regularly invited to attend events in the schools. This included attendance at the recently launched Teresa Lambe Bursary in CPC Kilcullen. Professor Teresa Lambe, a past pupil of CPC, was instrumental in researching the AstraZeneca Covid vaccine at the Jenner Institute in Oxford. The bursary is set up to encourage more girls to take part in the STEM (Science, Technology, Engineering, and Mathematics) subjects. The prize is a financial award, as well as a visit to the Jenner Institute in Oxford. We were happy to support this initiative in the school.



Maryfield College, Dublin



Cross and Passion College, Kilcullen



Prof Teresa Lambe



(2nd left) receiving her award

Newbridge Youth Training and Development Centre (YTDC)

YTDC in Kildare, Ireland offers educational and training opportunities to young people, between the ages of 16 and 21, who have left formal education without achieving the Leaving Certificate. One Sister, who has been a director of this board for many years, retired in September 2021.

Leeds Trinity University



Leeds Trinity University (LTU) was co-founded by the Sisters of the Cross and Passion and the Catholic Education Service as a Teacher Training College in 1967. In the fifty five years since its foundation, it has transformed itself into a university renowned for teaching excellence and has been ranked by the Times and Sunday Times as the sixth best university in the country for teaching quality. Leeds Trinity offers undergraduate, post graduate, foundation and top-up courses, as well as apprenticeship and work based learning.



In accordance with the Articles of Association, the trusteeship of the University remains the Diocese of Leeds. While the Sisters are no longer actively involved in the day-to-day life of LTU, they have a representative on the board of governors. The Congregation also has the right to nominate up to five people to be independent directors on the board.

"Our mission is guided by our Catholic identity and faith foundation...We are committed to the promotion of dignity, respect, social justice and equality in order to deliver positive social and economic impacts." (LTU Mission Statement.)

Leeds Trinity is the first University in Yorkshire to achieve the Race Equality Charter (REC) Bronze Award in November 2020 in recognition of its commitment to improving the representation, progression and success of black, Asian minority ethnic students and staff. To quote Professor Charles Egbu, Vice Chancellor of Trinity University:

We have taken positive steps forward towards race equality in higher education, but recognise the progress we still need to make.

Following the REC Bronze Award in 2020, Leeds Trinity University received the Gold Whatuni Student Choice Award in 2021 for diversity and inclusion and was short listed for Outstanding Contribution to Equality, Diversity and Inclusion at the Times Higher Education (THE) Awards in 2021.



Leeds Trinity University (continued)

The U-Connect scheme initiated by Leeds Trinity was launched in September 2021. It is a diversity mentoring scheme which will provide cross-instructional mentoring to colleagues at Leeds Trinity, Sheffield Hallam, York St John, Huddersfield and Sheffield Universities. The aim of the scheme is to provide university staff from diverse backgrounds with career support, development and progression. Participants can engage in the scheme as a mentor or be mentored by someone from a different institution. The scheme was initiated by Leeds Trinity University as part of its ongoing commitment to ensure an inclusive and diverse community of students, staff, governors and partners in which everyone is valued equally.

These are some of the values that we, as Sisters of the Cross and Passion, aspire to and are happy to see implemented.

2 Health Care

Communities of Care

Jesus said, "I have come that you may have life, life in all its fullness."

John 10 10

It is our desire that Sisters in communities of care will be encouraged and have the opportunity to live life as fully as possible, in both its human and spiritual dimension, for as long as possible. (Province Chapter Mandate 2016)

In order to provide this care the Province owns and manages four care communities.

Elmleigh, Yorkshire, is located in the residential town of Ilkley, in Wharfedale. This is a non-registered, residential care community. The majority of the Sisters are ambulant but in need of assisted living.

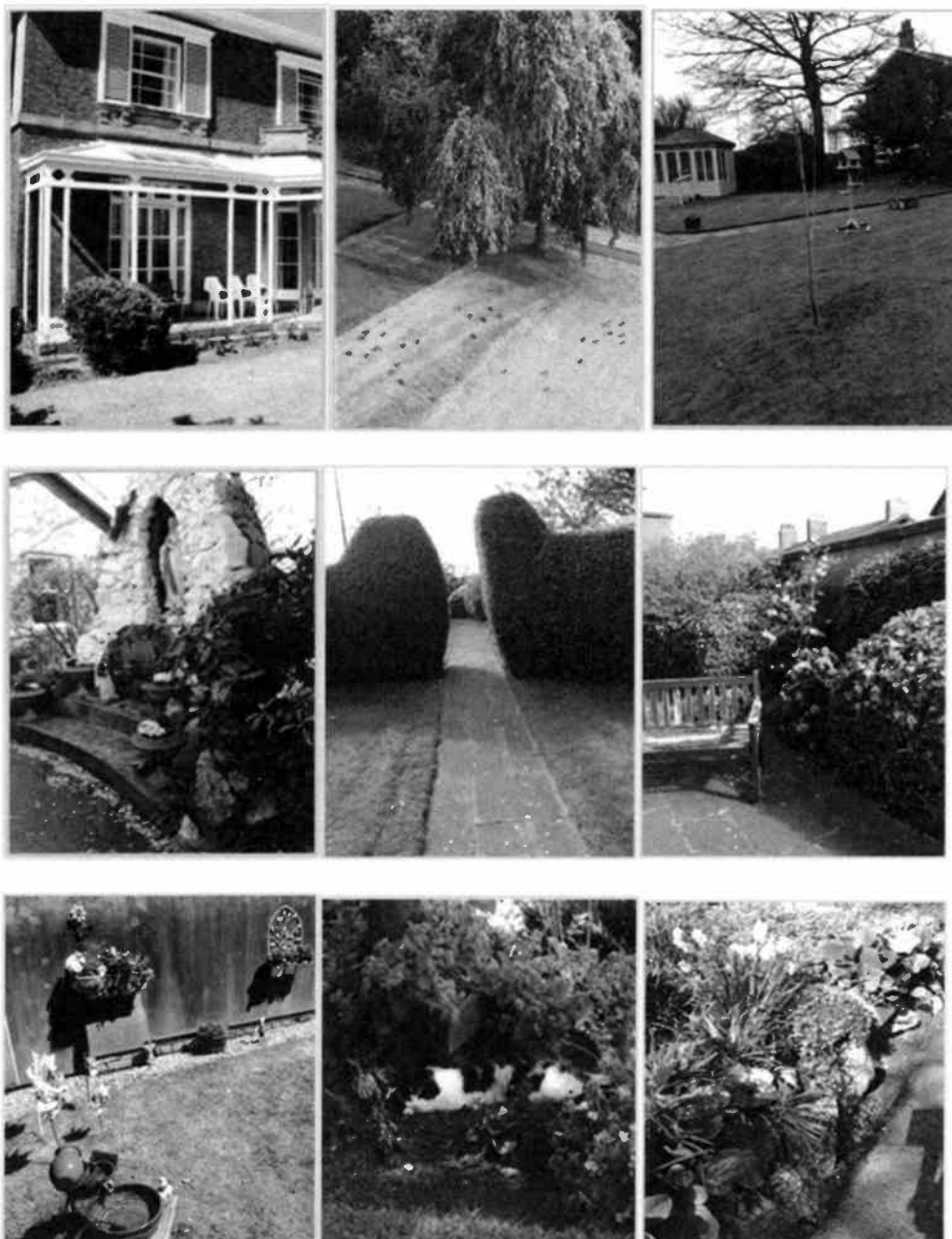
East Holme, Lancashire, is located in Lytham-St-Anne's on the Fylde coast. It is a registered nursing home with two levels of care: independent living upstairs and a 10 bed full nursing unit downstairs, with four beds dedicated to dementia care. The CIO became registered with the Care Quality Commission (CQC) on 1 April 2021, and was therefore able to assume the specified CQC-regulated activities on that date. The home has the CQC rating of **good**, which it received after an inspection in 2018. It has been a challenging year because of Covid restrictions and Covid outbreaks among the staff. Although restrictions have been eased for most people, care homes still follow the local health authority guidance. The manager has been highly recommended by the CQC Engagement and Support Call Team, who did an online inspection in June 2020. An extract from the report reads:



"We were assured there was effective management of the service during the pandemic. The registered manager and deputy manager were accessible and had introduced processes to keep people and staff safe. You sought guidance and delivered care and treatment to ensure the threat of Covid-19 had diminished. Staffing levels were good, allowing Cross and Passion Convent to provide a resilient service with continuity of care being embedded within the service."

Communities of Care (continued)

Our Communities of Care had beautiful gardens for our Sisters to enjoy during lockdown.



Villa Pacis, Belfast, Northern Ireland, was opened in June 1995 as a non-registered retirement convent for Sisters. It is now a 15 bed care community for our Sisters, with four Sisters receiving full nursing care. The other Sisters living there are ambulant, but require assisted living.

Communities of Care (continued)

Marino, Dublin, Ireland, is also a non-registered residential care community for Sisters in need of assisted living.

As a result of a fire report issued in August 2020, in which the building failed to reach fire safety standards, the building had to be evacuated. This was completed by the end of October 2020 and involved finding alternative accommodation for 15 residents, ranging in age from 84 to 99. Fortunately we found a 12-bed unit in a local residential nursing home, Beneavin Manor, to which 12 of the Sisters were moved. Most of the staff were made redundant. A complete refurbishment of the building was undertaken, beginning in January 2021, to make it a safe place for both residents and staff. The active Sisters in Dublin have all been involved in helping with the evacuation, in caring for the Sisters, visiting them regularly in their temporary nursing home and welcoming them back to Marino.



In spite of the many setbacks due to Covid restrictions, the work of refurbishing the building and bringing it up to fire safety standards has been completed and the residents returned in the last week of March 2022. A number of the staff, who had been made redundant, also returned to work in the care home. A new management team was appointed, as the previous manager and bursar had opted to take retirement.

The first residents to return home to Marino!



And the welcome they received from both staff and Sisters!

Communities of Care (continued)

While we are happy that the work has been completed to a high standard and that the Sisters are once again back in a place where they feel at home, we realise that this has been achieved at a great human and financial cost.

Three sisters requiring specialist care became resident in other care homes; one in Sybil Hill Nursing Home, one in Catherine McAuley Nursing Home and one in Highfield Healthcare. They all passed away during the year, but had received the best possible care in the latter years of their lives.

There are currently 49 Sisters in the four care communities, but this number fluctuates because of deaths or Sisters needing respite care.

Each of our care communities has a managerial structure which employs appropriate staff. Each community has a pastoral Sister, who organises the spiritual care and liaises between the Sisters and the management.

The Province Leadership Team (PLT) is in weekly contact with the care managers by phone. During 2021/22, because of Covid restrictions, meetings with the managers and Sisters have taken place on Zoom. In this crisis we greatly appreciate the way in which our managers and staff have coped, and are still coping; complying with government regulations and doing all they can to protect the Sisters in their care. To date our care communities have not had any Covid related deaths and the residents and staff have all been vaccinated. Managers are encouraged to keep in touch with each other to share ideas, and sometimes find solutions to problems together, thus creating a strong support system for good management of our care communities.

Looking to the future management of our care homes, we had input from HR consultancy services. After consultation with our managers we have engaged three of these HR consultancy services to give additional support to our managers in terms of employment, health and safety and risk assessment. The services we have engaged are; Croner, England (to work with Elmleigh and East Holme); Peninsula, Northern Ireland (to work with Villa Pacis); and Collier Broderick, Dublin (to work with Marino).

Pastoral care of the Sisters has continued, but again alongside the implementation of Covid restrictions, which has meant using live-streamed religious services and Zoom contact with priests when needed.

Normally regular visits are carried out by the named Sisters for safeguarding in the Province, to ensure the statutory safeguarding norms are adhered to. This was reduced to telephone conversations during the year.

The total expenditure of our care homes is financed by the Sisters of the Cross and Passion CIO. This is part of the cost of maintaining members of the Province.

St Gemma's Hospice



St Gemma's Hospice in Leeds, founded by the Sisters of the Cross and Passion in 1978, is a charitable company and a subsidiary of the Sisters of the Cross and Passion CIO. In September 2017, St Gemma's Academic Unit of Palliative Care was the first in Britain to be recognised as a University Teaching Hospice. This prestigious national status reflects the substantial research and teaching activity undertaken in collaboration with the University of Leeds. Health care professionals from across the city receive training here and the research helps to improve patient care.

In line with other health and social care providers, St Gemma's is regulated by the Care Quality Commission and is subject to inspection. Their current rating is **outstanding**. This rating was maintained in the CQC inspection which took place on 2 November 2021. Among its outstanding practices, the CQC Report published on 11 January 2022, stated: **that the staff treated patients with compassion and kindness, respected their privacy and dignity, took into account their individual needs, and helped them to understand their conditions**. It was noted at the January Board meeting, which followed the publication of the Report, that this inspection had been carried out under the new hospital testing regime and it was of great credit to the management and staff to have maintained an outstanding rating, especially after operating in a time of pandemic for so long. The past two years have indeed been very challenging and St Gemma's has responded to the Covid-19 pandemic with flexibility and resilience. Even in these very difficult times, they have delivered their core services of compassionate care, not just in the hospice but also in the community. St Gemma's is currently listed in the Sunday Times Top 100 Best Companies for recognising their commitment to staff satisfaction and engagement. The hospice is also in the UK's top 50 Inclusive UK Employers. The list acknowledges organisations for, "*harnessing a truly diverse workforce*" and recognises "*the significant efforts of organisations nationwide that excel in their commitment to equality and inclusion across all strands of diversity.*"

They have also seen significant transformation of their clinical and support services in a very short period of time, including remote consultations with patients, support of families and the provision of more tele-education. Staff wellbeing is vitally important and wellbeing initiatives have been expanded to increase health promotion, support for working carers and, in light of Covid-19, providing safe spaces for the staff to discuss their fears and concerns.

The Covid-19 pandemic has made drastic changes to our world and has highlighted further the importance of a good death and support for the bereaved. It is very reassuring to know that the ethos upon which St Gemma's was founded is still alive and actively reaching out to people who are in need of care, especially in this time of crisis.



The Sisters of the Cross and Passion CIO retains ultimate control of the company, and as such its accounts, and those of its own subsidiary trading company, are included in the accounts attached to this report. From time to time, the CIO also gives the hospice financial support. As trustees of the hospice, the Sisters attend all board and strategy meetings.

3 Pastoral and Spiritual Care

Retreat Ministry

Retreat work has been one of the earliest works of our Congregation. Given the levels of stress in today's society, this work helps people to have rest, respite and spiritual renewal and as such, is an invaluable source of wellbeing for people from all walks of life. Sisters are involved in, and working directly with, three Retreat centres – The Briery and Drumalis, which we own and manage and Tearmann Spirituality Centre. One Sister sits on the Board of Minsteracres Retreat Centre.



The Briery Retreat and Conference Centre is a place of spiritual renewal, where those who come can find God in an atmosphere of love, prayer, healing and peace ~ where all are valued, encouraged to discover their gifts and challenged to use them in the service of others ~ where the poor, the suffering and the lonely can experience the power of the cross and the hope of resurrection in Christ.

Like all places of hospitality in the country, the Briery went into lockdown on 23 March 2020. However, with the easing of government restrictions and the widespread availability of the vaccine, the Briery has been officially open since 17 May 2021. Although not fully booked it has had a number of small groups, which has helped with the running costs. The 2022 programme was sent out in September 2021 and the response has been encouraging.

