

THE RELIGIOUS OF ST ANDREW

England & Wales · Charity number 227315

Details

Other names THE SISTERS OF ST ANDREW

Status Registered

Legal form Trust

Registered 1963-08-22

Register [View on the Charity Commission register](#)

Contact

Address Sisters of St. Andrew
99 Belmont Hill
Lewisham
London
SE13 5DY

Phone 02088521662

Email admin@sisters-of-st-andrew.com

Website www.sisters-of-st-andrew.com

Activities

Objects: TO SUCH CHARITABLE PURPOSES WHICH ADVANCE THE RELIGIOUS AND OTHER CHARITABLE WORK OF THE INSTITUTE (INCLUDING THE EDUCATION OF CHILDREN AND THE CARE OF THE AGED AND INFIRM).

Activities: A religious community of sisters that provides retreat and outreach facilitation.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Religious Activities, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Geography

- Greenwich
- Lewisham

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£119,389	£217,806	-	-
2023-12-31	£104,419	£207,899	-	-
2022-12-31	£105,708	£206,185	-	-
2021-12-31	£120,326	£889,982	-	-
2020-12-31	£132,300	£239,821	-	-

Trustees

Name	Role	Appointed
SISTER CHRISTIANE MARIE ELISABETH LEHAIR		
SISTER REGULA HUG		
Sister Marie-Christine BERG		2015-09-28
Sr Fiona Maguire		2021-11-22
Sr Lorella Cerutti		2021-11-22

THE RELIGIOUS OF ST ANDREW

England & Wales - Charity number 227315

Accounts

THE RELIGIOUS OF ST ANDREW
The Community in Lewisham, London
Trustees Annual Report and Accounts 2024



Registered Charity No: 227315

THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024

The Trustees present their annual report and financial statements for the year ended 31 December 2024. The financial statements have been prepared in accordance with current statutory requirements, the charity's governing instrument, and the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Second Edition effective 1 January 2019).

THE CHARITY

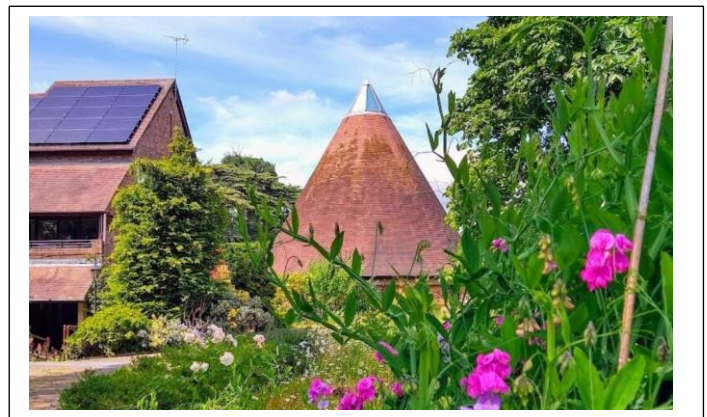
The Trustees are responsible for the English charity of 'The Religious of St. Andrew', which is more commonly known as the Sisters of St Andrew. The Trustees are all members of The Society of the Religious of St Andrew which is an International Religious Order with communities in England, Belgium, Brazil, France, the Democratic Republic of the Congo and South Korea. The Generalate of the Society is at Ramegnies-Chin in Belgium.

The Order was founded in 1231 in Tournai, which was then part of France and is now in Belgium. Hospitality and a readiness to respond to the needs of the time - in the light of the Gospel - and in accordance with the Society's Constitution has been part of the Congregation's history and tradition since the 13th century.

THE CHARITY'S OBJECTIVES & ACTIVITIES

Objectives: What we aim to do.

The Trust Deed requires the charity to apply its resources to "*such charitable purposes which advance the religious and other charitable work ... carried out ... by or under the direction of the Society...*". It is therefore the charity's mission to encourage and support the life and the ministries undertaken by the Sisters of St Andrew in England.



According to the Constitutions, in the spirit of the Order, priority in its choice of Mission should be given to ministries that contribute to a greater awareness and a deepening of the spiritual experience of the Christian Faith and belief, as well as accompanying people in their journeys of spiritual and human growth. It is the mission of the Order to serve the Church (meaning to serve Christians of all traditions) and to be available to accompany those who are searching for a deeper meaning in life, whether they are part of a faith community or not. It is also the mission of the Order to have at heart situations of poverty, destitution and injustice, and to be especially attentive to their causes.

Activities: This is what we do.

The work of the Charity in the community of Lewisham, London consists in providing a place of welcome and hospitality for individual guests and for groups seeking spiritual resources, silence, rest and space. Our house is the place where the community lives, prays and works, and where it welcomes those who are searching for an environment where they can experience silence, prayer, communal worship, and if desired, one to one accompaniment on their spiritual journey.

THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024

The spacious house with a purpose-built round chapel in the shape of an oast house is surrounded by a large, attractive garden and is like a 'spiritual oasis'. It is situated at equal distance from Blackheath village and the centre of Lewisham. It has great connections to the centre of London via numerous public transport links.

There are several meeting rooms on the ground floor, one of which is big enough to welcome groups of up to 25 participants. The self-catering individual day and residential facilities include eight to ten bedrooms, and there are several well-equipped kitchenettes around the house.

The sisters of the community co-ordinate and administer all aspects of the ministry of hospitality. The charity also responds to requests to facilitate and lead different groups: in the house, in the local area, and further afield. These include training days, spiritual formation, both day and residential retreats, as well as weeks of guided prayer in parishes and participation in local or Diocesan Spirituality Commissions.



As well as providing a place of welcome and hospitality at St Andrew's, each of the sisters also carries responsibility for her own mission through involvement in voluntary work or voluntary organisations in the local community as well as in a professional capacity. This enables a significant contribution to people with various needs in the local area, like the provision of counselling services, help in a local food bank, work with people with mental health issues, those who are housebound, the elderly, refugees and asylum seekers and people who speak English as a second language.