Whilst the Briery was in lockdown, staff began to think of ways in which they could reach people using technology such as Zoom. A Thursday meditation group was set up in April 2020 and has continued on a weekly basis with an attendance of 25 to 40 people each week. This is run by the lay retreat leaders, who take it in turn to lead the sessions.



Realising how isolated people were becoming in lockdown, they also set up an Ilkley Catholic WhatsApp group, to which people posted reflections, poetry and pictures or simply asked for prayers. It began with Ilkley Catholics, but very soon became ecumenical, reaching far and wide. This is another initiative which has continued.

The Elizabeth Prout Bereavement Support Group, which is a joint venture with the Diocese of Leeds and the Briery Retreat Centre, has begun its work in various parts of the Diocese. This group is supported by online training from the Briery. There is a great need for bereavement support in the aftermath of the pandemic as so many people are trying to recover from the loss of their loved ones, sometimes under very difficult circumstances.

Another initiative, which has continued to prove popular, is that taken by the retreat leaders who work with the group *Growing Old Gracefully*, preparing online themed liturgies.

Retreat Ministry (continued)

One of the factors which has helped the Briery to reopen is the fact that it has ensuite rooms, plus a large dining room and chapel, which enabled social distancing to be maintained. An enormous amount of work has been put into the preparation for reopening e.g. risk assessments with the necessary signage, sanitizers, serving and cleaning systems. The evaluation of the retreatants is a wonderful testimony to the hard work that had been done to ensure that everyone is safe.

Online work continued, with weeks of guided prayer given by recently trained prayer guides, supervised by the Briery retreat leaders. With the success of online retreats reaching a much wider number of people, it is seen that one way forward is to provide hybrid retreats. With that in view, an IT specialist was hired to fit cameras in the conference room and chapel to facilitate live-stream events. This has proved a successful way of reaching out to people in their spiritual need and at the same time reducing our carbon footprint on the planet.

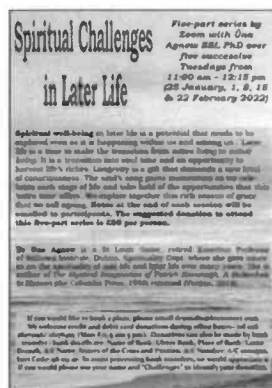
In the words of the Retreat Director; *"as we go forward the future is uncertain, but thanks to the Government Furlough Scheme and the Province Crisis Fund, we had our well-trained staff ready and waiting to return to work. During the year the 3-bedroomed cottage received a make-over and our first guest arrived on 12 April 2021, the very day that restrictions for self-catering establishments were lifted!! Our admin staff have arranged for lateral flow tests, so that all staff can have regular in-house tests. Hopefully, as more people have their vaccine and gain confidence, we will once again be faced with a full diary of events."*



Report of the trustees Year to 31 March 2022

Retreat Ministry (continued)

The BRIERY – Heritage Day & afternoon tea.



DRUMALIS: Tree planting, Zoom teaching and two Chapters in 2021.



Drumalis Retreat and Conference Centre is situated in Larne, Co Antrim, Northern Ireland. The Retreat Centre is located on a height above Larne overlooking Larne Harbour, with easy access to the Antrim coast road and its stunning coastal scenery.



Like all hospitality venues Drumalis Retreat and Conference Centre closed on a temporary basis on 23 March 2020, and staff were furloughed or made redundant.

As many of the activities as possible were transferred to virtual access via Zoom. This was done in order to:

- ♦ sustain connection with as many of the people as possible who normally avail of Drumalis retreats, conferences and courses;
- ♦ complete courses which were interrupted by the house closure;
- ♦ use this initiative to expand their outreach as geographical proximity was no longer an issue; and
- ♦ raise the profile of Drumalis, both nationally and internationally.

Retreat Ministry (continued)

As time passed it became obvious that loneliness and isolation were problems that many people were experiencing. The retreat team therefore focussed on regular events, which built on the already existing sense of community among the Drumalis service users. These included virtual gatherings on a fortnightly basis for prayer and fellowship. The Drumalis team have been available to offer pastoral care and support through telephone and other forms of communication within the restrictions in place.

Keeping in mind the three focuses of the Drumalis mission statement - *Spirituality, Ecology and Community Relations* - the following are a selection of online events which were provided in relation to each focus:

Spirituality

- ◆ The Gospel of Matthew; Sister Dr Pamela Thimmes OSC – 4 day-long sessions
- ◆ The Gospel of John; Sister Dr Pamela Thimmes OSC – 8 half-day sessions
- ◆ Summer Directed Retreat; Drumalis Ignatian Retreat Team – 4, 5 & 7 days
- ◆ Growth in Prayers and Reflective Living; Drumalis Ignatian Spirituality Team - 30 evening sessions
- ◆ Lenten Lockdown Prayer: A Lenten Journey through Ignatian Spirituality; Marian Curran - 6 morning sessions
- ◆ Day of Prayer for Lent; Magdalen Lawlor SND & Tom McGuinness SJ
- ◆ Advent Day of Reflection; Sister Dr Pamela Thimmes
- ◆ Fratelli Tutti; Joan Chittister OSB – one of the Elizabeth Prout lectures
- * *Pathways, Certificate in Christian Thought, Growth in Prayers and To Whom Shall We Go - Jesus in the Gospel of John – courses which have continued online.*

While in lockdown, the retreat team relied on Zoom as the only way they could continue to run adult faith development courses at Drumalis. However, as they slowly reopened to in-house guests, they discovered a new way of learning could be applied to courses such as **Pathways** and **Certificate in Christian Thought** – enabling participants to be at the centre, as well as those unable to travel to attend simultaneously via Zoom from their own homes. This of course required investment in IT equipment and staff, but it means that people from many parts of the world can participate in courses or retreats given in Drumalis. It also helps to reduce the carbon footprint of the retreat centre.

Retreat Ministry (continued)

Ecology

- ♦ Justice, Peace and the Integrity of Creation; Sister Margaret Rose McSparran CP & Sister Anne Harnett CP – 2 half day sessions
- ♦ A Message of Hope and Challenge in a Time of Global Emergency; another of the Elizabeth Prout Memorial lectures delivered by Sister Nellie McLaughlin
- ♦ Partnership with A Rocha suspended for the duration of lockdown, to be resumed



whenever it is possible. A Rocha UK works with individuals and communities, encouraging them to think about their use of the environment and develop practical ways to care for the planet, locally and globally. The partnership included the presence of an intern working on the grounds of

Drumalis, and that had to be stopped during the lockdown.

- ♦ One member of Drumalis has completed a training course to qualify as a Global Climate Animator. Drumalis continues to participate in the Eco Congregations Ireland activities.
- ♦ In 2020 the Environment Group had hoped to plant 200 trees to commemorate the bicentenary year of the birth of Elizabeth Prout, the foundress of the Cross and Passion Sisters, but because of Covid this had to be postponed. However, in January 2022, when restrictions were lifted, 2,000 trees were provided by the Woodland Trust, and planted in the grounds of Drumalis (see photo in gallery above).

Community Relations: Public Theology

- ♦ Is there life after Covid? The Search for Meaning and Moral Values; Dr Johnston McMaster supported by the Community Relations Council of Northern Ireland – 8 evening sessions
- ♦ Let Justice Well Up Like Water; a continuation of the previous series – 8 evening sessions
- ♦ Where in the World is God? Dr Johnston McMaster, as part of the Certificate in Christian Thought Adult Faith Development course - 4 half day sessions
- ♦ In the words of one of the Retreat Team;

"We significantly expanded our outreach in that people signed up for various events from the USA, all over England, Scotland and Ireland, South Africa and Switzerland. As a result we feel that our profile has been raised quite significantly."

"In an unexpected way it could be said that the global pandemic has opened up new possibilities for us and called us into new ways of responding to the needs of our world today and expanding our outreach."

One of the Trustees sits on the Drumalis Board, along with the two Sisters who work there. Serious consideration is being given as to how the work of Drumalis can be carried into the future.

Retreat Ministry (continued)

Minsteracres Retreat Centre is a Passionist, community-based retreat centre situated in Northumberland. Minsteracres, like the other retreat centres, provides a space where people are enabled to find healing and wholeness in their relationship with God, themselves, others and creation.



Minsteracres Retreat Centre

The retreat centre runs a large *Outreach programme*, which provides respite days/weekends for people on the margins of society. Some of the groups who come to Minsteracres on a regular basis are ***Kinship Carers, Blue Sky Trust, Free the Way, Cancer Support, Justice First, Freedom from Torture***, to name but a few. We do give occasional support to the outreach programme from our Crisis Fund.

One Sister sits on the Board of Trustees. Meetings have taken place via Zoom.

Tearmann Spirituality Centre situated in Glendalough, Co Wicklow, is a small, self-catering retreat centre. Glendalough is a valley steeped in the Celtic monastic tradition and is a popular place of pilgrimage.



Tearmann Spirituality Ctre

At Tearmann a number of different retreat programmes are offered. One Sister has been involved with the retreat work here since its founding in 1993. However, like many retreat centres, the Covid pandemic has taken its toll on this small centre, resulting in the closure of three of its self-catering apartments. Two apartments have been retained, from which the team will be available to meet with individuals and groups coming to Glendalough for spiritual guidance and pilgrimage.

In the words of the Retreat Director: *The centre has been a blessing for many people throughout the past 25 years. Hundreds of people have stayed in the apartments and benefited from the experience of being in Glendalough for a period of time, while thousands more people have walked the pilgrim paths with us, listening to the stories and sharing their own experiences.*

Parish Work

The work done by parish Sisters - visiting the sick and elderly, liturgical services, faith sharing groups, bereavement groups and programmes for preparation for baptism and confirmation - was affected by the lockdown restrictions which were put in place in March 2020. Now that churches are reopened and restrictions are eased, Sisters are able to take up this active role in parishes once again. There has been a noticeable increase in requests for prayers coming into all our Sisters, who see this as an invaluable service to the wider community. Parish Sisters are in Belfast, Dublin, Bolton, Halifax, Liverpool, London and Sutton St Helens.

Associates

Like our parish Sisters, the work of our associates has also been curtailed by lockdown restrictions. Congregational events, at which we would normally meet, had to be cancelled. Sisters have kept in touch with our associates and look forward to the time when we can resume meetings and gatherings.

Hospital Chaplaincy

Two Sisters work as hospital chaplains in Sutton St Helens and London, one of whom is voluntary and one receives a stipend. This work had been curtailed because of the pandemic, but now that restrictions are easing the Sisters are able to resume the work.

Spiritual Direction

A number of Sisters have been trained in *Spiritual Direction* and offer their services in our retreat centres. When the retreat centres closed they continued to offer spiritual direction online. One Sister is a Spiritual Director and Counsellor at St Luke's Centre, Manchester – *"the Church's ministry of wellbeing and healing"*. Again, this Sister has been working from home, in keeping with government guidance, but is now beginning to return to the Centre as restrictions are eased.



4 SOCIAL CARE

At the heart of our Charism is a call to respond to the crises of our day which afflict the people around us, especially the poor or marginalised. Our Chapter mandated each Sister to respond as well as she can to the needs of the area in which she lives and to grow in awareness of the global mission of the Congregation and support it, among other ways, in prayer. Given our age profile, we are no longer involved in social care as we once were. However, we do give financial support to this kind of work from our Crisis Fund. **(See 5)**

A number of Sisters are still involved directly, in a voluntary capacity, reaching out to people in need now that the Covid restrictions are eased.

Poverty, Homelessness, Hunger

One Sister works as a volunteer in Dublin at the Capuchin Centre for the homeless and people with addictions. Another Sister is involved in the STAR Project in Ballymun, Dublin. This is a registered charity which provides a drug rehabilitation programme, a family support service and easy street outreach team to people who need support for drug/alcohol issues and/or dealing with the effects of addiction within the family.

In Belfast a parish Sister supports St Patrick's Soup Kitchen and Rosemount, a project which operates from the parish to assist the hungry, homeless and addicted people of that area.

Asylum Seekers, Refugees and Migrants

For many years two Sisters helped in the Destitute Project at the Victoria Hall in Bolton. Because of age and ill health they have both had to withdraw from the heavier work. This is one of the projects we continue to support financially and we were happy to hear that at the beginning of June 2020, during Volunteers Week, **the Team at the Destitute Project was awarded the prestigious Queen's**

Award for Voluntary service (see photo above). Congratulations to all concerned. In spite of lockdown restrictions, they managed to distribute food parcels to the most needy. One of our trustees attended the online AGM.

Another Sister, who recently returned from our mission in Peru, helps in a refugee centre in Tallaght, Dublin.



Harehills English Language Project (HELP)



HELP PROJECT, LEEDS

Based in Harehills, a vibrant multi-cultural area of Leeds, HELP volunteers teach ESOL classes to asylum seekers and other migrant peoples. During lockdown, teaching continued on-line and in other creative ways. Classes are held in St Aidan's Anglican Church, which hosts a wide variety of activities for refugees and other needy groups. One Sister teaches at this project. When Covid restrictions were in place, some teaching continued online.

Counselling and Community Care

One Sister, a trained psychotherapist, works in and is the co-founder of WAVE, Belfast, a charity which provides support for those bereaved or traumatised by the "troubles", or people suffering from Post Traumatic Stress Disorder (PTSD). Another Sister, a trained counsellor, has recently moved from Ballycastle to Belfast and is hoping to continue offering counselling services once the Covid restrictions are lifted. Some of this work has been done by telephone or online over the past year.

5 Activities Supported by the Crisis Fund

In 2017, when one of our houses became vacant, there were suggestions that we use the house for asylum seekers or homeless people. Considering the decline in numbers of our active Sisters, and on the advice of our financial team, it was decided to ring-fence the money from the sale of the property to support projects, run by others, which are trying to alleviate the sufferings of asylum seekers, the homeless and crisis situations which are brought to our attention.

From this Crisis Fund we continue to support needs that are in line with our charitable objectives and meet the guidelines we set out in our Financial Support Policy.

Report of the trustees Year to 31 March 2022

Asylum Seekers

During the year £30,000 was donated to projects helping asylum seekers, with special care for:

- ◆ People whose application for asylum has been turned down and who now depend on charity while their applications are reconsidered
- ◆ Hope for Justice
- ◆ Harehills English Language Project
- ◆ The Destitute Project, Bolton
- ◆ De Paul International – Ukraine appeal
- ◆ Ledas, Leeds

Homelessness, Hunger, Destitution

£8,590 was donated to the relief of homelessness and destitution through:

- ◆ De Paul Night Shelter, Manchester
- ◆ Cardinal Hulme appeal
- ◆ Cornerstone Foodbank
- ◆ Loaves and Fishes Foodbank
- ◆ Middleton Foodbank
- ◆ Focus Ireland
- ◆ Trocaire Ireland
- ◆ Ruhama Ireland

Preference is given to applications for projects based in places where Sisters have worked or still have a presence, e.g. Bolton, Leeds, Liverpool, Manchester, London, Belfast and Dublin.

People with Physical or Mental Health Needs

£4,323 was donated to health care needs through:

- ◆ Children Today, Northern Ireland

General Areas of Need

£4,500 was donated to these projects through:

- ◆ Dr Rao – Covid appeal India
- ◆ Diocese of Leeds
- ◆ Diocese of Lancaster
- ◆ Pax Christi International
- ◆ Sightsavers
- ◆ Bowel Cancer UK

6 Missions

Our mission outreach has always been a part of our Charism. Almost half of our Sisters in the Province have had experience of working and living on our missions. These missions are now the responsibility of the CLT (Central Leadership Team) of the Congregation. Our contributions to the missions will therefore be channelled through the CLT.

7 Future Plans

The Charity's goals for 2022/23 are as follows:

- ◆ To encourage all Sisters in their ministries, encouraging them to live by the Directives for Ministry, which we set ourselves at our Chapter in Larne, August 2016 and which we further developed at our Assembly, March 2017. Those directives are detailed in Chapter Two of this report.
- ◆ To ensure the care of the sick and elderly by:
 - ◇ Encouraging them to care for their own wellbeing
 - ◇ Supporting them to live independently for as long as possible
 - ◇ Providing them with assisted living where possible
 - ◇ Continuing to provide for them in care communities where both their physical and spiritual needs are met
- ◆ To continue to live out our Organic Participative Model of Leadership in the Province through Links and Priority Group meetings and through consultation and discernment. To support the way of communication agreed at our Chapter and which is so vital to this form of leadership. Given our age profile, which in many cases restricts our ability to travel, to encourage and enable as many Sisters as possible to use Zoom as a means of communication. One positive outcome of the Covid-19 restrictions was the installation and use of online facilities in our retreat centres and care communities. Since March 2020 this has become the main way of keeping in touch with our Sisters.
- ◆ To be faithful stewards of the work entrusted to us by:
 - ◇ Valuing the resources of the Province/Charity
 - ◇ Maintaining, developing, donating or selling property in a responsible manner and in accordance with Charity law guidelines
 - ◇ Using the financial resources of the Province in a responsible manner, in keeping with the objectives as stated in the Constitution of the Sisters of the Cross and Passion CIO. In all these matters listening to our advisors
 - ◇ Ensuring that the committee in the Republic of Ireland (ROI Committee), which was set up to be compliant with Irish Charity Law, is enabled to do its work. The rules/terms of reference of the Committee of the Sisters of the Cross and Passion CIO in the Republic of Ireland, RCN: 20015893 CHY: 7368, were adopted on 30 March 2020 with effect from 1 April 2021. To this end a trustee from the CIO has been added to this committee
 - ◇ Be aware that all areas of management in the Charity will inevitably move to lay trustees, and begin to prepare for this.

Income

Income is generated through:

- ◆ Salaries
- ◆ Pensions
- ◆ Retreats
- ◆ Hospice Care
- ◆ Fund raising
- ◆ Charity shops
- ◆ Room hire
- ◆ Bank deposit interest
- ◆ Investments
- ◆ Donations, grants and legacies

Expenditure

The majority of the Sisters have given most of their working lives to the charitable activities of the Congregation. Where this work is for organisations independent of the Charity, any earnings and pensions are covenanted to the Charity.

Expenditure of the Charity comprises:

- ◆ The living and personal expenses of members of the Congregation and those costs incurred to enable them to carry out their individual ministry
- ◆ Provision of nursing care for our sick and elderly Sisters
- ◆ Financial support to the Congregation's Missions and central administration
- ◆ Donations and financial support to the Congregation's Missions and Central Administration
- ◆ Donations to charities with objects that are consistent with those of the Charity itself
- ◆ Those costs associated with the management of the Charity's investment portfolios and the compliance with regulatory and statutory requirements

Tangible Fixed Assets

Tangible fixed assets consist mostly of buildings with their furniture, fittings and plant in our convents. As of March 2022, members of the Province and Region live in 22 houses/flats, some of which are rented properties. These properties are in England and Ireland.

Results for the Year

As noted on page 3, the Charity was dormant until midnight on 31 March 2021 and until that time had no assets and no liabilities. With effect from 1 April 2001, certain of the activities, assets and liabilities of Sisters of the Cross and Passion (Charity Registration No. 1038483) (the charitable trust) were transferred to the Charity in accordance with a legal transfer of undertakings deed.

The consolidated statement of financial activities shows net expenditure before investment gains of £43,969,768 (2021 - £nil) with total income amounting to £18,697,650 before transfers from the charitable trust of £43,839,248, giving total income of £62,536,898 (2021 - £nil). Expenditure amounted to £18,567,130 (2021 - £nil).

Total income includes £1,469,782 (2021 - £nil) of salaries and pensions of individual members of the Congregation which are donated to the Charity either by deed of covenant or by gift aid, £4,201,141 (2021 - £nil) of other donations, legacies and similar income, £3,380,441 (2021 - £nil) of income from charity shops and £4,054,263 (2021 - £nil) being St Gemma's income from the Clinical Commissioning Group and Health Foundation. Other major categories of income include investment income and interest receivable, fundraising events and lotteries, and retreat and conference offerings.

Total expenditure includes expenditure on St Gemma's Hospice. The main expense of the hospice is staff costs which totalled £9,180,668 representing payments to the average staff count of 281. Other expenditure includes the personal and living costs of the members of the Congregation and their ministry, donations paid and the costs of administering the Charity.

Deducting expenditure from income (including the transfer from the charitable trust) for the year gives net income after investment gains for the year of £44,813,587 (2021 - £nil).

Investment performance

The purpose of holding listed investments is to earn income to be used by the sisters in their ministries while carrying out the charitable work of the Congregation now and in the future.

The Congregation has discretionary investment agreements with Charles Stanley & Co Limited, Sarasin & Partners LLP and Rathbone Investment Management Limited. The trustees meet with the fund managers and financial advisers during the year to ensure that the funds are managed in accordance with the investment policy and the religious and ethical principles of the Congregation. The objective of the fund managers is to achieve a reasonable return of both income and capital growth with no more than a conservative to moderate level of risk. The performance and structure of the principal portfolios continues to be closely monitored by the Finance and General Purposes Committee.

An income yield of 2.8% and a capital yield of 2.87% was achieved. At the end of the year the Charity's portfolio of listed investments comprised 42.72% unit funds, 28.75% UK equities, 5.11% UK fixed interest stocks, 17.19% overseas unit trusts, 4.42% alternative investments and 1.81% property.

The value of the listed investments at the end of March 2022 was £22,992,410. Net investment disposals during the year amounted to £3,949,401 (2021 - £nil).

Reserves policy

The Charity has a commitment to support members of the Congregation, many of whom continue to carry out charitable work long past the normal age of retirement. The sisters retire only because of ill health and/or old age and frailty. The trustees of the CIO accept responsibility for establishing an appropriate reserves policy to cater, in the first instance, for the medical care of the sisters now and in the future.

The funds set aside to provide for the sisters in later life, none of whom have resources of their own, were re-assessed during the year. The calculations, based on actuarial methods, indicate that £16 million is needed to be set aside in order to provide £20,000 per annum for sisters over 65 years of age and, because of the greater health needs, £30,000 to £40,000 per annum for sisters over 75 years of age and £40,000 to £50,000 for those over 90 years of age.

The board of management of St Gemma's Hospice has adopted a reserves policy to maintain a minimum level of resources to ensure that the hospice can continue to provide its current level of services, having regard to possible fluctuations in income and expenditure. These reserves should exclude those amounts designated for the upkeep and renovation of the hospice and those funds already invested in tangible fixed assets.

Total reserves of St Gemma's at 31 March 2022 were £14,163,966 of which £3,648,990 had been designated by the Board of Management for the continuing upkeep and renovation of the hospice.

The trustees have examined the need for free reserves i.e. those unrestricted funds not invested in tangible fixed assets, designated for specific purposes or otherwise committed. The trustees consider that, given the nature of the Charity's work and its commitments, the level of free reserves should be up to an amount equal to annual unrestricted expenditure.

Financial position

The consolidated balance sheet shows total reserves of £57,700,365 at 31 March 2022.

Included in total funds is an amount of £14,163,966 which is restricted. These funds, which include all funds relating to St Gemma's Hospice, include other monies that have either been raised for, and their use restricted to, specific purposes or they comprise donations subject to donor imposed conditions. Full details of these restricted funds can be found in note 15 to the accounts, together with an analysis of movements in the year.

The tangible fixed assets fund totals £26,022,639 (2021 - £nil) and represents those tangible fixed assets not financed out of restricted funds or used by St Gemma's Hospice.

Funds which are available to support the work of the sisters in the future are those shown on the consolidated balance sheet as general funds. These amounted to £1,224,810 at 31 March 2022 (2021 - £nil). These are deemed adequate in the light of current economic and political uncertainties and the continuing challenges presented by the aftermath of Covid-19.

CHAPTER FOUR – Trustee Duties and Compliance with Charity Requirements

1 Property

Sales and Donations

The completion of the sale of the property in Ballycastle, Northern Ireland, (3 Gortanclochair Park), took place on 2 July 2021. Monies received from the sale after deduction of costs amounted to £279,853.

The transfer of Cross and Passion College, Kilcullen land to the Le Chéile Trust is ongoing.

The property at 3/5 Carberry Road, Drumcondra, Dublin, is now in the process of being licenced to the Red Cross to house Ukrainian refugees. This is in keeping with our commitment to respond to present day crisis and charitable objectives to help the poor.

Ongoing Development

St Gemma's Hospice

A long term lease for the transfer of the whole property, including the convent, is nearing completion.

Maintenance

By its nature this is never ending.

- ♦ **East Holme:** Repairs to leaks in the plumbing system. Work to repair wood in the veranda and the conservatory roof is ongoing. Because the building is a listed building this work requires a specialist craftsman. A sink in the kitchen has been replaced. Lift maintenance and servicing of machinery is a recurring expense.
- ♦ **Elmleigh:** No major work has been undertaken this past year, just general repairs and maintenance. Lift repairs and servicing of machinery is a recurring expense.
- ♦ **The Briery:** Money has been outlaid on the necessary signage, sanitizers, PPE and equipment to ensure that the Briery was a safe place for visitors once the restrictions on hospitality were lifted. Necessary maintenance has been carried out, including the boiler and lift.
- ♦ **Villa Pacis:** Repairs to the boiler and a few plumbing repairs have been carried out, as well as servicing of the lift. A few of the rooms have been painted, but generally the lockdown restrictions have discouraged all but necessary work in the house.
- ♦ **Marino:** The building works were completed in March 2022 and this has now been signed off. We held a meeting with Aidan McDonald, our Project Manager from Val O'Brien & Associates, Dublin, on 4 April to discuss the overall project and the overspend, which will be €600,000 after the snagging work and additional installations. It was noted that the building had been finished to a high standard and we had received the Certificates for Fire Safety and Mobility & Accessibility, which was our main objective.

Maintenance (continued)

Aidan explained and highlighted the factors that contributed to this overspend as follows:

- ◆ A new eco air pump had been installed, at an additional cost; this is very good for the environment
- ◆ Redesign of fire safety strategy – additional suspended ceilings
- ◆ Smoke dampers for ventilation and fire ducts in kitchen
- ◆ New CCTV and security cameras
- ◆ New internet connections and televisions in all the Sisters' rooms
- ◆ Additional access points to the building due to fire risk. New hand rails, ramps and wheelchair access
- ◆ Building defects uncovered, which had to be stripped back and corrected
- ◆ Increased costs for the glazed facade to both the recreation room and the link extension supply chain issues, labour sourcing issues and compliance with Covid-19 protocols, as well as an under-estimation in the project contract sum initially

Whilst the figures would seem high on the face of it, we would point out that for works of this nature (refurbishment, extension of an existing building and fire compliance upgrade works) you could typically expect variations in the cost of the planned works of between 15 – 20%. This does not include instructed design changes outside of the initial scope of the contract. There were a lot of additional works which were never envisaged in the initial contract negotiations, but which led to the costs increasing, along with the various other items mentioned above.

The above overview outlines the various items which led to the increase in cost from the budgeted cost of €2,157,000 to the €2,750,000 bill, which was agreed with the contractor at the end of the construction project. The figure agreed at the final account represents a 27.5% uplift in the cost of the contract but, in our opinion, this represents good value for money considering the increased scope of works and upgrades completed and the challenges which arose in 'making good' over the course of the works.

Overall, we feel that the work and additional costs incurred were necessary to bring the care home to a good standard and meet all the fire regulations. We believe this was good value for money and the Sisters are happy to be back there safe and comfortable.



- ◆ **Drumalis:** Major repairs to a tank leak and a hot water pump were undertaken.
- ◆ **Middleton Convent:** Maintenance of the boiler and minor repairs to a shower and the boundary wall were the expenses incurred for this year.
- ◆ **Duncan Terrace:** General repairs, maintenance and painting of the exterior front of the house.

Maintenance (continued)

- ♦ **Tallaght:** Windows and external doors were replaced in house number 39. Hopefully this will save on energy costs.

Sisters are encouraged to be vigilant in the maintenance of houses for health and safety reasons, as well as general upkeep. PAT (Portable Appliance Testing) and fire risk assessments are carried out in our properties on a regular basis.

2 Policies, Reports and Plans

We reviewed our: Risk Management Policy
Disaster Plan
Safeguarding Policy
Crisis Fund Policy
GDPR Policy
We ensured that our care communities and our retreat centres all have Health and Safety Policies in place.

We compiled our: Annual Appraisal
Province Action Plan
CIO Annual Report and Accounts (UK)
Charity Commission Annual Report (Republic Ireland)

3 Safeguarding

The trustees are committed to implementing the policies and procedures of the Catholic Safeguarding Standards Agency (CSSA), the Religious Life Safeguarding Service (RLSS) and the National Board of Safeguarding Children in the Catholic Church in Ireland (NBSCCC). Two Sisters in Ireland (North and Republic of Ireland) are delegated to represent the Province. Two Sisters are delegated in England to represent the Province. They attend the meetings relating to safeguarding in their respective areas. We ensure that our policies and procedures are in accordance with statutory regulations of State and Church. Following the publication of the IICSA Report on Child Sexual Abuse in the Catholic Church in November 2020, there have been a number of commentaries and webinars – aids to understanding the Report. We continue to draw the attention of our Sisters, in particular our safeguarding leads, and trustees to these. In February 2022 we signed contracts with both the CSSA and RLSS to ensure that we are supported in implementing the policies and procedures of Safeguarding in England and Wales. A safeguarding Self Audit for 2021 was returned to NBSCCC, Ireland, in January 2022.

4 Archives

One Sister is engaged full-time in preserving the archives of the Province. She ensures that all collections are sorted, carefully stored and remain confidential. She is also the archivist for the entire Congregational archives. Finding a permanent home for the storage of our archives still remains one of our goals. In January 2021 we received the good news from Rome that our foundress, Elizabeth Prout, had been declared Venerable, a public acknowledgment of her sanctity. Our archivist has been busy with publicity about this good news. However public celebrations had to be put on hold because of Covid restrictions.

5 General Data Protection Regulation (GDPR)

With the help of our solicitors we have drawn up an umbrella Data Protection Policy for the Charity, which covers the processing and control of data from four main areas: employment data; data relating to Sisters in care; data relating to the users of our retreat centres and data kept on individual Sisters in the Province office. This policy is reviewed on an annual basis.

St Gemma's Hospice has its own Data Protection Policy. An IT security audit has been completed. All high level remediation advice from the previous assessment has been actioned and none of the vulnerability discovered during the latest assessment is considered an immediate threat to the security of St Gemma's Hospice.

6 Investment Policy

The Charity's investments are managed by Sarasin & Partners LLP, Charles Stanley & Co Limited in the UK and Oikocredit in the Republic of Ireland. There are no restrictions on the Charity's power to invest.