The Sisters also seek to show care and respect for creation through the way they live and by engagement in local environmental activities and campaigns.

REVIEW OF ACHIEVEMENTS AND PERFORMANCE



In 2024 our retreat house at St. Andrew's welcomed guests and visitors throughout the year for workshop days, events, retreats, spiritual accompaniment and supervision. As in past years, our retreats were either guided, with individual accompaniment given by one of the sisters, or private, where guests have no daily accompaniment or are guided remotely online. The length of the retreats was varied, from people staying for one day, 24 hours, up to 8 days, and also 30 days: *The Spiritual Exercises*, following the Spirituality of St. Ignatius, made in three parts of ten days each.

Retreats in all cases were held in silence, but we also held some non-silent residential self-led retreats for small groups, where the guests

stayed in a part of the house reserved for them. In those cases, the guests were asked to be aware of the silent retreatants one floor down, and this worked out well!

THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024



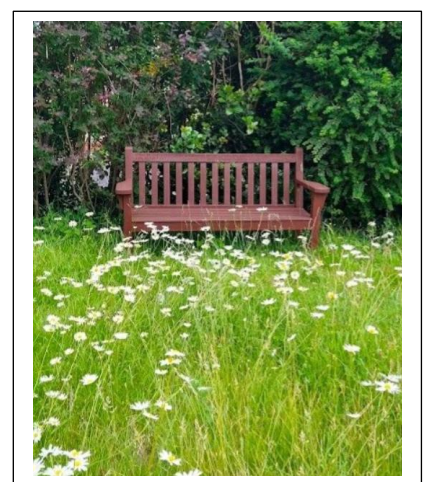
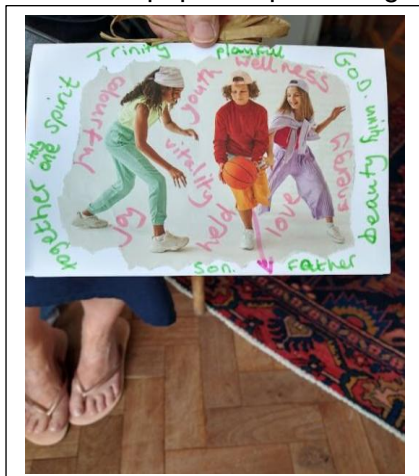
Events held included themed workshop days, guided quiet days following the liturgical year, prayer or reflection days led by one of the sisters or volunteers. We also welcomed day retreats for parish/faith groups, and meditative prayer evenings, open to all comers, hosted in the chapel. We noticed a certain increase in interest and attendance this year, especially for the workshop days, for which we had to introduce waiting lists several times, and for the meditative evening prayers.

Spiritual accompaniment, personal meetings held between one of the sisters or another spiritual director, and an individual in accompaniment, have continued to be held regularly throughout the year, for the most part in person, but also occasionally online. We have also noticed an increase in demand for spiritual accompaniment this past year.

The programme of events this year offered some of those seen in previous years: two weekend individually guided retreats for beginners, a retreat in daily life given over four weeks during Lent, where individual accompaniment is offered once a week, and a week-long individually guided group retreat during the summer. We also continued to offer a monthly workshop held in the ground floor meeting rooms, led by one of the sisters and intended to provide a quiet reflection morning for carers in the local area.



The retreats and events were well attended, and, as with last year, demand for the ground floor rooms to host parish or faith groups for a day visit has been on the increase. Private retreats and quiet days especially have remained a popular option for guests, as well as space for individual spiritual accompaniment.



Approximate number of people welcomed 2024	
Private retreats	85
Individually guided retreats	50
Individual quiet days	85
Group residential retreats	35
Ongoing spiritual direction	60
Day groups	180

**THE RELIGIOUS OF ST ANDREW
YEAR ENDED 31 DECEMBER 2024**

The sisters continue to receive regular positive feedback from guests and visitors about the retreats and events. Guests and retreatants have commented on the peaceful atmosphere, the tranquillity of the house and gardens and the help that this has given them in their search for a calm space and for maintaining a physical and symbolic distance from their everyday lives.



Here are some messages left by guests in our house or by email after their stay:

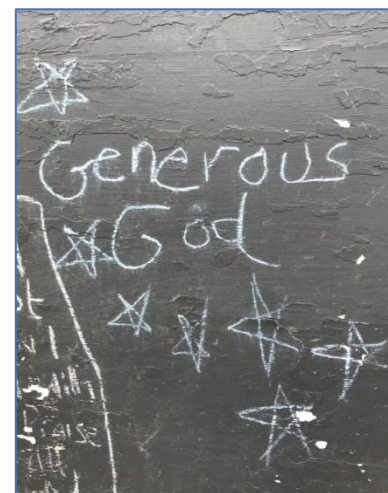
“Thank you for a peaceful and nourishing stay”

“I was moved every day”

“The feeling of God’s presence, a peaceful journey”

“I feel so at home here: a spiritual home”

“I will come back as soon as I can! Thank you!”



THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024

The Welcome Finance

The Welcome does not charge a fee for participation in its activities but seeks donations towards its overhead costs. From this source, donations of £49,677 were received, in addition to which £4,454 of tax was recovered under the Gift Aid scheme.

VOLUNTEERS

The Sisters are fortunate to have friends – volunteers, who come and help occasionally with various tasks. They include some who are willing to help with maintenance, gardening, decorating ... and some who are willing to help with retreats and facilitation. This contributes to making the property and the hospitality offered ever more welcoming for guests. The volunteer work is greatly appreciated, and it is not possible to quantify the value in financial terms.

COMMUNITY

The current community comprises of four sisters in Lewisham, coming from Switzerland, France and England. In many of the Congregation's communities, it is common to live together with sisters from different countries, creating a rich cultural mix. All the sisters in Lewisham are actively involved in various aspects of the ministry of welcome and hospitality in the house, and in activities in the local area as well as further afield. They offer their services to the charity on a voluntary basis. It is not possible to quantify the value of this service in financial terms. Their contribution is essential for the delivery of all the activities offered and undertaken by the charity.