The Investment Strategy is set by the trustees and takes into account income requirements, the risk profile and investment managers' views of the market prospects in the medium term.

The policy is to maximise total return through diversified portfolios whilst providing a level of income advised by trustees from time to time. During the year we were advised to move more stocks to equities, as returns were more profitable.

There is also an Ethical Policy precluding any investment in any company which, after reasonable enquiry, clearly has significant profits from any activity whose objectives are contrary to ours and considered to be unjust or damaging to health and wellbeing. During the year we have divested from fossil fuel companies in the Charles Stanley portfolio and redirected our investment towards green energy and social housing.

The performance of the portfolios and the Charity's Investment Strategy are reviewed by the trustees, who meet with the investment managers twice yearly.

7 Insurance

A review of the major risks to which the Province is exposed and of systems established to mitigate those risks is undertaken annually by the trustees. The Province Bursar is in regular contact with insurers for Ireland (Arachas) and United Kingdom (Marsh Commercial).

8 Crisis Fund

Donations given to projects from our Crisis Fund are discussed, approved and recorded at our trustee meetings. The agreement of three trustees is needed to approve a donation. Due diligence is observed in checking the background details of the projects and those managing them. This includes alertness to possible scams. Acknowledgement is requested and accountability for any money given. In our edited minutes Sisters are appraised of donations which have been made and information shared on the projects which are supported.

8 Crisis Fund (continued)

Requests are sometimes made from the Congregational Leadership Team to assist the work of the Congregation in other parts of the world.

The Sisters acknowledge, with gratitude, those who have given donations towards our mission projects. Restricted donations go straight to the project for which the money has been given.

Whilst the trustees give support to United Kingdom organisations, whose work is within the objects of the Charity as stated in the Constitutions of the Sisters of the Cross and Passion CIO, the Charity does not regard itself as a grant-making entity and applications for grants are not invited.

9 Fundraising Policy

Income generation at St Gemma's is conducted by a team of fundraisers and retail staff directly employed by the Charity and led by the Director of Income Generation. No external professional fundraisers have been utilised during the year. The Hospice benefited from some relatively low value commercial participation partnerships with local companies, which were managed by the Senior Fundraiser (Corporate) and governed by written agreements. St Gemma's Hospice is registered with the Fundraising Regulator. The Director of Income Generation is a member of the National Association of Hospice Fundraisers. There have been no failures to comply with the standards set by these organisations.

The trustees of the Hospice monitor the activities of the Income Generation Team via quarterly meetings of the Finance and Business Committee. The chair of the Committee also meets with the directors of Corporate Services and Income Generation.

Policies to protect vulnerable individuals are in place and all fundraisers are aware of their responsibilities in this area.

10 Continued Professional Development

For our own professional development and to keep ourselves updated with changes we have attended the following online courses and Zoom meetings:

COREW, Conference/AGM	May, Oct 2021
COREW Meetings	July, Oct 2021
	Jan, Feb, Mar 2022
AMRI, Dublin – AGM	Sept 2021
AMRI Meetings	Apr, June, July, Oct 2021
Safeguarding (UK) RLSS	May, June, Sept,
	Nov 2021, Feb 2022
Safeguarding Dublin	Aug 2021, Jan 2022
Insurance Meetings	Jan, Mar 2022
<u>Trustee Training</u>	
MHC, Dublin	Nov 2021, Jan 2022
Challenge of Stewardship	Jan 2022

10 Continued Professional Development (continued)

Meetings planned for our own needs:

F&GP Committee with input from Investment Manager	May, Sept 2021; Feb 2022
Solicitors	Apr, May, June, July, Oct 2021, Feb, Mar 2022
Pre Audit	May 2021
Audit	July 2021
Audit Clearance	Sept 2021
Pre-Audit	Mar 2022

Meetings related to our Ministry:

St Gemma's Hospice, Leeds	AGM - Dec 2021
All Board meetings & 2 Strategy meetings	
Le Chéile Trust, Dublin	Oct 2021, Feb 2022
Religious Orders in Education (ROE), London	Dec 2021
Drumalis AGM	Oct 2021
Minsteracres Board, Northumberland	June, Dec 2021, Feb 2022
Leeds Trinity Patronal Feast	Nov 2021
Bolton Destitution Project AGM	June 2021
Care of the Earth webinar	22-28 Apr 2021
Climate Change Operation Noah	June, Aug 2021

Internal Province Meetings:

Trustee and PLT meetings	Monthly
CLT/ACC	July, Sept, Nov, Dec 2021, Jan, Mar 2022
ROI Committee	June, Oct 2021, Jan 2022
Links Sisters with PLT	May, Sept 2021, Mar 2022
Congregational Assembly	Mar 30 - 10 Apr 2022
Province Zoom with Sisters:	Monthly

CHAPTER FIVE – Governance – Trustee Responsibilities – Risk Management

1 Governance

Sisters of the Cross and Passion CIO

In terms of Canon Law, at international level the Congregational Leadership Team (CLT) is the major spiritual and administrative body of the Congregation of the Sisters of the Cross and Passion. The administration of the CLT continues to be centred in the United Kingdom.

The PLT consists of the Provincial Leader and her Councillors, who are elected at a Provincial Chapter by members of the Province for a term of five years. The Province Leader is the highest authority in the Province and is its official representative. Her authority extends to all the Sisters, communities and properties of the Province. The Provincial Leader and team are assisted in their work by the Provincial Bursar, who is now a lay woman, appointed in October 2019, and a group of Sisters (Links Sisters), who represent smaller clusters of Sisters. They meet the PLT three times annually and plan an annual assembly for all the Sisters who can attend. This system allows for maximum participation in decision-making by all Sisters throughout the Province.

In terms of civil law, the is a Charitable Incorporated Organisation (CIO), governed by a Constitution dated 17 September 2019 and is a registered Charity under the Charities Act 2011. Charity registration No 1185348 (England and Wales). It is also a registered Charity in the Republic of Ireland, Charity Registration No 20015893. The Sisters of the Cross and Passion CIO is the main vehicle for delivering Province activities (except with the limited exception of the retained assets, activities, contracts and liabilities retained in the charitable trust: Charity Registration No 1038483 (England and Wales)).

The trustees of the Sisters of the Cross and Passion CIO are the Congregational Leader, the Provincial Leader and Provincial Councillors. As all trustees are members of the Congregation they have a detailed knowledge of the work of the CIO and of its structure. The trustees, one of whom is the canonical bursar, are members of the Congregation and whilst their living and personal expenses are borne by the CIO, they receive no remuneration or reimbursement of expenses in connection with their duties as trustees. On being appointed, new trustees spend time with those trustees leaving office. They also meet with the Congregation's legal, accounting, investment and property advisors in order to obtain a full briefing of their responsibilities and the CIO's position. They attend training courses and seminars where appropriate.

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

The members of the CIO are the charity's trustees. Future trustees will be appointed by trustees in office at the date of appointment. At any time there must be a minimum of three trustees. Apart from the first charity trustees, trustees are appointed for a term of three years.

1 Governance (continued)

Sisters of the Cross and Passion CIO (continued)

In selecting individuals for appointment the charity trustees have regard to the skills, knowledge and experience needed for the effective administration of the CIO.

Key management personnel

The trustees consider that they together with the Province Bursar comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis.

St Gemma's Hospice

St Gemma's Hospice was a subsidiary charity of the Sisters of the Cross and Passion Charity until 31 March 2021, when membership was transferred to the CIO. It has its own board of governance. All five trustees of the Sisters of the Cross and Passion are trustees on the Board of St Gemma's. The Board is responsible for the overall direction and management of the Hospice, approves strategy and oversees its implementation.

The Board has approved a scheme of delegation, under which the majority of operational management and decision making is delegated to the Chief Executive. The Chief Executive has a key role in the management and monitoring of service delivery, patient satisfaction, financial performance, the assessment and control of risk, and the prioritisation and allocation of resources.

The Chief Executive of the Hospice leads a Hospice Leadership Team (HLT) consisting of the Chief Nurse; Director of Income Generation; Acting Director of Income Generation; Chief Operating Officer and Company Secretary; Consultant in Palliative Medicine and Chief Medical Officer; and Director of Transformation and Culture. The HLT has a strategic role in driving forward the Hospice and assisting the Chief Executive in discharging the duties delegated by the Board. It is the HLT that is in charge of challenging, leading, running and supporting the Hospice to achieve its aims.

The pay of the HLT is reviewed by the Board of Trustees, through the Remuneration Committee. The amount paid to members of the HLT is carefully considered, comparable to other roles in the market, and is benchmarked against other local hospices and national hospice reward and charity reward surveys and data. Best practice recommendations on setting remuneration, including those of the National Council for Voluntary Organisations (NCVO), are also taken into consideration. The levels paid are those necessary to ensure a well-run, effective organisation in line with regulatory requirements. Competitive salaries also help the Hospice to attract, recruit and retain the best possible calibre of staff, in a fiercely competitive environment.

2 Trustees' Responsibilities Statement

The trustees are responsible for preparing the report of the trustees and the accounts in accordance with applied law and United Kingdom accounting standards (United Kingdom Generally Accepted Accounting Practice).

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

2 Trustees' Responsibilities Statement (continued)

- ◆ select suitable accounting policies and then apply them consistently
- ◆ observe the methods and principles in 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 (FRS102)
- ◆ make judgments and estimates that are reasonable and prudent
- ◆ state whether applicable United Kingdom accounting standards have been followed, subject to any material 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 that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the accounts comply with the Charities Act 2011, applicable Charity (accounts and reports) Regulations, the Irish Charities Act 2009 and the provisions of the Charity's Trust Deed. 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.

The Trustees confirm that they have complied with their duty under the Charities Act 2011 to have regard to the Charity Commission's guidance on public benefit. Throughout this report, in particular in Chapter Two, the Trustees have demonstrated how the Charity has been faithful to this. The activities of the Charity can be divided into five main areas, namely: Education; Health; Pastoral and Spiritual Care; Social Care and Projects we support financially.

3 Risk Management

Sisters of the Cross and Passion

The key risks for the Charity, as identified by the trustees, are described below, together with the principal ways they are mitigated:

- ◆ ***The age profile and health of the Sisters and future operation of the Charity.*** As of 31 March 2022 the Province has 80 members, including the Region. The average age at 31 March 2022 was 82. There are 13 Sisters over the age of 90 and 3 under the age of 70. There is one Sister under 60 in the Region. During the period April 2021 to March 2022, nine Sisters have died. The Trustees are aware that there is both a moral and legal obligation to care for the older Sisters. None of the Sisters have resources of their own, as all earnings, pensions and other income have been donated to the Charity under a gift aid compliant with Deed of Covenant.
- ◆ ***Key elements of the management of this risk are:***
 - ◇ ensuring that the Charity has available financial resources to finance this care, both now and in the years ahead, by setting aside assets in a designated fund, the value of which has been based on actuarial principles; and
 - ◇ ensuring that processes are in place to review regularly the ministries and needs of individual Sisters, encouraging those who need it to take on less demanding ministries and identifying those who need extra care and help.

3 Risk Management (continued)

Sisters of the Cross and Passion (continued)

- ♦ ***The value of investments and properties.*** The value of listed investments is dependent on movements in UK and world stock markets. The investments are managed by reputable investment managers, who adhere to a policy agreed by the trustees. The investment strategy is assessed regularly to ensure it remains appropriate to the Charity's needs, both now and into the future.
- ♦ ***Reliance on key staff and the need for succession planning.*** Advice is taken on investment management, accountancy, actuarial, architectural, legal and business matters from lay professionals. The Finance & General Purposes Committee meets three times a year, with sub-committees meeting when necessary. The Committee monitors risks and the Risk Management Policy and refers matters to the PLT for consideration.

A review of major risks to which the Province is exposed and the systems established to mitigate those risks is undertaken annually by the trustees. The Province Bursar is in regular contact with our insurers; Marsh Commercial UK and Arachas in the Republic of Ireland. A Zoom meeting was held with Marsh Commercial in Manchester in February 2022.

During their pastoral visits, the trustees continue to monitor the major risks to which the Charity may be exposed and systems are investigated and established to mitigate these risks. Since the lockdown in March 2020, meetings with Sisters and staff have been conducted by Zoom. The trustees attended various online courses during the year to keep abreast of any developments. See Chapter Four for a list of those courses.

St Gemma's Hospice

The trustees of the Hospice undertake an annual review of the principal risks and uncertainties that the Hospice faces, categorising them under the following headings:

- ♦ ***Governance and management*** – this includes the risks involved in change in the Hospice Leadership Team or the Board which might lack direction; lack of skills and training among members of staff and the poor use of its resources.
- ♦ ***Operational*** – these are risks inherent in the Hospice activities including the operation of the Hospice; the unsuitability of buildings; poor maintenance; shortcomings in the services provided; difficulties with staff; poor health and safety; lack of disaster recovery plan etc.
- ♦ ***Financial*** – these risks include those arising as a result of poor budgetary control; inappropriate spending; poor accounting; inappropriate investment policy etc.
- ♦ ***Reputational*** - these are risks that might result from damage to the Hospice's reputation.
- ♦ ***Regulatory*** – these include those risks outside the Hospice's control such as changes in government policies and non-compliance with laws and regulations.

3 Risk Management (continued)

St Gemma's Hospice (continued)

The Board of St Gemma's Hospice assesses and reviews the management of the major risks to which the Charity is exposed. There is a risk framework to support the identification and management of key risks and ensure risk management is an integral part of planning, decision-making and the day-to-day operations of service delivery. This framework incorporates procedures and processes and identifies clear roles and responsibilities in the reporting and management of key risks.

The risk register is developed by the Hospice Leadership Team and is scrutinised by the relevant committees and Board on a quarterly basis. The Chief Executive prepares an Annual Governance Statement (AGS) which identifies how the Hospice ensures effective governance and risk management in compliance with the Voluntary Code of Good Governance framework.

From a Covid-19 perspective, risk mitigation has centred on limiting the introduction of the virus to the Hospice, including the management of patients admitted with potential infection, the infection or potential infection of staff, and staff shortages due to isolation procedures. Controls have been introduced to significantly reduce the footfall. This has meant not permitting visitors to inpatients other than one person at the end of life, and not allowing any commercial visitors or volunteers.

Securing adequate PPE has been challenging across the health care sector, but St Gemma's has been able to procure sufficient supplies through a number of means such as active campaigning through the media, the support of the local community and through some NHS commercial channels.

4 Summary and Acknowledgements

This report is a summary of the work of the Congregation. The accounts accompanying this report show the movement of funds in the year ended 31 March 2022.

We, the Trustees, acknowledge with gratitude the professionalism and commitment of all our staff, volunteers and the individual members of the Congregation. Their dedication, support and positive approach are very encouraging for us.

We wish also to record our thanks to the professional bodies on whose advice and expertise we rely.

Approved by the Trustees and signed on their behalf by:

M. J. Steed

Sister Margaret Steed C.P.

Trustee

20 December 2022



Independent auditor's report to the trustees of Sisters of the Cross and Passion CIO

Opinion

We have audited the financial statements of Sisters of the Cross and Passion CIO (the 'parent charity') and its subsidiaries (the 'group') for the year ended 31 March 2022 which comprise the Consolidated statement of financial activities, the Charity statement of financial activities, the Group and parent charity Balance Sheets, the Consolidated Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- ◆ give a true and fair view of the state of the group's and parent charity's affairs as at 31 March 2022 and of the group's and parent charity's 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 and the Irish Charities Act 2009.

Basis for opinion

We have been appointed auditors under section 151 of the Charities Act 2011 and report in accordance with regulations made under that Act.

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 financial statements section of our report. We are independent of the group and parent charity in accordance with the ethical requirements that are relevant to our audit of the financial statements 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 financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements 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 group's or parent charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements 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 other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements 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 financial statements 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 financial statements 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

We have nothing to report in respect of the following matters where the Charities Act 2011 and the Irish Charities Act 2009 require us to report to you if, in our opinion:

- ◆ the information given in the financial statements is inconsistent in any material respect with the trustees' annual report; or
- ◆ proper and sufficient accounting records have not been kept by the parent charity; or
- ◆ the parent charity financial statements are not in agreement with the accounting records and returns; or
- ◆ we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out on pages 34 and 35 the trustees are responsible for the preparation of the financial statements 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 financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group and parent 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 group or parent charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements 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 financial statements.

The extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities are instances of non-compliance with laws and regulations. The objectives of our audit are to obtain sufficient appropriate audit evidence regarding compliance with laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements, to perform audit procedures to help identify instances of non-compliance with other laws and regulations that may have a material effect on the financial statements, and to respond appropriately to identified or suspected non-compliance with laws and regulations identified during the audit.

In relation to fraud, the objectives of our audit are to identify and assess the risk of material misstatement of the financial statements due to fraud, to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud through designing and implementing appropriate responses and to respond appropriately to fraud or suspected fraud identified during the audit.

However, it is the primary responsibility of management, with the oversight of those charged with governance, to ensure that the entity's operations are conducted in accordance with the provisions of laws and regulations and for the prevention and detection of fraud.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud, the group audit engagement team and component auditors:

- ◆ obtained an understanding of the nature of the sector, including the legal and regulatory frameworks that the group and parent charity operate in and how the group and parent charity are complying with the legal and regulatory frameworks;
- ◆ inquired of management, and those charged with governance, about their own identification and assessment of the risks of irregularities, including any known actual, suspected or alleged instances of fraud;
- ◆ discussed matters about non-compliance with laws and regulations and how fraud might occur including assessment of how and where the financial statements may be susceptible to fraud.

The extent to which the audit was considered capable of detecting irregularities, including fraud (continued)

As a result of these procedures we consider the most significant laws and regulations that have a direct impact on the financial statements are Charities SORP (FRS 102), Companies Act 2006, the Charities Act 2011, the parent charity's governing document and tax legislation. We performed audit procedures to detect non-compliances which may have a material impact on the financial statements which included reviewing the financial statements including the Trustees' Report, remaining alert to new or unusual transactions which may not be in accordance with the governing documents, inspecting correspondence with local tax authorities and evaluating advice received from external advisors.

The most significant laws and regulations that have an indirect impact on the financial statements are those in relation to the CQC. We performed audit procedures to inquire of management and those charged with governance whether the group is in compliance with these law and regulations and inspected correspondence with regulatory authorities.

The group audit engagement team identified the risk of management override of controls as the area where the financial statements were most susceptible to material misstatement due to fraud. Audit procedures performed included but were not limited to testing manual journal entries and other adjustments, evaluating the business rationale in relation to significant, unusual transactions and transactions entered into outside the normal course of business and challenging judgments and estimates.

All relevant laws and regulations identified at a Group level and areas susceptible to fraud that could have a material effect on the financial statements were communicated to component auditors. Any instances of non-compliance with laws and regulations identified and communicated by a component auditor were considered in our audit approach.

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

Other matters

In the previous accounting period the Sisters of the Cross and Passion CIO was dormant therefore the prior period financial statements were not subject to audit.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with section 144 of the Charities Act 2011 and in accordance with section 50 of the Irish Charities Act 2009. 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 its trustees as a body, for our audit work, for this report, or for the opinions we have formed.



RSM UK Audit LLP
Statutory Auditor
Bluebell House
Brian Johnson Way
Preston
PR2 5PE

Date: 21/12/22.

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

Consolidated statement of financial activities Year to 31 March 2022

	Notes	Un-restricted funds £	Restricted funds £	Total funds 2022 £	Un-restricted funds £	Restricted funds £	Total funds 2021 £
Income from:							
Donations and legacies	1	1,635,606	4,035,317	5,670,923	—	—	—
Investment income and interest receivable	2	476,119	165,221	641,340	—	—	—
Charitable activities							
. Provision of hospice care	3	—	4,929,605	4,929,605	—	—	—
. Retreat and similar income		260,410	—	260,410	—	—	—
. Grants receivable		2,709,164	—	2,709,164	—	—	—
Other trading activities							
. Income from charity shops		—	3,380,441	3,380,441	—	—	—
. Room hire and rental income		8,912	—	8,912	—	—	—
. Fundraising events and lotteries		—	858,245	858,245	—	—	—
Other sources							
. Surplus on disposal of tangible fixed assets		166,281	—	166,281	—	—	—
. Miscellaneous income		21,515	50,814	72,329	—	—	—
		5,278,007	13,419,643	18,697,650	—	—	—
Transfer from Sisters of the Cross and Passion (Charity Registration Number 1038483) and its subsidiary	24	43,839,248	—	43,839,248	—	—	—
Total income		49,117,255	13,419,643	62,536,898	—	—	—
Expenditure on:							
Raising funds							
. Cost of raising donations		—	1,363,528	1,363,528	—	—	—
. Fundraising activities including charity shops		—	2,662,257	2,662,257	—	—	—
. Investment management costs		6,546	29,133	35,679	—	—	—
Charitable activities							
. Provision of hospice care	4	—	8,331,712	8,331,712	—	—	—
. Donations and support of overseas missions	5	60,848	—	60,848	—	—	—
. Support of members of the Congregation and their ministry	6	6,113,106	—	6,113,106	—	—	—
Total expenditure		6,180,500	12,386,630	18,567,130	—	—	—
Net income before net investment gains		42,936,755	1,033,013	43,969,768	—	—	—
Net investment gains		599,644	244,175	843,819	—	—	—
Net income and net movement in funds	8	43,536,399	1,277,188	44,813,587	—	—	—
Reconciliation of funds:							
Fund balances at 1 April 2021		—	12,886,778	12,886,778	—	—	—
Fund balances at 31 March 2022		43,536,399	14,163,966	57,700,365	—	—	—

All recognised gains and losses are included in the above statement of financial activities.

The CIO was registered with the Charity Commission on 17 September 2019 and remained dormant until 31 March 2021.

With effect from 1 April 2021, certain of the activities, transactions, assets and liabilities of Sisters of the Cross and Passion (Charity Registration No 1038483) (the charitable trust), were transferred to the CIO (see note 24). The CIO's activities commenced on 1 April 2021.

Consolidated statement of financial activities Year to 31 March 2022

The table below shows the income (excluding the transfer of net assets), expenditure, gains and losses of the CIO and its subsidiary for the year to 31 March 2022 compared to that of the charitable trust and its subsidiary for the year to 31 March 2021:

	CIO and subsidiary	Charitable Trust and subsidiary
	Year to 31 March 2022	Year to 31 March 2021
	£	£
Income	18,697,650	14,502,031
Expenditure	(18,567,130)	(17,721,422)
Net investment gains	843,819	6,049,647
Net income	974,339	2,830,256

The above are not directly comparable as the charitable trust still holds some assets.

Charity statement of financial activities Year to 31 March 2022

	Notes	Un-restricted funds £	Restricted funds £	Total funds 2022 £	Un-restricted funds £	Restricted funds £	Total funds 2021 £
Income from:							
Donations and legacies	1	1,635,606	—	1,635,606	—	—	—
Investment income	2	476,119	—	476,119	—	—	—
Retreat and Similar income		260,410	—	260,410	—	—	—
Grants received		2,709,164	—	2,709,164	—	—	—
. Room hire		8,912	—	8,912	—	—	—
Other income (including foreign exchange gain)		187,796	—	187,796	—	—	—
		<u>5,278,007</u>	<u>—</u>	<u>5,278,007</u>	<u>—</u>	<u>—</u>	<u>—</u>
Transfer from Sisters of the Cross and Passion (Charity Registration Number 1038483) and its subsidiary							
	24	43,839,248	—	43,839,248	—	—	—
Total income		<u>49,117,255</u>	<u>—</u>	<u>49,117,255</u>	<u>—</u>	<u>—</u>	<u>—</u>
Expenditure on:							
Investment managers costs		6,546	—	6,546	—	—	—
Donations and support of overseas missions	5	60,848	—	60,848	—	—	—
Support of members of the Congregation and their ministry	6	6,113,106	—	6,113,106	—	—	—
Total expenditure		<u>6,180,500</u>	<u>—</u>	<u>6,180,500</u>	<u>—</u>	<u>—</u>	<u>—</u>
Net income before net investment gains		<u>42,936,755</u>	<u>—</u>	<u>42,936,755</u>	<u>—</u>	<u>—</u>	<u>—</u>
Other recognised gains & losses							
Gains losses on investment assets							
. Realised		165,006	—	165,006	—	—	—
. Unrealised		434,638	—	434,638	—	—	—
Net income and net movement in funds	8	<u>43,536,399</u>	<u>—</u>	<u>43,536,399</u>	<u>—</u>	<u>—</u>	<u>—</u>
Reconciliation of funds:							
Fund balances at 1 April 2021		—	—	—	—	—	—
Fund balances at 31 March 2022		<u>43,536,399</u>	<u>—</u>	<u>43,536,399</u>	<u>—</u>	<u>—</u>	<u>—</u>

All recognised gains and losses are included in the above statement of financial activities.

The CIO was registered with the Charity Commission on 17 September 2019 and remained dormant until 31 March 2021.

With effect from 1 April 2021, certain of the activities, transactions, assets and liabilities of Sisters of the Cross and Passion (Charity Registration No 1038483) (the charitable trust), were transferred to the CIO (see note 24). The CIO's activities commenced on 1 April 2021.

The income of the charitable trust in the year to 31 March 2021 was £3,016,648 whereas the expenditure for the same year (excluding the transfer of net assets) was £6,131,726. Net gains amounting to £4,802,827 for the year resulted in the net income of the charitable trust (excluding the transfer of net assets) for the year to 31 March 2021 being £1,687,749.

Balance sheets 31 March 2022

		Group		Charity	
	Notes	2022 £	2021 £	2022 £	2021 £
Fixed assets:					
Tangible assets	11	28,586,478	—	26,022,639	—
Investments					
. Listed investments	12	22,992,410	—	16,246,335	—
. Programme related investments	12	133,645	—	133,645	—
Total fixed assets		51,712,533	—	42,402,619	—
Current assets:					
Stocks		15,752	—	—	—
Debtors	13	1,331,000	—	11,363	—
Investments		2,026,457	—	—	—
Cash at bank and in hand		4,216,517	—	1,417,220	—
Total current assets		7,589,726	—	1,428,583	—
Liabilities:					
Creditors: amounts falling due within one year	14	(1,601,894)	—	(294,803)	—
Net current assets		5,987,835	—	1,133,781	—
Total net assets		57,700,365	—	43,536,399	—
The funds of the Charity:					
Restricted funds	15	14,163,966	—	—	—
Unrestricted funds					
. Designated funds	16	16,288,950	—	16,288,950	—
. Tangible fixed assets fund	17	26,022,639	—	26,022,639	—
. General fund		1,224,810	—	1,224,810	—
		57,700,365	—	43,536,399	—

Approved by the trustees
and signed on their behalf by:

M. J. Steed

Sister Margaret Steed C.P.
Trustee

Approved on: 20th Dec 2022

Consolidated statement of cash flows 31 March 2022

	Notes	2022 £	2021 £
Cash flows from operating activities:			
Net cash provided by operating activities	A	621,515	—
Cash flows from investing activities:			
Investment income and interest received		641,340	—
Proceeds from the disposal of tangible fixed assets		284,353	—
Purchase of tangible fixed assets		(3,218,718)	—
Proceeds from the disposal of investments		4,115,109	—
Purchase of investments		(1,267,355)	—
Net cash provided by investing activities		554,729	—
Change in cash and cash equivalents in the year		1,176,244	—
Cash and cash equivalents transferred from Sisters of the Cross and Passion (Charity Registration 1038483)		1,784,402	—
Cash and cash equivalents relating to St Gemma's Hospice at 1 April 2021		3,951,855	—
Change in cash and cash equivalents due to exchange rate movements		55,446	—
Cash and cash equivalents at 31 March 2022	B	6,967,947	—

Notes to the statement of cash flows for the year to 31 March 2022.

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

	2022 £	2021 £
Net movement in funds (as per the statement of financial activities)	44,813,587	—
Adjustments for:		
Depreciation charge	1,196,056	—
Gains on investments	(843,819)	—
Transfer from Sisters of the Cross and Passion (Charity Registration Number 1038483)	(43,839,248)	—
Investment income and interest receivable	(641,340)	—
Net surplus on disposal of tangible fixed assets	(131,456)	—
Decrease in stocks	2,474	—
Increase in debtors	(444,886)	—
Increase in creditors	510,147	—
Net cash provided by operating activities	621,515	—

B Analysis of cash and cash equivalents

	2022 £	2021 £
Cash at bank and in hand	4,216,517	—
Cash held by investment managers	724,973	—
Current asset investments	2,026,457	—
Total cash and cash equivalents	6,967,947	—

Consolidated statement of cash flows 31 March 2022

No separate reconciliation of net debt has been prepared as there is no difference between the net cash (debt) of the charity and the above cash and cash equivalents.

Principal accounting policies 31 March 2022

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 March 2022, with comparatives information given for the year to 31 March 2021.

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

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 UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

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 and management to make significant judgements and estimates.

The items in the accounts where these judgements and estimates have been made include:

- ◆ estimating the useful economic life of tangible fixed assets;
- ◆ the valuation of investments;
- ◆ allocation of support costs across charitable activities; and
- ◆ estimating the value of legacies to be recognised in accordance with FRS 102.

As set out in these accounting policies under "assessment of going concern", the trustees have considered the impact of the pandemic on the Charity and have concluded that although there may be some negative consequences, it is appropriate for the Charity to continue to prepare its accounts on the going concern basis.

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.

Principal accounting policies 31 March 2022

Assessment of going concern (continued)

The CIO was set up to continue aspects of the work of the unincorporated charity the Sisters of the Cross and Passion (Charity Registration Number England and Wales 1038483 and Scotland SC038416). Certain of the assets, liabilities and activities of the unincorporated charity were transferred to the CIO with effect from midnight on 31 March 2021.

The trustees of the charity have concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees are of the opinion that the charity will have sufficient resources to meet its liabilities as they fall due.

Consolidated accounts

The accounts consolidate, on a line by line basis, the results of the Charity and its charitable subsidiary, St Gemma's Hospice, and the hospice's subsidiary, St Gemma's Hospice Services Limited, made up to the balance sheet date.

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 comprises donations and legacies, investment income and interest receivable, income from the provision of hospice care, retreat income, grants receivable, income from trading activities (including the operation of charity shops and income from fundraising events and lotteries) and miscellaneous income.

Donations, including salaries and pensions of individual religious received under Gift Aid or deed of covenant, are recognised when the Charity has confirmation of both the amount and settlement date. In the event of donations pledged but not received, the amount is accrued for where the receipt is considered probable. In the event that a donation 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.

In accordance with the Charities SORP FRS 102 volunteer time is not recognised.