The Community's Finance

The Community's members received £45,148 from both personal and professional retirement pensions.

The Sister's living costs for the year were £33,951, a small reduction on last year's £34,698.

Outreach

As well as work done at St Andrew's retreat centre, the sisters were also involved in other special events during the year, such as:

Leading one of the evening sessions for the Lent Programme at St Saviour's Lewisham. This consisted of several evenings in the Church on the theme of prayer. Three sisters led one of the evening sessions.



Giving an eight-day retreat in Paris in April, to a group of young sisters of the Congregation of the Religious of the Assumption. They came from different continents, to get to know the place of origin of their congregation and to prepare themselves for their final vows. Every morning and evening an input was given, with Bible texts and suggestions for personal prayer and meditation time.

There was also the possibility to have an individual meeting with a sister. It was an intense and enriching experience for each one of them.



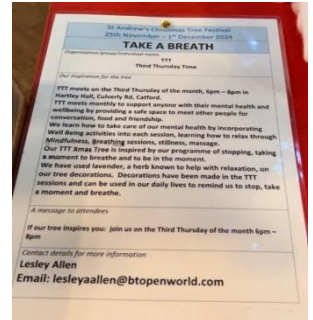
THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024

Leading three workshops on 'Praying with Art' at a day offered by Churches Together in Petts Wood. There were times of worship and guided prayer, and a choice of workshops allowing people to experience different ways of prayer.

In 'Praying with Art', people were invited to use pictures and texts in magazines to reflect on their baptism, especially their name, and how God calls them by name.

The sisters continued their commitment with some groups in the diocese or in the area:

- Member of the Southwark Diocesan Spirituality Commission, working especially in a subgroup reflecting on Spiritual Accompaniment.
- Member of the Justice and Peace group of the parish of Our Lady Help of Christians in Blackheath.
- Volunteering at Third Thursday Time (TTT): a mental wellbeing monthly drop-in based in Holy Cross Parish Hall Catford.
- Visiting elderly people.



One sister has a counselling practice in the Gatehouse which is near the entrance of the property and totally separate from the main building. This counselling service is open to adults regardless of whether they have a faith background or not. The number of clients has reduced significantly due to the cost-of-living crisis as well as the pandemic, however in 2024 the total number of clients (five) remained the same as in 2023, as some clients have ended counselling and others have started during the year. All income from counselling is donated to the Charity.

Outreach Finance:

A small amount of income was received by way of donations for the provision of outreach services. No separate record was kept of expenses incurred in the provision of these facilities although these would have been limited to travel costs.

SUPPORT FOR THE ST ANDREW'S COMMUNITIES IN THE DEMOCRATIC REPUBLIC OF CONGO (RDC)

The Sisters of St Andrew arrived in the DRC in 1932 and have continued to have a presence there working in very challenging circumstances. On a socio-political level, the country is marked by an upsurge of violence and a degradation of the security situation especially in the East, which causes a lot of population displacement.

Since their arrival, the sisters have been involved in education, healthcare and religious and spiritual formation. The sisters seek to be close to the population, living alongside people with hope for a better future.

THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024

Amid the constraints of daily life in the Congo, day after day, the sisters pay attention to basic human needs: promoting food and water security, ensuring a constant electricity supply, making sure living spaces and their environment are clean and healthy, sustaining inner growth, so as to become builders of peace and justice. The Superior General undertakes an annual visit to the Congo Region to support the sisters and enable planning for the work.

In **Kinsasha**, **Righini House** was built with the help of the Charity. It is a community space for the sisters who have a variety of missions in the community, for the administration of the DRC region and also a place of hospitality for individuals and groups, provided by the sisters living there. The sisters have wide-ranging missions (coordination of youth ministry, studies and professional training in connection with the Ministry of Education, International Theological Commission, Regional Superior). The compound around the house has a garden with trees, plants and a vegetable garden. This is a big asset to the community providing respite for visitors and sisters alike, in the context of the heat, insecurity, insanitary conditions, violence, poor public transport and a precarious health service.



At the moment the Righini house hosts a dozen young women who are reflecting on how to live a Christian life. They live alongside the sisters and help the sisters in the house, mission and in the farm. The Righini house also hosts a Reading Centre for children with learning difficulties, and a small library. The two leaders of these projects have been trained in the Grosselin method, which is designed to help children who struggle in the mainstream school system.

In **Lubumbashi** the Charity has supported a number of projects over the years.



The Farm – by supporting the costs of erecting a wall around the farm it has become a safe and secure space, preventing intruders from getting into the property. The farm has become an Internship and Learning Centre, currently run by Agronomy students. They are doctoral interns and are supervised by sister Catherine.

The School – in the past the Charity helped to build some of the School facilities. In the last year the School has developed a primary school and some classrooms for technical studies. These two projects have been enabled by self-funding due to good management.

In **Kikwit** the following work has continued:

The Hospital of Kikwit Sacre Coeur continues to provide support for the local people, including through the operating theatre funded by the Charity. The addition of solar panels, part-funded and installed by a Belgian charity called *Energy Assistance*, is a big improvement for those working there as well as for the community, as it brings consistency to the electricity supply needed for such facilities.

THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024

The **Siama High School** continues to provide education, supported by an internet connection funded by the Charity. The pupil numbers have stabilised and despite the unstable salaries (paid by the state), the teachers are very hard-working and are hoping for good results.

2024 saw a reduction in the number of sisters in the DRC, so, with a heavy heart, the decision was made to withdraw from Kikwit. On a positive note however, the work has been handed over to the Sisters of the Providence of Champion, in an orderly manner through the signing of a management agreement.



FUTURE PLANS

INTRODUCTION:

The plans and orientations for the mission of the Society of the Sisters of St Andrew are determined at a meeting called the 'General Congregation' (sometimes also called 'General Chapter'), which is held every six years. The last such meeting was held in January 2023. The delegates' reflections led to the writing of four "roadmaps" which set out the directions for the coming years. The sisters are very aware of the need to adapt to these changing times, in order to be faithful to their charism, and remain vibrant and at the service of the world and the Church of today.



The four Roadmaps are:

- Roadmap 1: strengthening the sense of belonging to the Apostolic Body of Saint Andrew
- Roadmap 2: renewing the way we welcome people into our communities
- Roadmap 3: reviewing our way of training those who want to become sisters of Saint Andrew
- Roadmap 4: living out a form of governance that is more conducive to the participation and responsibility of all

As in this latest General Congregation the focus was more on adapting our structures and way of living to the changing times that we are in, than on new orientations for our mission and ministries, the two challenges discerned during the 'General Congregation 2017' - "*The Call to an ecological conversion*" and "*The Invitation to embrace the digital culture of our time, integrating it into the way we offer our ministries*", continue to influence our plans and decisions.

The Sisters continue to identify emerging needs in the local area, as well as in the wider church and society. This process serves to determine how the Charity can respond to these needs through its particular ministries and how best to use the Charity's premises for the greater benefit of those who seek space for silence and reflection.



THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024

SHORT TERM:

Following an evaluation of the programme of events for 2024 and based upon what the Sisters have discerned as people's needs in the current time, a program has been prepared in response to needs, with various new features planned for 2025. This is to be implemented over the coming year.



As new requests for hospitality and outreach (for both individuals and groups) arrive daily, the Sisters meet weekly in order to discuss these requests and discern how to respond in line with the charity's mission whilst bearing in mind what is of greatest benefit to the public.

In terms of the call to an '*ecological conversion*', the Sisters seek constantly to live more sustainably in their daily lives and in the way they offer hospitality. In addition to switching to sustainable Gas and Electricity providers some years ago, and divesting from fossil fuels in 2022, the sisters installed solar panels in June 2023. In 2024 they have increased insulation of the attic in order to decrease heat loss through the roof.



In terms of embracing and integrating the digital culture in their ministries, the Sisters continue to offer a mixture of in-person and online meetings. Also, event bookings and donations are increasingly processed online. However, other ways of booking remain possible for those who do not have access to the internet, as the sisters are aware of the risk of digital exclusion of parts of the population.

With regard to the good maintenance of the property, the charity updated their 'Planned Maintenance Schedule' in 2022, covering 5 – 10 years of priority work. Work is ongoing to implement the schedule, with a number of extensive repairs and maintenance works planned that will enable the Sisters to develop their work and ministry of welcome. The revised schedule enables the works to be planned and managed within budgets; to this end a designated Property Maintenance and Development fund is now established.

MEDIUM TERM:

In addition to the above short-term plans and in order to plan for the future, the Sisters will meet in the early summer of 2025 to review and evaluate the activities and the hospitality offered over the past year and the impact on the beneficiaries. This review will include the impact of the cost-of-living crisis, the ecological emergency, persistence of racism and the increase in violence and war facing people in our world today. This will form the backdrop for planning the programme of events and hospitality for 2026.

The Sisters will continue to implement maintenance, repair and development works in the medium term in the light of the above mentioned 'Planned Maintenance Schedule' and ensure an appropriate budget is available to achieve this.



THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024

LONG TERM:

The present property in Lewisham is an ideal asset for the mission of the Charity and the Sisters do not anticipate any major changes. The Congregation of the Sisters of St Andrew plans to maintain their community in Lewisham, London, and its ministries for the long term.

To this end, the Charity endeavours to develop the hospitality offered to people coming from many different backgrounds and to respond appropriately to the identified and evolving needs of the surrounding population. The longer-term plans will be informed by the priorities identified at any future General Congregation. To this end a Mission and Ministry fund is now in place to support the longer-term development plans for the Charity.

In terms of long-term maintenance and development of the property, the above-mentioned report broadly identifies the maintenance works required in the next 10 years and the Sisters will progress various developments in order to improve their ministry of welcome and hospitality into the future.

FUTURE PLANS OF THE CONGREGATION OF THE SISTERS OF ST ANDREW HAVING AN IMPACT ON THE ENGLISH CHARITY:

The Generalate of the Sisters of St Andrew has been situated in Ramegnies-Chin near Tournai in Belgium since the end of WW II. It is from the Generalate that the Superior General and her team oversee all the communities of the Sisters of St Andrew which comprise of the Brazil Province, the Congo Region and the Europe Region.

In 2017 the strategic decision was made to move to more suitable premises in Schaerbeek, Brussels and the process is underway. In 2024:

- Our elderly sisters have moved to Brussels in two community groups, one at the care home Nazareth and one at the care home of the Jesuits.
- The sales agreement for the property in Ramegnies -Chin has been signed.
- The Archive/Museum of the Sisters of St Andrew which is currently housed in Ramegnies-Chin will move to Tournai.



- Construction of the new Generalate house in Schaerbeek, Brussels has started. The costs of the build have risen sharply due the Pandemic and cost-of-living crisis precipitated by war. It is hoped that the proceeds of the sale of the house in Ramegnies- Chin will cover a significant part of the cost of the new build.

The English charity has agreed in principle to make a proportional contribution to the cost of a new Generalate, recognising the role this plays in supporting the work of the English sisters. It will enable greater efficiency, better coordination, support and administration of the Religious of St Andrew worldwide, including in England. An initial request was received by the Charity during the year and further details of the specific build costs are expected in 2025.

THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024

RISK ASSESSMENT AND MANAGEMENT

The Trustees undertake an annual review of the risks and uncertainties that the charity faces with regard to the governance, management, operation, finance and the reputation of the charity as well as risks due to changes in government policy, laws and regulations. The revised 'Risk Monitoring' framework was agreed in 2022 and updated in 2024.

The key risks are described below together with the principal ways in which they are being mitigated.

RISK No 1

The trustee board does not have all of the necessary competencies with regard to governance, administration and accounting in the charity.

The trustees have, therefore, contracted for the provision of these services to assist them in the execution of these tasks. In addition, the Sisters participate in ongoing training to keep up to date with charity law, administration and financial accounting for charities.