Gifts in kind and donated services are included at the lower of their value to the Charity and their estimated market value.

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 recognition

Entitlement is taken as the earlier of the date on which either: the Charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor to the Charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the Charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate, but the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title of the asset having been transferred to the Charity.

Dividends are recognised once the dividend has been declared and notification has been received of the 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.

Contracts and service agreements in respect to the provision of hospice care are recognised to the extent that it is probable that the economic benefits will flow to the Charity and the revenue can be reliably measured. It is measured at fair value of the consideration received or receivable, excluding any relevant value added tax.

Income from the provision of retreats is recognised to the extent that it is probable that the economic benefits will flow to the Charity and the revenue can be reliably measured. It is measured at fair value of the consideration received or receivable, excluding any relevant value added tax.

Grants from government, NHS bodies, Clinical Commissioning Groups and from trusts and foundations have been included as income from charitable activities i.e. the provision of healthcare and related services where they amount to a contract for services but as donations where the money is given in response to an appeal or grant application or with greater freedom of use, e.g. for core purposes. Deferred income includes amounts received in respect of grants received for work to be carried out in the next financial year.

Income received by way of fundraising events, lotteries and other trading receipts are credited in the accounts when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. These are shown gross before deductions of related expenses and net of VAT.

The surplus on the disposal of tangible fixed assets is calculated as the difference between the sale proceeds net of sale costs and the net book value of the asset immediately prior to disposal. It is accounted for once legal completion of the disposal has taken place.

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:

- a. Expenditure on raising funds comprises the salaries, direct costs and overheads incurred in soliciting donations, the costs associated with operating charity shops and the fees paid to investment managers in connection with the management of the Charity's listed investments, net of rebates received. Rebates arise when the fees deducted automatically through charges for common investment funds and related transactions exceed the fees agreed between the Charity and its investment managers.
- b. Expenditure on charitable activities comprises expenditure on the Charity's primary charitable purposes as described in the trustees' report and includes:
 - ◆ Expenditure incurred in the provision of hospice services including the costs of providing clinical, emotional and spiritual care to physically ill people of all races and creeds at St Gemma's Hospice.
 - ◆ Expenditure on provision of retreats to members of the public.
 - ◆ Charitable donations which relate, in the main, to the support of the Charity's missionary work overseas and the support of the Roman Catholic charitable organisations.
 - ◆ Expenditure on the support of the work of the sisters. Such expenditure enables the members to carry out the work of the Charity in the areas of the advancement of the Roman Catholic faith and the relief of poverty.

All expenditure is stated inclusive of irrecoverable VAT.

Allocation of indirect costs and governance costs

Indirect costs represent indirect charitable expenditure. In order to carry out the primary purposes of the Charity and Group it is necessary to provide support in the form of personnel development, financial procedures, provision of office services and equipment and a suitable working environment.

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

Indirect costs and governance costs are able to be allocated to the specific charitable activities to which they relate.

Principal accounting policies 31 March 2022

Tangible fixed assets

All assets costing more than £1,000 and with an expected useful life exceeding one year are capitalised.

◆ Freehold land and buildings

Freehold land and buildings are shown on the balance sheet at deemed cost or, where donated, at their value at the date of donation.

Depreciation is provided at 2% per annum on a straight line basis to write the buildings off over their estimated useful life to the Charity.

◆ Improvements to leasehold properties

Improvements to leasehold properties are capitalised and depreciated at 5% per annum on a straight line basis.

◆ Plant, furniture and equipment

Expenditure on the purchase and replacement of items of plant, furniture and equipment, including computer equipment, is depreciated over a four to six year period on a reducing balance basis.

◆ Motor vehicles

Motor vehicles are capitalised and depreciated over a four to five year period on a reducing balance basis, in order to write off each vehicle over its estimated useful life.

Fixed asset investments

Listed investments are a form of basic financial instrument and are initially recognised at 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.

As noted above 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) on investment assets are calculated as the difference between disposal proceeds and their opening carrying value or their purchase value is acquired subsequent to the first day of the financial year. Unrealised gains and losses are calculated as the difference between the fair value at the year 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 year in which they arise.

Programme related investments

Programme related investments comprise the following:

- ♦ Units in an investment vehicle promoting global justice by challenging people, churches and others to share their resources through socially responsible investments and by empowering disadvantaged people by providing them with credit. These are included on the balance sheet at cost with any diminution in value debited to the statement of financial activities.

Stocks

Stocks are valued at the lower of cost and net realisable value. Items donated for resale are not included in the accounts until they are sold.

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.

Creditors

Creditors 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 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

The general fund comprises 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.

The tangible fixed assets fund represents the net book value of the tangible fixed assets excluding those used by St Gemma's Hospice.

The designated funds are monies set aside out of general funds and designated for specific purposes, although the trustees may ultimately use such funds for other purposes.

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

Foreign currencies

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

Pension costs

Charity:

The Charity offers its employees membership of a defined contribution pension scheme administered by the National Employment Savings Trust (NEST). Contributions to the scheme are debited to the statement of financial activities in the year in which they are payable to the scheme. The assets of the scheme are held by an independent corporate trustee, whose activities are governed by the National Employment Savings Trust Order 2010, made by the Secretary of State in exercise of powers confirmed under the Pensions Act 2008.

St Gemma's Hospice operates two pension schemes:

- ◆ The National Health Service Superannuation Scheme, a defined benefit scheme which is only available to staff who have previously contributed to the scheme. The administration of this scheme is dealt with by the National Health Service agencies. Contributions to this scheme are paid in respect of current service, there is no liability to the hospice in respect of past service and the hospice has applied the multi-employer exemption under FRS 102 to account for the scheme as a defined contribution scheme.
- ◆ A Group Personal Pension Scheme, which is a defined contribution pension scheme, administered by Standard Life which is available to all employees.

Services provided by members of the Congregation

For the purpose of these accounts, no monetary value has been placed on the care, administrative and other services provided by the members of the Congregation.

Operating leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the statement of financial activities on a straight line basis over the lease term.

1 Donations and legacies

Group	Unrestricted funds £	Restricted funds £	Total funds 2022 £	Unrestricted funds £	Restricted funds £	Total funds 2021 £
Salaries and pensions of individual religious received under Gift Aid or deed of covenant	1,469,782	—	1,469,782	—	—	—
Legacies	—	2,350,710	2,350,710	—	—	—
Donations	160,703	1,369,218	1,529,921	—	—	—
Grants	—	315,389	315,389	—	—	—
Other voluntary income	5,121	—	5,121	—	—	—
Total funds	1,635,606	4,035,317	5,670,923	—	—	—

All unrestricted funds for 2022 relate to the Charity only. The Charity received no restricted donations and legacies in 2022.

In 2022, grants include government grants of £80,003 (2021 - £nil) relating to the Covid-19 retail grant scheme and Coronavirus Job Retention Scheme grants of £29,646 (2021 - £nil).

Included in donations is gift aid received or receivable of £154,605.

2 Investment income and interest receivable

Group	Unrestricted funds £	Restricted funds £	Total funds 2022 £	Unrestricted funds £	Restricted funds £	Total funds 2021 £
Income from listed investments	475,518	160,771	636,289	—	—	—
Interest receivable						
· Bank interest	396	4,450	4,846	—	—	—
· Interest on cash held by investment managers	205	—	205	—	—	—
	601	4,450	5,051	—	—	—
Total funds	476,119	165,221	641,340	—	—	—

All unrestricted funds for 2022 relate to the Charity only. The Charity received no restricted investment income and interest receivable in 2022.

3 Income from the provision of hospice care

Group	Unrestricted funds £	Restricted funds £	Total funds 2022 £	Unrestricted funds £	Restricted funds £	Total funds 2021 £
District Health Authority Income	—	4,054,263	4,054,263	—	—	—
Covid 19 grant income from NHS England	—	683,231	683,231	—	—	—
Training and education	—	142,855	142,855	—	—	—
Bistro	—	40,428	40,428	—	—	—
Other income	—	8,828	8,828	—	—	—
Total funds	—	4,929,605	4,929,605	—	—	—

4 Expenditure on the provision of hospice care

Group	Unrestricted funds £	Restricted funds £	Total funds 2022 £	Unrestricted funds £	Restricted funds £	Total funds 2021 £
In-patient care	—	5,410,700	5,410,700	—	—	—
Community care	—	1,610,278	1,610,278	—	—	—
Day hospice	—	460,229	460,229	—	—	—
Bereavement support	—	239,864	239,864	—	—	—
Education and research	—	610,641	610,641	—	—	—
Total funds	—	8,331,712	8,331,712	—	—	—

5 Donations and support of overseas missions

Group and Charity	Unrestricted funds £	Restricted funds £	Total funds 2022 £	Unrestricted funds £	Restricted funds £	Total funds 2021 £
Total funds: Grants to the Congregation's overseas missions	60,848	—	60,848	—	—	—

6 Support of members of the Congregation and their ministry

Group and Charity	Unrestricted funds £	Restricted funds £	Total funds 2022 £	Unrestricted funds £	Restricted funds £	Total funds 2021 £
Sisters' living and personal expenses	2,217,360	—	2,217,360	—	—	—
Premises	2,857,189	—	2,857,189	—	—	—
Education, training and spiritual renewal	231,438	—	231,438	—	—	—
Administrative and similar costs	539,786	—	539,786	—	—	—
Other costs	27,542	—	27,542	—	—	—
Foreign exchange (gains)/losses	67,693	—	67,693	—	—	—
Governance costs (note 7)	172,098	—	172,098	—	—	—
Total funds	6,113,106	—	6,113,106	—	—	—

7 Governance costs

Group	Unrestricted funds £	Restricted funds £	Total funds 2022 £	Unrestricted funds £	Restricted funds £	Total funds 2021 £
Accountancy	135,990	—	135,990	—	—	—
Auditor's remuneration	—	—	—	—	—	—
Statutory	25,583	18,500	44,083	—	—	—
Non-statutory	—	2,900	2,900	—	—	—
Other St Gemma's costs	—	85,483	85,483	—	—	—
Bank fees and charges	10,525	—	10,525	—	—	—
	172,098	106,883	278,981	—	—	—

7 Governance costs (continued)

The above governance costs have been allocated to the following activities:

	Unrestricted funds £	Restricted funds £	Total funds 2022 £	Unrestricted £	Restricted £	Total 2021 £
Raising funds	—	34,232	34,232	—	—	—
In-patient care	—	46,920	46,920	—	—	—
Community care	—	11,514	11,514	—	—	—
Day hospice	—	6,192	6,192	—	—	—
Bereavement support	—	2,442	2,442	—	—	—
Education and research	—	5,583	5,583	—	—	—
Support of members of the Congregation and their ministry	172,098	—	172,098	—	—	—
	172,098	106,883	278,981	—	—	—

8 Net income and net movement in funds

This is stated after charging:

Group	Total 2022 £	Total 2021 £
Staff costs (note 9)	11,205,373	—
Auditor's remuneration		
· Statutory	38,900	—
· Non statutory – taxation services	1,900	—
– reporting to Group auditors	1,000	—
Depreciation	1,091,144	—
Operating lease rental - land and buildings	485,740	—
Operating lease rental - equipment	7,595	—
	Total 2022 £	Total 2021 £
Charity		
Staff costs (note 9)	2,024,705	—
Auditors' remuneration		
· Statutory	20,400	—
Depreciation	500,270	—

9 Staff costs and remuneration of key management personnel

Group	2022 £	2021 £
Staff costs during the year were as follows:		
Wages and salaries	9,383,570	—
Social security costs	1,156,533	—
Other pension costs	665,268	—
	11,205,373	—

9 Staff costs and remuneration of key management personnel (continued)

Charity	2022 £	2021 £
Staff costs during the year were as follows:		
Wages and salaries	1,515,770	—
Social security costs	451,086	—
Other pension costs	57,849	—
	2,024,705	—

The number of employees who earned £60,000 per annum or more (excluding employer's pension contributions but including taxable benefits) during the year is shown below. All were employed at St Gemma's Hospice.

Group	Total 2022 No.	Total 2021 No.
£60,001- £70,000	2	—
£70,001- £80,000	2	—
£80,001- £90,000	2	—
£90,001- £100,000	1	—
£100,001- £110,000	1	—
£140,001- £150,000	1	—
	9	—

As shown above, St Gemma's Hospice has employed nine individuals who earned over £60,000. Four of these are medical consultants who are directly employed on NHS equivalent contracts, in line with national agreements. The others are members of the Hospice Leadership Team (HLT), responsible for running the Hospice. The Chief Executive is not the highest paid employee. No trustees received remuneration during the current or prior year. No travel or subsistence expenses were paid to trustees during the current or prior year.

The average number of full time equivalent employees during the year was:

	2022 No.	2021 No.
St Gemma's Hospice	281	—
Support of sisters and their ministry	115	—
	396	—

9 Staff costs and remuneration of key management personnel (continued)

The Trustees consider that they together with the Province Bursar comprise the key management personnel of the Charity in charge of directing and controlling, running and operating the Charity on a day to day basis.

In terms of St Gemma's Hospice, the Charity's subsidiary, the board of St Gemma's Hospice is responsible for the overall direction and management of the hospice. The board has overall responsibility for ensuring the hospice is managed efficiently, approves the strategy and oversees its implementation. At 31 March 2022 there were five members of the board who were representatives of the Sisters of the Cross and Passion.

The Chief Executive of the hospice leads a Hospice Leadership Team (HLT) consisting of the Chief Nurse; Director of Income Generation; Acting Director of Income Generation; Chief Operating Officer and Company Secretary; Consultant in Palliative Medicine and Chief Medical Officer; and Director of Transformation and Culture. The HLT has a strategic role in driving forward the hospice and assisting the Chief Executive in discharging the duties delegated by the board. It is the HLT that is in charge of challenging, leading, running and supporting the hospice to achieve its aims.

As explained in note 10 below, all Trustees and the Province Bursar are members of the Congregation and whilst their living and personal expenses are borne by the Charity they receive no remuneration or reimbursement of expenses in connection with their duties as Trustees.

The total remuneration (including taxable benefits, employer's pension contributions and employers' national insurance contributions) of the key management personnel of St Gemma's Hospice for the year was £685,000.

10 Trustees' expenses and remuneration and transactions with trustees

The Charity's Trustees are all members of the Congregation and consequently their living and personal expenses, all of which are consistent with the amounts paid in respect to other members of the Congregation, are borne by the Charity. No Trustees received any remuneration or reimbursement of expenses in connection with their duties as Trustees (2021 – none).

As members of the Congregation, none of the trustees have resources of their own as all earnings, pensions and other income have been donated to the charity under a Gift Aid compliant Deed of Covenant. During the year, the total amount donated by the trustees to the charity was £66,704 (2021: £nil). The trustees of St Gemma's Hospice did not receive any remuneration (2021 – none). The aggregate amount of cash donations received from Trustees during the year was £300 (2021 – £220).

No trustees of St Gemma's Hospice was reimbursed expenses during the year (2021 – £nil). Indemnity insurance is provided for the trustees of St. Gemma's Hospice. Premiums paid during the period were £1,210. The aggregate amount of cash donations received from the trustees of St Gemma's Hospice during the year was £300. Schofield Sweeney has provided legal advice in relation to St Gemma's Hospice lease arrangements. Chris Schofield (trustee of St Gemma's Hospice) is Chairman of Schofield Sweeney.