RISK No 2

The trustees are aware of the need to ensure that guests who come to St Andrews, or those who receive a service from the Sisters are protected appropriately.

To this end the Charity has a number of policies and procedures with regard to Health and Safety, Fire Safety, Safeguarding, Confidentiality, Data Protection, Risk Assessments etc. and these are reviewed regularly to ensure safe practice in service delivery.

RISK No 3

The charity has donated a significant amount of funding in support of the Congregation of The Sisters of St Andrew in the Democratic Republic of the Congo. It is accepted that political instability in that country may expose the amount spent to be at risk.

The Superior General of the Sisters of St Andrew visits the communities and the projects supported by the Charity in the DRC at least once a year. The trustees have received assurances that the properties on which money has been spent are properly registered in the name of the Congregation and full written reports, supported by photographs, of how the monies have been utilised are submitted annually to the trustees.

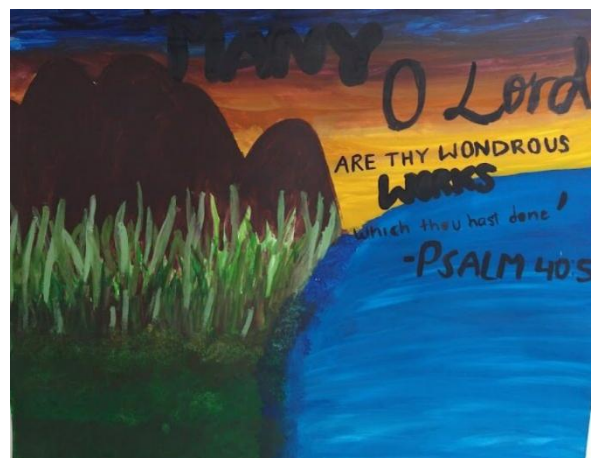
RISK No 4

The trustees are aware of their moral and legal obligation to care for their older members. The Trust retains financial responsibility for their care. At the current time all members of the UK Community are able to live independently without care, however because none of the Sisters have any financial resources of their own the trustees are aware of the need for them to secure a reliable income from the assets available to the trust. A key element of the management of this risk is to ensure that the charity has the available resources to contribute to the Sisters' care, should it be needed, both now and in the years to come, by setting aside some assets in a designated fund.

RISK No 5

The trustees are aware of the need to adequately insure their assets, particularly the property at Lewisham.

Accordingly, they maintain a professional assessment of the rebuilding costs which was updated in 2022 (next assessment is due in 2027). A full review of insurance requirements was completed in 2022 in order to ensure appropriate levels of cover in the event of a major incident.



THE RELIGIOUS OF ST ANDREW

YEAR ENDED 31 DECEMBER 2024

RISK No 6

Whilst Covid -19 / health risks are now significantly reduced, there continues to be awareness of the risk to provision of an 'in person' ministry of welcome at St. Andrew's, particularly as some of those attending are older, less able and perhaps more vulnerable. The capacity to provide a physical welcome was prevented for long periods in 2020/21. The sisters adapted by embracing digital technology and as a result the trustees have considered ways in which the ministry can be delivered both online and in person. New ways of working have been embedded both at the centre and in terms of outreach and digital work. This enables the Sisters to be flexible in responding to the needs of the community into the future.

FINANCIAL REVIEW

ACCOUNTING POLICIES

Details of the accounting policies are set out in the notes to the Accounts.

ADMINISTRATION FINANCE

The costs incurred in administering the charity were modest, amounting to £32,455 for accountancy, administrative support, legal and professional services, all of which are provided under contract.

TRUSTEE & STAFF REMUNERATION

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 Trust does not employ any staff.

CUSTODIAN TRUSTEE

The trust does not act as a custodian for any other organisation.

THE LEWISHAM COMMUNITY 2024

INCOME

Income during the year were £119,389 (2023 £104,419) – an increase of £14,970 due primarily to a rise in income from pensions and moving from capital growth to income generating investments. These increases were partly offset by a fall in donations and gift aid.

EXPENDITURE

Expenditure was £217,806 which, after allowing for the investment gain of £54,573 resulted in a deficit for the year of £43,844

INVESTMENTS

In 2022 the trustees undertook a review of investments resulting in a decision to divest from fossil fuel and move all funds to one provider CCLA in an Ethical Investment fund. During 2024 the Trust's investment portfolio – increased by £54,573.

ALLOCATION OF COSTS BY ACTIVITY

Please refer to the separate notes under each activity.

THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024



FINANCIAL RISKS

Please refer to the section on Risk Assessment & Management.

LOAN TO GENERALATE

Following the sale of the Eden Hall estate in 2014 the English charity granted a loan of £2,400,000 to the Generalate of the Congregation to further the international activities of the Congregation. The trustees, after seeking professional advice, sought and obtained confirmation from the General Council with regard to the compatibility of the respective trust deeds and the missions of both organisations. Having received the appropriate assurances and given due consideration to the request the trustees decided to grant the loan on an interest free basis for a period of 10 years, subject to earlier repayment should the need arise.

During the year reductions in the loan balance were authorised to enable the Trust to retain the cash and avoid currency exchange and bank transmission costs. These reductions related to the settlement of a debt of £2,996 to the European Region/Generalate being the net difference between what was due both to and from the Region. The balance of the loan at the year-end was £797,319.

During the year the Trustees agreed to extend the

period of the loan by a further 5 years to 2029.

GIFTS

There were no gifts/grants to support the work of the Sisters overseas during 2024.

RESERVES POLICY

FREE RESERVES

The trustees reviewed their reserves policy during the year and decided that the appropriate level of reserves to be maintained should remain at the amount required to cover the trust's normal expenditure for a period of six to twelve months.

With annual operational expenditure [gross expenditure less gifts and depreciation] in 2024 of £153,917 the level of free reserves required was circa £77,000 to £154,000. This level is adequately covered by the balance of £267,975 in unrestricted general funds (equates to the charity's "free reserves").