11 Tangible fixed assets

Group	Freehold land and buildings £	Improvements to leasehold property £	Plant, furniture and equipment £	Motor vehicles £	Total £
Cost or valuation					
At 1 April 2021	—	6,670,892	4,100,269	59,727	10,830,888
Transfer from Sisters of the Cross and Passion (note 24)	27,901,663	—	1,469,093	480,885	29,851,641
Exchange movement	(58,485)	—	(1,507)	(1,931)	(61,923)
Additions	2,800,318	—	417,200	1,200	3,218,718
Disposals	(160,000)	—	(24,342)	(73,467)	(257,809)
At 31 March 2022	<u>30,483,496</u>	<u>6,670,892</u>	<u>5,960,713</u>	<u>466,414</u>	<u>43,581,515</u>
Assets at historic cost	26,889,591	—	—	—	26,889,591
Revalued assets	10,264,798	6,670,892	5,960,713	466,414	23,362,817
	<u>37,154,389</u>	<u>6,670,892</u>	<u>5,960,713</u>	<u>466,414</u>	<u>50,252,408</u>
Depreciation					
At 1 April 2021	—	4,875,722	3,121,254	36,012	8,032,988
Transfer from Sisters of the Cross and Passion (note 24)	4,362,109	—	1,174,577	345,958	5,882,644
Charge for year	514,325	331,603	321,259	28,869	1,196,056
Currency adjustment	(10,430)	—	205	(1,515)	(11,739)
On disposals	(28,800)	—	(14,670)	(61,442)	(104,912)
At 31 March 2022	<u>4,837,204</u>	<u>5,207,325</u>	<u>4,602,626</u>	<u>347,882</u>	<u>14,995,037</u>
Net book values					
At 31 March 2022	<u>25,646,292</u>	<u>1,463,567</u>	<u>1,358,087</u>	<u>118,532</u>	<u>28,586,478</u>
At 1 April 2021	<u>—</u>	<u>1,795,170</u>	<u>979,015</u>	<u>23,715</u>	<u>2,797,900</u>

11 Tangible fixed assets (continued)

Charity	Freehold land and buildings £	Plant, furniture and equipment £	Motor vehicles £	Total £
Cost or valuation				
At 1 April 2021	—	—	—	—
Transfer from Sisters of the Cross and Passion (note 24)	18,023,202	1,385,207	377,025	19,785,434
Transfer in 1 July 2021	9,878,461	83,886	103,860	10,066,207
Additions	2,800,318	26,050	1,200	2,827,568
Exchange movement	(58,485)	(1,507)	(1,931)	(61,923)
Disposals	(160,000)	—	(63,472)	(223,472)
At 31 March 2022	30,483,496	1,493,636	416,682	32,393,814
Assets at historic cost	10,264,798	1,493,636	416,682	12,175,116
Revalued assets	20,218,698	—	—	20,218,698
	30,483,496	1,493,636	416,682	32,393,814
Depreciation				
At 1 April 2021	—	—	—	—
Transfer from Sisters of the Cross and Passion (note 24)	2,922,328	1,126,833	275,289	4,324,450
Transfer in 1 July 2021	1,439,781	47,744	70,669	1,558,194
Charge for year	514,325	43,385	22,985	580,695
Currency adjustment	(10,430)	205	(1,515)	(11,740)
On disposals	(28,800)	—	(51,625)	(80,425)
At 31 March 2022	4,837,204	1,218,167	315,803	6,371,175
Net book values				
At 31 March 2022	25,646,292	275,469	100,879	26,022,639
At 31 March 2021	—	—	—	—

12 Investments

At 31 March 2022 fixed asset investments comprised:

	Group		Charity	
	2022 £	2021 £	2022 £	2021 £
Programme related investments (see a below)	133,645	—	133,645	—
Listed investments and cash held for re-investment (see b below)	22,992,410	—	16,246,335	—
At 31 March 2022	23,126,055	—	16,379,980	—

12 Investments (continued)**a. Programme related investments**

The Charity holds units managed by Oikocredit International Share Foundation (Oikocredit). Oikocredit is incorporated as a foundation under the laws of the Netherlands and has its registered office in Amersfoort, Netherlands. The trustees consider it to be a suitable vehicle in which to invest, being a world-wide co-operative society, promoting global justice by challenging people, churches and others to share their resources through socially responsible investments and by empowering disadvantaged people by providing them with credit. Oikocredit offers a dual return to the investor: social and financial. In addition to earning modest financial returns, investors are secure in the knowledge that their money is being used to fight poverty, promote fair trade and respect our planet's natural resources. As a result, the trustees believe it appropriate to regard these funds as programme related investments and they are included on the balance sheet at cost.

Group and Charity	2022 £	2021 £
At 1 April 2021	—	—
Transfer from Sisters of the Cross and Passion (see note 24)	134,646	—
Exchange movements	(1,001)	—
At 31 March 2022	133,645	—

Group and Charity	2022 £	2021 £
Oikocredit	133,645	—

12 Investments (continued)

b. Listed investments and cash held for re-investment

Group	2022 £	2021 £
Listed investments		
Market value at 1 April 2021	—	—
Transfer from Sisters of the Cross and Passion	24,271,372	—
Additions at cost	1,267,355	—
Disposals at book value (proceeds: £4,115,109; gains: £165,708)	(3,949,401)	—
Net unrealised investment gains	678,111	—
Market value at 31 March 2022	22,267,437	—
Cash held by investment managers for reinvestment	724,973	—
	22,992,410	—
Cost of listed investments at 31 March 2022	14,345,587	—

At 31 March 2022 listed investments held, all of which were dealt in on a recognised stock exchange, comprised the following:

Group	2022 £	2021 £
Fixed interest based common investment funds	1,138,274	—
Equities	6,400,949	—
Unit trusts	9,512,582	—
Alternative investments	984,458	—
Overseas funds	3,828,034	—
Property	403,140	—
	22,267,437	—

Included in the investment portfolio was the following holding which, at 31 March 2022, had a market value which was deemed material in comparison with the market value of the total portfolio at that date:

Group	2022 Market value £	2022 Percentage of portfolio %	2021 Market value £	2021 Percentage of portfolio %
Sarasin Endowments Fund (Income Units)	9,512,582	42.7	—	—

12 Investments (continued)

b. Listed investments and cash held for re-investment (continued)

Charity	2022 £	2021 £
Listed investments		
Market value at 1 April 2021	—	—
Transfer from Sisters of the Cross and Passion (see note 24)	18,161,168	—
Additions at cost	74,269	—
Disposals at book value (proceeds: £3,134,066; gains: £165,006)	(2,969,060)	—
Net unrealised investment gains	434,639	—
Market value at 31 March 2022	15,701,016	—
Cash held by investment managers for reinvestment	545,319	—
	16,246,335	—
Cost of listed investments at 31 March 2022	9,468,007	—

At 31 March 2022, listed investments held, all of which were dealt in on a recognised stock exchange, comprised the following:

Charity	2022 £	2021 £
Property	454,844	—
Fixed interest based common investment funds	3,372,147	—
Equities	9,512,582	—
Unit trusts	494,238	—
Alternative investments	1,680,718	—
Overseas funds	186,487	—
	15,701,016	—

Included in the investment portfolio were the following individual holdings which, at 31 March 2022, had a market value which was deemed material in comparison with the market value of the total portfolio at that date:

Charity	2022 Market value £	2022 Percentage of portfolio %	2021 Market value £	2021 Percentage of portfolio %
Sarasin Endowments Fund (Income Units)	9,512,582	60.6	—	—

13 Debtors

	Group		Charity	
	2022 £	2021 £	2022 £	2021 £
Trade debtors	1,157	—	—	—
Income tax recoverable	210,372	—	—	—
Other debtors	962,932	—	—	—
Prepayments and accrued income	156,530	—	11,363	—
	1,331,000	—	11,363	—

14 Creditors: amounts falling due within one year

	Group		Charity	
	2022 £	2021 £	2022 £	2021 £
Expense creditors	50	—	—	—
Taxation and social security costs	50,838	—	50,838	—
Other creditors	850,604	—	21,735	—
Accrued expenditure	700,402	—	222,230	—
	1,601,894	—	294,803	—

15 Restricted funds

The income funds of the Group and Charity include restricted funds comprising the following unexpended balances of donations and grants held on trust to be applied for specific purposes.

Group	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
Hospice funds					
Hospice general funds	8,385,066	12,695,384	(10,738,869)	(94,822)	10,246,759
Designated Funds					
Ear Marked Funds (designated funds in the Hospice)					
. Maintenance of the Hospice	418,627	—	—	(105,791)	312,836
. Building Development reserve	350,000	—	(5,995)	(39,364)	304,641
. Service Transformation fund	362,611	—	(105,436)	—	257,175
. Digital Development Reserve	250,000	—	(10,450)	(67,992)	171,558
. COVID Response Reserve	100,000	—	(25,000)	(36,059)	38,941
Tangible fixed assets fund	2,797,900	—	(590,874)	356,813	2,563,839
NHSE Covid funding	—	683,231	(683,231)	—	—
HMRC Job retention scheme	—	12,018	(12,018)	—	—
City wide education project	12,138	—	(1,471)	—	10,667
Funding from Clinical Commissioning Group for various specific projects	26,369	—	(5,467)	—	20,902
Other funds	184,067	273,185	(207,819)	(12,785)	236,648
	12,886,778	13,663,818	(12,386,630)	—	14,163,966

The specific purposes for which the funds are to be applied are as follows:

- ◆ St Gemma's Hospice general funds
This fund represents the net assets of St Gemma's Hospice, which are not otherwise specifically restricted to purposes other than the general running and operation of the Hospice.
- ◆ St Gemma's Hospice earmarked funds
These funds represent monies set aside out of funds available to the hospice by its trustees for future maintenance and renovation work, for staff development needs and to support the ongoing service development needs of the hospice.

15 Restricted funds (continued)

- ♦ St Gemma's Hospice tangible fixed assets fund
This fund represents the net book value of the tangible fixed assets used in the day to day work of the hospice.
- ♦ NHSE Covid funding
This fund represents the funding restricted towards the Hospice providing patient care to support the NHS Covid-19 response.
- ♦ Digital development reserve and Covid response reserve
These funds were created to support the transformation programme.
- ♦ City wide education project fund
The project is financed by NHS Leeds to improve the provision of palliative care education across the city in line with the End of Life Care Strategy.
- ♦ Clinical Commissioning Group funds
These funds represent monies received from the Clinical Commissioning Group for specified projects.
- ♦ Other funds for St Gemma's Hospice
These represent monies given towards specific projects or purposes within St Gemma's Hospice.

The funds held by St Gemma's Hospice are for use specifically for the purposes of providing palliative care. As such funds should be deemed restricted in the consolidated accounts regardless of how they have been classified in the accounts of St Gemma's Hospice.

16 Designated funds

The income funds of the Charity included designated funds which had been set aside out of unrestricted funds by the trustees for specific purposes.

Group and Charity	At 1 April 2021 £	Transfer from Sisters of the Cross and Passion (note 24) £	New designation £	Utilised/ released £	At 31 March 2022 £
Future healthcare of sisters	—	19,000,000	—	(3,000,000)	16,000,000
Crisis donations	—	160,305	—	(5,000)	155,305
Programme related investments fund	—	134,646	—	(1,001)	133,645
	—	19,294,951	—	(3,006,001)	16,288,950

16 Designated funds (continued)

The future healthcare of sisters fund consists of monies which the Trustees set aside in order to provide for the sisters in later life. The calculations, based on actuarial methods, indicated that £16 million is needed to be set aside in order to provide £20,000 per annum for sisters over 65 years of age and, because of greater health needs, £30,000 to £40,000 per annum for sisters over 75 years of age and £40,000 to £50,000 per annum for those over 90 years of age.

The crisis donations fund consists of monies which the trustees set aside from the proceeds of the disposal of a property in Liverpool. The fund will be used to fund donations to projects, run by others, which are trying to alleviate the suffering of asylum seekers, the homeless and crisis situations.

The programme related investments fund has been designated to represent the carrying value of the Charity's programme related investments. The amount has been set aside from the Charity's general funds in recognition of the fact that the assets have been invested in Oikocredit International Share Foundation and therefore cannot be regarded as funds that would be available to meet future contingencies.

17 Tangible fixed assets fund

Group and Charity	2022 Total £	2021 Total £
At 1 April 2021	—	—
Transfer from Sisters of the Cross and Passion (note 24)	15,465,359	—
Net movement in year	10,557,280	—
At 31 March 2022	26,022,639	—

The tangible fixed assets fund represents the net book value of the tangible fixed assets excluding those used by St Gemma's Hospice. A decision was made to separate this fund from the other funds of the Group and Charity in recognition of the fact that the tangible fixed assets are essential to the day to day work of the Group and Charity and as such their value should not be regarded as funds that would be realisable with ease, in order to meet future contingencies.

18 Analysis of net assets between funds

Group	General fund £	Tangible fixed assets fund £	Designated funds £	Restricted funds £	Total 2022 £
Fund balances at 31 March 2022 are represented by:					
Tangible fixed assets	—	26,022,639	—	2,563,839	28,586,478
Investments	246,336	—	16,133,645	6,746,073	23,126,054
Net current assets	978,474	—	155,305	4,854,054	5,987,833
Total net assets	1,224,810	26,022,639	16,288,950	14,163,966	57,700,365

18 Analysis of net assets between funds (continued)

Charity	General fund £	Tangible fixed assets fund £	Designated funds £	Restricted funds £	Total 2022 £
Fund balances at 31 March 2022 are represented by:					
Tangible fixed assets	—	26,022,639	—	—	26,022,639
Investments	246,336	—	16,133,645	—	16,379,981
Net current assets	978,474	—	155,305	—	1,133,799
Total net assets	1,224,810	26,022,639	16,288,950	—	43,536,399

The total unrealised gains as at 31 March 2022 constitute movements on revaluation and are as follows:

	Group 2022 £	Group 2021 £	Charity 2022 £	Charity 2021 £
Unrealised gains included above:				
On investments	7,921,850	—	6,233,009	—
Total unrealised gains at 31 March 2022	7,921,850	—	6,233,009	—
Reconciliation of movements in unrealised gains (losses)				
Unrealised gains at 1 April 2021	—	—	—	—
Transfer from Sisters of Cross and Passion	8,121,920	—	6,679,730	—
Less: in respect of disposals in the year	(878,181)	—	(881,360)	—
Net gains arising on revaluation in the year	678,111	—	434,639	—
Total unrealised gains at 31 March 2022	7,921,850	—	6,233,009	—

19 Pension commitments

Charity:

The Charity offers its employees membership of a defined contribution pension scheme administered by the National Employment Savings Trust (NEST). Contributions to the scheme are debited to the statement of financial activities in the year in which they are payable to the scheme. The assets of the scheme are held by an independent corporate trustee, whose activities are governed by the National Employment Savings Trust Order 2010, made by the Secretary of State in exercise of powers confirmed under the Pensions Act 2008.

St Gemma's Hospice operates two pension schemes:

♦ **National Health Service Pension Scheme**

A defined benefit scheme operated by the National Health Service Superannuation Scheme, which is only available to staff who have previously contributed to the scheme. The administration of the scheme is dealt with by the National Health Service Pension agencies. Contributions to this scheme are paid in respect of current service, and there is no liability to the hospice in respect of past service.

19 Pension commitments (continued)

♦ Group Personal Pension Scheme

In addition there is a Group Personal Pension Scheme, which is a defined contribution pension scheme, administered by Standard Life which is available to all employees.