MEMBERS' MAINTENANCE RESERVE

During 2017 the Congregation decided that any member whose care needs warranted special support would, with her agreement, move to Belgium to the community at Ramegnies-Chin, where both suitable accommodation and care support facilities are available. The Generalate undertakes to provide for the care and support needs for the future maintenance of their elderly members. As the average age of the English community increases, the trustees recognise their responsibility to make some provision for a contribution to future care and support of those currently working in the English charity. To this end a Members' Maintenance Reserve is maintained.

The Members' Maintenance Reserve was revalued at 31 December 2024. The liability stands at £755,980. This is due to be reviewed again in December 2025.

THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024

PROPERTY MAINTENANCE RESERVE

The trustees have determined that a separate property maintenance reserve is required in order to ensure the good order of the property so that it can support the charities mission. The reserve is to cover the cost of required replacements, new developments, additions to the property, technical reviews and major renovations. The amount of £499,094 is to be held as determined through a 10-year property survey and plan (less the small annual maintenance charges).



MISSION & MINISTRY RESERVE

This reserve fund is for the Trust to support the development of projects both here in England and abroad in accordance with the charities mission. In 2024/5 this comprises a reserve of £800,000 currently on interest free loan to the Generalate to support the wider mission of St Andrews across the world.



GOING CONCERN

The trustees are confident, supported by the level of net current assets available to them and the decision by the Congregation to maintain a presence in England, that they have adequate resources to ensure their medium-term continuity.

Reserves will be reviewed on an annual basis to ensure that the charity is in a position to fulfil its mission.

POST BALANCE SHEET DATE EVENTS

The only post balance sheet date event of significance is the continuing turbulence in the economy caused by war, political change and the continuing post pandemic cost-of-living crisis. Some comfort is available to the trustees by virtue of their substantial cash holdings which will protect their investment portfolios from the need to sell units in the short term.

PUBLIC BENEFIT

The trustees are aware of the applicable principles of public benefit as set out in guidance from the Charity Commission. The trustees are also aware of the need to demonstrate that the public derives benefit from the use of the Trust's facilities and the activities initiated by the Trust. This benefit is mainly provided by the Sisters and their volunteer helpers to those members of the public who wish to participate in retreats held at Lewisham and elsewhere.

The welcome of retreatants caters for the spiritual and material needs of individuals and groups of both medium and small size. The trust aims to recover the additional costs it incurs in running retreats by seeking donations from the participants. It is, however, the trust's policy that those who cannot afford the suggested donation should be accepted at a reduced, or even a nil, rate. The availability of concessions is publicised in the trust's literature and on its website.

THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024

The website of The Welcome has also contributed to a greater awareness of the activities of the Community and of its benefit to the public. This has resulted in reaching out to local schools, a wider public and a catchment area outside the Lewisham locality.

Details of the public benefit provided are also included under the achievements paragraphs relating to The Welcome and Spiritual Accompaniment. In addition to running retreats the trust also makes the facilities at Lewisham available to visiting groups and for special events and the Sisters undertake voluntary work in a variety of settings in the local community.



STRUCTURE, GOVERNANCE & MANAGEMENT

STRUCTURE

The trustee board comprises of five members, all of whom are members of the Community.

In November 2024 Sr Regula Hug stepped down from her role as Chair (having been elected in September 2018). Sr Christiane was appointed as Chair and an orderly handover of responsibilities is taking place. Also in 2024, Sr Sigrun moved to a new ministry in France and therefore resigned as a Trustee of the charity. As there are five members of the community, her position was not replaced and the trustee board reduced to 5 members.

GOVERNANCE

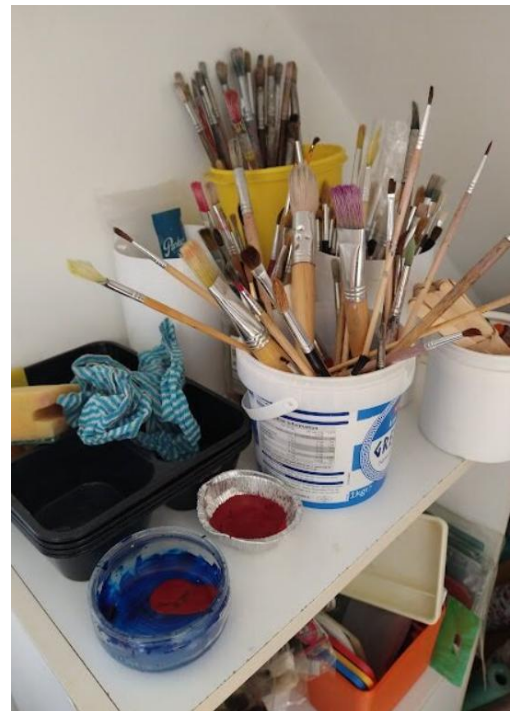
The administration of the Trust is the responsibility of all of the trustees, who meet regularly. The trust secretary monitors governance issues and is the trust's interface with its professional advisers.

TRUST MANAGEMENT

Sr Christiane, the Trust's Chair, is in charge of the day-to-day administration in consultation with the other trustees. Support with some bookkeeping and trust secretarial duties are outsourced. Ms Trudy Kilcullen MBE acts as Trust Secretary to achieve good governance, administration and financial accounting for the charity, as stated in the risk assessment.

TRAINING OF TRUSTEES

Newly appointed trustees are provided with an induction and an information pack. All trustees are encouraged to undertake continuation training, including attendance on relevant courses, conferences and seminars. During 2024 trustees participated in online and in person training opportunities and were represented at the Annual conference of the Association of Provincial Bursars. Where not all of the trustees are able to attend a relevant event those unable to attend are provided with notes of the meeting and they are briefed on the major topics that have been discussed. Copies of relevant press, magazine articles, professional reports and webinars are circulated to ensure that the trustees are kept informed about relevant current events.



THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024

TRUSTEES

The power to appoint new trustees is vested in the Superior General, who is the head of the Congregation. The Superior recommends the names of Sisters suitable to become trustees to the Superior General based upon their personal skills and the needs of the trustee board. The trustees may also co-opt either general or specialist advisers to provide advice to the trustee board.

The Superior General has the power to remove any trustee and to request the resignation of a trustee if she considers it appropriate for the good government and benefit of the charity. She also appoints the Local Superiors of each Community.

GENERAL DATA PROTECTION REGULATIONS

The trustees are aware of the requirements of GDPR and they have adapted their administrative procedures to ensure that they are compliant with the regulations.

BREXIT

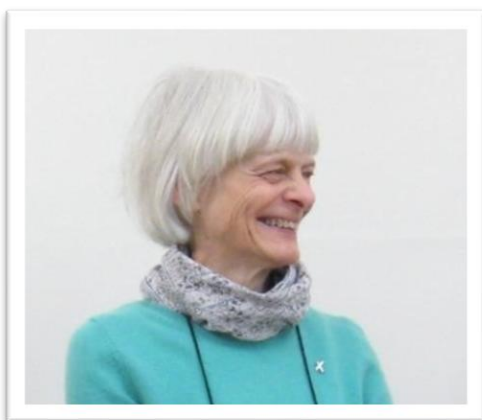
The trustees continue to maintain an interest in impact of Brexit. The situation is of particular importance to them because most of the Sisters resident at Lewisham are nationals of EU countries or Switzerland. All Sisters have registered as either Settled or Pre-settled. Measures have been taken to ensure the Charity is ready to apply for the necessary permissions should any Sisters from overseas be appointed in the future.

LEGAL STATUS OF CHARITY

The legal status of the charity is that of a Charitable Trust established by a Trust Deed executed on 15th February 1963 and amended by Scheme dated 27th August 1996



TRUSTEES' BIOGRAPHIES



Sister Regula Hug arrived in England from one of the communities of the Sisters of St Andrew in France in 1998. She was part of the community in London for 10 years (first in Vauxhall and then in Tooting Bec) until she moved to Edenbridge in September 2008. She worked as a Prison Chaplain until 2004 and as a Mental Health Chaplain with the South West London and St George's Mental Health NHS Trust until her retirement in September 2013. She is involved in administration, management, retreat work and spiritual accompaniment. Being trained in Ignatian Spirituality, she is also interested in Creation and Ecological Spirituality. In May 2021 she trained as a 'Laudato Si Animator'. She is a trustee since 2008 and was the Chair of trustees from 2015 – November 2025.

Sister Sigrun Gross was part of the community of the Sisters of Saint Andrew in Ameugny, France, from 1983 until 2002, taking part in the ministry of the Sisters with the Taizé community and in formation of the new Sisters. She then spent three years in the community in Lubumbashi, Congo, also working for the formation of the young Sisters there. After two years in the community in Edenbridge, Kent (2006/8 involved in the Sisters' Retreat Centre), she was sent to Belgium. In the communities of Charleroi and then in La Pairelle, she worked alongside the Jesuits in their Retreat Centre, she was involved in spiritual direction and in giving retreats, as well as in a voluntary work in the catechumenate of the diocese of Tournai. In April 2018 she returned to the community in Lewisham, as superior, as well as being involved in retreat work & spiritual accompaniment. In September 2024, she returned to the Sister's mission in Ameugny, resigning as a Trustee of St. Andrew's in November 2024.

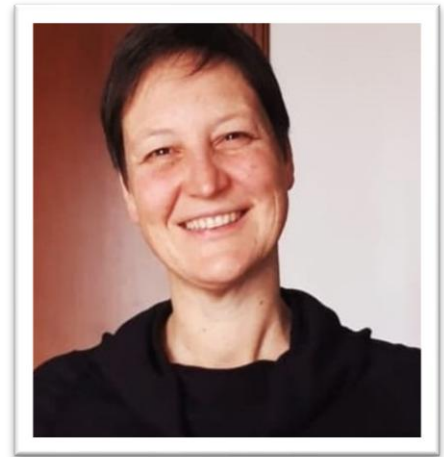


THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024



Sister Christiane Lehair was part of the London community from 1996 until September 2008, first in Vauxhall (1996 to 2004) and then in Tooting Bec (2004 -2008). In 1996 she worked in a voluntary capacity in Trinity Hospice and as a nurse in a nursing home, she volunteered at the Methodist Vauxhall Youth Club and the Day Centre of the Refugee Council. She worked at Guy's and St Thomas' NHS Trust for 12 years, first as an assistant chaplain, then as a chaplain and later as a Palliative and Supportive Care Senior Chaplain. She was part of the Edenbridge community from 2008 until 2013 when it closed (superior of the community from 2008 to 2011). She trained as a Psychosynthesis counsellor and now runs a small private counselling practice. She is involved in administration, retreat work, spiritual accompaniment, maintenance work, keeping the garden and drives tidy as well as being a Fire Marshall. She has been a trustee since 2002. In 2019 she trained in Eco-therapy and in 2021 she trained as a Laudato Si animator. In September 2024 she became Superior of the Community in Lewisham and in November 2024, she became the Chair of Trustees.

Sr Lorella Cerutti has been the Delegate of the General Superior for the St Andrew's Communities in the European Region (in England, Belgium and France) since 2020. She visits and is attentive to the local needs of each community. She encourages the sisters to live their religious lives and undertake their commitments in accordance with the values of the Gospel, both within the St Andrew's Order and in our contemporary world's cultural, social and political contexts. She lived for several years in the community of Ameugny (France) - the neighbouring village to the Ecumenical community of Taizé - where she was involved in the welcome of the young people, including spiritual accompaniment and developing the different proposals for visitors and volunteers. She now lives in Bruxelles, where she is accompanying the new project of the Congregation. She collaborates with the Jesuits in the young adult ministry called Magis. Their aim is to help young adults (18-35-year-olds) through reflection and prayer to put their faith into action in today's society. She also regularly visits the retention centre for illegal immigrants in Bruges with the JRS (Jesuit Refugee Service).