The charge to the consolidated statement of financial activities of £607,420 represents contributions to funds during the year. Contributions payable to the schemes at the year end date totalling £27,219 are included in creditors.

20 Leasing commitments

Operating leases

At 31 March 2022, the Group had the following total future minimum lease payments under non-cancellable operating leases relating to land and buildings and office equipment:

Group	Land and buildings		Office equipment	
	2022 £	2021 £	2022 £	2021 £
Within one year	443,736	—	9,401	—
Between one and five years	965,346	—	26,141	—
	1,409,082	—	35,542	—

The Charity had no leasing commitments at 31 March 2022 (2021 – none).

21 St Gemma's Hospice

The charity wholly owns a subsidiary, St Gemma's Hospice, a charitable company constituted as a company limited by guarantee, Charity Registration No. 1015941 and Company Registration No. 02773867 (England and Wales). The charitable company became a subsidiary of the charity on 1 April 2021, having previously been a subsidiary of Sisters of Cross and Passion. The charitable company operates a hospice in Leeds providing palliative care, treatment or relief of people with active, progressive and advanced illnesses without regard to their means, culture, faith or belief. A summary of its results for the year is shown below. Audited accounts will be filed with both the Registrar of Companies and the Charity Commission.

21 St Gemma's Hospice (continued)

	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds 2022 £
Income:				
Donations, legacies and trusts	3,750,114	—	285,203	4,035,317
Other trading activities	4,289,500	—	—	4,289,500
Investment income	165,221	—	—	165,221
Charitable activities	4,246,374	—	683,231	4,929,605
Total income	12,451,209	—	968,434	13,419,643
Expenditure:				
Cost of raising funds	3,948,450	106,468	—	4,054,918
Charitable activities	6,790,419	631,287	910,006	8,331,712
Total expenditure	10,738,869	737,755	910,006	12,386,630
Gains on investments	244,175	—	—	244,175
Net income (expenditure) before transfers	1,956,515	(737,755)	58,428	1,277,188
Transfers	(94,822)	107,607	(12,785)	—
Net movement in funds	1,861,693	(630,148)	45,643	1,277,188
Reconciliation of funds				
Fund balances at 1 April 2021	8,385,066	4,279,138	222,574	12,886,778
Fund balances at 31 March 2022	10,246,759	3,648,990	268,217	14,163,966

22 St Gemma's Hospice Services Limited

St Gemma's Hospice has a wholly owned subsidiary, St Gemma's Hospice Services Limited, a company incorporated in the United Kingdom and registered in England and Wales Company No. 03739423. The company undertakes trading activities including the sale of goods and the provision of room hire. A summary of its trading results for the year is shown below, the company donates its taxable profit to St Gemma's Hospice under Gift Aid. Audited accounts will be filed with the Registrar of Companies.

	2022 £
Profit and loss account	
Turnover	50,814
Cost of sales	(20,353)
Gross profit	30,461
Administrative expenses	(691)
Management charge	(20,200)
Operating profit	9,570
Amount gift aided to St Gemma's Hospice	(9,570)
Retained in subsidiary	—
Aggregate capital and reserves	2

23 Ultimate control

The Charity, which is constituted as a Charitable Incorporated Organisation, was controlled throughout the period by St Paul's Province of the Sisters of the Cross and the Passion by virtue of the fact that the members of the Congregation appoint the Trustees. The Province does not hold any assets, incur liabilities or enter into any transactions in its own right.

24 Transfer from Sisters of the Cross and Passion

On 1 April 2021, certain of the activities, assets and liabilities of the Sisters of the Cross and Passion (Charity Registration No. 1038483) (England and Wales) were transferred to the Sisters of the Cross and Passion CIO in accordance with a legal transfer of undertaking deed dated 31 March 2021. The net assets at 1 April 2021 comprised:

	1 April 2021 £
Tangible fixed assets (note 11)	
· Cost	19,790,592
· Depreciation	(4,325,233)
	15,465,359
Fixed asset investments (including cash held by investment managers of £466,935) (note 12)	18,762,634
Debtors (note 13)	10,501
Cash at bank and in hand	1,203,287
Creditors: amounts falling due within one year (note 14)	(224,728)
	35,217,053

The assets and liabilities were represented by the following funds:

	2021 £
Tangible fixed assets fund (note 17)	15,465,359
General funds	456,739
Restricted funds (note 15)	4
Designated funds (note 16)	19,294,951
	35,217,053

During the year ended 31 March 2022, further assets of £8,622,195 were transferred from the Sisters of the Cross and Passion, Charity Registration No. 1038483. These consisted of tangible fixed assets at a net book value of £8,508,015 (cost of £10,066,209, less depreciation of £1,558,194) and cash at bank of £114,180.

In addition, a donation of £1,450,000 was received from the Sisters of the Cross and Passion in relation to the proceeds from the sale of a freehold property in London.

25 Related parties

Other than the transactions detailed in notes 10 and 24, there are no related party transactions that require disclosure (2021 – none).

26 Taxation

The Sisters of the Cross and Passion CIO is a registered charity and, therefore, is not liable to income tax or corporation tax on income or gains derived from its charitable activities, as they fall within the various exemptions available to registered charities.

The trading subsidiary of St Gemma's Hospice is liable to corporation tax on its taxable profits. Current tax, including UK corporation tax and foreign tax, is provided at amounts expected to be paid (or recovered) using the tax rates and laws that have been enacted or substantively enacted by the balance sheet date.

27 Post balance sheet events

There are no post balance sheet events that require disclosure.

28 Liability of members

If the CIO is wound up, the members of the CIO have no liability to contribute to its assets and have no personal responsibility for settling its debts and liabilities.

SISTERS OF THE CROSS AND PASSION CIO

England & Wales - Charity number 1185348

Accounts

Sisters of the Cross and Passion CIO

Unaudited Annual Report and Accounts

31 March 2021

Charity Registration Number
1185348

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

Trustees	Sister Eileen Fucito Sister Carmel Gorman Sister Anne Hammersley Sister Therese O'Regan Sister Savio Steed
Principal address	Cross & Passion Convent 299 Boarshaw Road Middleton Manchester M24 2PF
Telephone	0161 655 3184
Email	pltcpsisters@gmail.com
Website	www.crossandpassion.com
Charity Registration Number	1185348
Accountant	Buzzacott LLP 130 Wood Street London EC2V 6DL
Bankers	The Royal Bank of Scotland plc 1 Dale Street Liverpool L2 2PP
Principal Solicitors	Wrigleys Solicitors LLP 19 Cookridge Street Leeds LS12 3AG

Report of the trustees Period to 31 March 2021

The trustees present their report together with the accounts of the Sisters of the Cross and Passion CIO (the “charity” or the “CIO”) for the year ended 31 March 2021.

The accounts have been prepared in accordance with the accounting policies set out on pages 8 and 9 and comply with applicable United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The principles set out in 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

The Sisters of the Cross and Passion CIO (the charity) is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission (Charity Registration Number 1185348) and governed by a constitution dated 17 September 2019.

Principal activities, objectives and aims

The CIO was set up to continue much of the work of the unincorporated charity the Sisters of the Cross and Passion (Charity Registration Number England and Wales 1038483, Scotland SC038416 and Republic of Ireland 20015893) (the “charitable trust”). With effect from midnight on 31 March 2021, in accordance with a legal transfer of undertakings dated 31 March 2021 and a resolution of the trustees of the Sisters of the Cross and Passion, certain of the activities, assets and liabilities of the charitable trust relating to the Province were transferred as a going concern into the CIO. The Sisters of the Cross and Passion CIO will be the main vehicle for delivering Province activities going forward. The CQC-registration of the charitable trust transferred to the CIO on 1 April 2021.

The mission of the Sisters of the Cross and Passion (the Congregation) is to witness to the reconciling, forgiving and compassionate love of God through openness to the needs of the world and especially those of the poor and marginalised. The Sisters of the Cross and Passion identify with Christ in his Passion, Death and Resurrection. We aspire to a more just and compassionate world, where the rights and dignity of the whole of creation is upheld and respected.

The objectives of the Sisters of the Cross and Passion CIO, are the relief of poverty, the provision of relief assistance and comfort to the sick, the provision of education and the advancement of the teachings of the Roman Catholic Church (or other such charitable purposes as are lawfully authorised from time to time by the constitutions of the Congregation) by such means as are suited to the time and place in which the provision is to be made.

To fulfil these objectives, the sisters will regularly evaluate their pastoral activities in the light of their charism, present day needs and requests for help in new ministries and new localities. They will continue to evaluate their pastoral activities in the light of their diminishing numbers, increasing age profile and decreasing financial resources. Policies and procedures will be reviewed and updated regularly in accordance with statutory regulations and Congregational objectives.

Principal activities, objectives and aims (continued)

As Sisters of the Cross and Passion, the Sisters hope that their lives are witness to the reconciling, merciful and compassionate love of God. They are covenanted to be bearers of the mercy of God by responding to the needs of the world in our time, as Elizabeth Prout, their Foundress, did in hers.

Activities and performance

The charity had no activities and hence no income or expenditure during the year ended 31 March 2021. As noted above, with effect from midnight on 31 March 2021, certain of the assets, liabilities and activities of the unincorporated charity were transferred to the CIO.

Governance, structure and management

Governance

The charity is a Charitable Incorporated Organisation (CIO), governed by a Constitution and registered with the Charity Commission on 17 September 2019.

The members of the CIO are the charity's trustees.

The names of the current trustees are given on page 1 of this document. These are also the first charity trustees. Future trustees will be appointed by trustees in office at the date of appointment. At any time there must be a minimum of three trustees.

Apart from the first charity trustees, trustees are appointed for a term of three years.

In selecting individuals for appointment the charity trustees have regard to the skills, knowledge and experience needed for the effective administration of the CIO.

Trustees' responsibilities statement

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 year 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 these accounts, the trustees are required to:

- ◆ select suitable accounting policies and then apply them consistently;
- ◆ observe the methods and principles in 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);
- ◆ 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; and

Governance, structure and management (continued)

Trustees' responsibilities statement (continued)

- ◆ 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 that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, applicable Charity (Accounts and Reports) Regulations and the provisions of the governing document. 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. Following the transfer of certain of the assets, liabilities and activities from the charitable trust, they will meet regularly to review developments with regard to the charity or its activities and make any important decisions. When necessary, the trustees will seek advice and support from the charity's professional advisers including investment managers, solicitors and accountants.

Key management personnel

The trustees consider that they together with the Province Bursar comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis.

Risk management

In preparation for the transfer of certain of the activities, assets and liabilities from the Sisters of the Cross and Passion with effect from midnight on 31 March 2021, the trustees have assessed the major risks to which the CIO will be exposed. These major risks concern potential damage to reputation or name, protection of assets, liabilities, and compliance with laws and regulations. The trustees are satisfied that systems will be in place to mitigate any exposure to the major risks.

The main long term risk facing the charity is that it may not be able to meet all of the costs of caring for sick and/or elderly sisters. This, in general, is not a risk that can be avoided. Prudent management of funds will be exercised and properties may provide a potential source of funding should activities contract in the long term. This risk becomes more acute as the sisters become more dependent. The trustees will review the finances and personnel regularly to assess the level of funding that will be needed to care for elderly sisters.

During each year, the trustees will coordinate an updated review of risk including matters of health and safety and risk assessment. This will be done in conjunction with the health and safety advice from the charity's insurance brokers.

Activities and performance

The charity had no activities and hence no income or expenditure in the year ended 31 March 2021.

Report of the trustees Year to 31 March 2021

Future plans

The charity will support the work of the Sisters of the Cross and Passion. Whilst the trustees do not anticipate any significant change to such activities over the next one to three years, they are considering various options to ensure that material assets and spiritual values continue to be protected in the future according to the spirit in which they were put in place.

Reserves policy

As the charity had no activities in the year to 31 March 2021, there were £nil reserves at the balance sheet date (2020 - £nil).

Following the planned transfer of certain of the assets, liabilities and activities of the charitable trust to the CIO, with effect from midnight on 31 March 2021, the trustees are giving careful thought to the need for reserves and will be determining an appropriate policy in the coming months.

Signed on behalf of the trustees

Therese O'Regan

Trustee

Approved by the trustees on:
17/01/2022

Statement of financial activities Year to 31 March 2021

	Year to 31 March 2021 £	17 September 2019 to 31 March 2020 £
Total income	—	—
Total expenditure	—	—
Net income and net movement in funds for the period	—	—
Reconciliation of funds:		
Total funds brought forward at 1 April 2020	—	—
Total funds carried forward at 31 March 2021	—	—

The charity remained dormant throughout the above two periods.

The charity had no recognised gains and losses during the above financial periods and therefore no separate statement of total recognised gains and losses has been presented.

Balance sheet 31 March 2021

As there has been no activity from the date of incorporation to 31 March 2021, the charity had no assets or liabilities at 31 March 2021.

Approved by the trustees
and signed on their behalf by:

Therese O'Regan

Trustee

Approved on: 17/01/2022

Principal accounting policies 31 March 2021

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 March 2021, with comparatives information given for the period from incorporation on 17 September 2019 to 31 March 2020.

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

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 UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

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

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.

The CIO was set up to continue aspects of the work of the unincorporated charity the Sisters of the Cross and Passion (Charity Registration Number England and Wales 1038483, Scotland SC038416 and Republic of Ireland 20015893). Certain of the assets, liabilities and activities of the unincorporated charity were transferred to the CIO with effect from midnight on 31 March 2021.

The trustees of the charity have concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees are of the opinion that the charity will have sufficient resources to meet its liabilities as they fall due.

Critical accounting estimates and areas of judgement

Other than the assessment of going concern, the preparation of the accounts did not require the trustees to make any significant judgements or estimates.

Principal accounting policies 31 March 2021

Cash flow statement

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 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).

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.

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.

1 Staff costs and remuneration of trustees and key management personnel

During the year the charity employed no staff (2020 – none) and therefore incurred £nil staff costs (2020 - £nil).

The trustees consider that they together with the Province Bursar comprise the key management of the charity in charge of directing and controlling, running and operating the charity on a day to day basis.

The trustees received no remuneration or reimbursement of expenses in connection with their duties.

2 Taxation

Sisters of the Cross and Passion 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.

3 Liability of members

If the CIO is wound up, the members of the CIO have no liability to contribute to its assets and have no personal responsibility for settling its debts and liabilities.

4 Related party transactions

There were no transactions with the trustees during the period.

5 Post balance sheet events

With effect from midnight on 31 March 2021, certain of the assets, liabilities and activities of the unincorporated charity the Sisters of the Cross and Passion (Charity Registration Number England and Wales 1038483, Scotland SC038416 and Republic of Ireland 20015893) were transferred to the CIO in accordance with a legal transfer of undertaking deed dated 31 March 2021. The net assets at that date comprised:

	2021 £
Tangible fixed assets	
. Cost	19,790,593
. Depreciation	<u>(4,325,233)</u>
	15,465,360
Fixed asset investments (including cash held by investment managers of £466,935)	18,762,634
Debtors	10,501
Cash at bank and in hand	1,203,286
Creditors: amounts falling due within one year	<u>(224,728)</u>
	<u>35,217,053</u>

5 Post balance sheet events (continued)

The assets and liabilities were represented by the following funds:

	2021 £
Tangible fixed assets fund	15,465,360
General funds	456,738
Restricted funds	4
Designated funds	19,294,951
	35,217,053