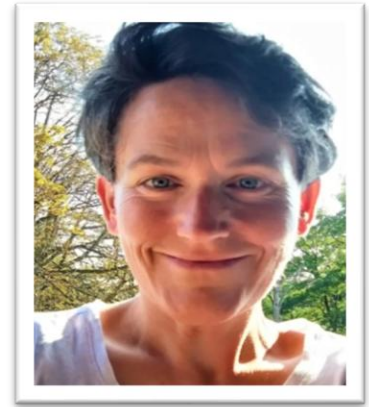


Sister Marie-Christine Berg lived in the community of Ameugny (France) taking part in the ministry of the Sisters with the Taizé Community. She then worked with Jesuits in Lyon (France) to accompany the formation of medical students.

Since 2010, she has been involved full time at St Andrew's, giving spiritual direction and supervision, leading retreats and quiet days. She is part of the administration team and welcomes guests in the house.

THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024

Sister Fiona Maguire spent over 20 years in our communities in France and Belgium. During that time, she worked with the Taizé community in France as part of a chaplaincy team, working with young adult volunteers, giving retreats and spiritual accompaniment to visitors, and heading up biblical theatre workshops. She also spent several years working at the Ignatian Retreat Centre La Pairelle in Belgium. She moved to the community in Lewisham in 2020, where she now works as a spiritual director and as part of the welcome team. She also works in London as an English language teacher and literacy tutor.



LEGAL AND ADMINISTRATIVE INFORMATION

TRUSTEES

The trustees during the year were Sister Regula Hug, Sister Christiane Lehair, Sister Marie-Christine Berg, Sr Fiona Maguire, Sr Lorella Cerutti, Sister Sigrun Gross [resigned November 2024].

CHAIR OF TRUSTEES

To November 2024 Sister Regula Hug / From November 2024 Sr Christine Lehair

SUPERIOR, LEWISHAM COMMUNITY

Sister Sigrun Gross to September 2024 and Sister Christiane Lehair from September 2024

SECRETARY

Ms Trudy Kilcullen MBE

REGISTERED ADDRESS

The Sisters of St Andrew
99 Belmont Hill
Lewisham
SE13 5DY
Tel: 0208 852 1662
E-mail: christiane.lehair@sisters-of-st-andrew.com
Website: www.sisters-of-st-andrew.com

CHARITY NUMBER

227315

GOVERNING INSTRUMENT

Trust Deed dated 15 February 1963 Scheme L[S] 227315 sealed 27 August 1996

PROFESSIONAL ADVISERS

INDEPENDENT EXAMINER

Yinka Tomori
Longmeade Consult Ltd

**THE RELIGIOUS OF ST ANDREW
YEAR ENDED 31 DECEMBER 2024**

SOLICITOR
Stone King
13 Queen Square
Bath BA1 2HJ

BANKERS
Royal Bank of Scotland
Drummonds
49 Charing Cross
London SW1A 2DX

Metro Bank
Unit 4, Nugent Retail Park,
Cray Ave.,
Orpington, BR5 3RP

SURVEYOR
Landers & Associates
67 Riefield Road
London SE9 2RA

INVESTMENT POWER

Under the Society's Trust Deed dated 15 February 1963 and supplemented by a Section 26 authority CD[T] 227315 sealed by the Charity Commission 12 January 1995.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements 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 of the charity to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles of the Charities SORP
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that this basis applies.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and reports) Regulations 2008 and with the 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 Trustee's Report was approved by the Board and signed on its behalf by:

.....
Sister Christiane Lehair
Chair and Trustee

.....
Sister Lorella Cerutti
Trustee

7th April 2025

**INDEPENDENT EXAMINERS' REPORT TO THE MEMBERS OF THE
RELIGIOUS OF ST ANDREW**

I report on the accounts of the charity for the year ended 31 December 2024.

Respective responsibilities of trustees and examiner

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

Having satisfied myself that the charity is eligible for independent examination, it is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

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

.....
Olayinka Tomori ACA DChA

7th April 2025

Longmeade Consult Ltd
The Old Rectory
Springhead Road
Northfleet, DA11 8HN

**RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2024**

	Notes	2024 Total £	2023 Total £
INCOME AND ENDOWMENTS FROM:			
<i>Donations and legacies:</i>			
Income from Sisters salaries and pensions		45,168	28,174
Income from other donations and legacies		55,504	64,972
Income from charitable activities - rent		720	1,480
Income from investments		17,997	9,793
Total Income and Endowments		<u>119,389</u>	<u>104,419</u>
EXPENDITURE ON:			
Expenditure on Charitable Activities	3	217,806	207,899
Total Expenditure		<u>217,806</u>	<u>207,899</u>
NET (EXPENDITURE)		(98,417)	(103,480)
OTHER RECOGNISED GAINS/(LOSSES):			
Gain/(Loss) on investment	2	54,573	150,949
NET MOVEMENT IN FUNDS		<u>(43,844)</u>	<u>47,469</u>
RECONCILIATION OF FUNDS:			
Total funds brought forward at 1 January		4,717,655	4,670,186
Total funds carried forward at 31 December	9	<u><u>4,673,811</u></u>	<u><u>4,717,655</u></u>

The accompanying notes form part of these accounts.

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**BALANCE SHEET
AS AT 31 DECEMBER 2024**

		2024		2023	
	Notes	£	£	£	£
FIXED ASSETS	5	2,350,762		2,414,314	
INVESTMENTS	4	1,352,125		1,297,552	
			3,702,887		3,711,866
CURRENT ASSETS					
Debtors	6	798,488		801,771	
Cash at bank and in hand		182,177		211,506	
		980,665		1,013,277	
CREDITORS: Amounts due within one year	7	(8,741)		(6,488)	
NET CURRENT ASSETS			971,924		1,006,789
CREDITORS: Amounts due after one year	8		(1,000)		(1,000)
NET ASSETS			4,673,811		4,717,655
FUNDS :					
Unrestricted funds	9		267,975		223,410
Designated Funds	9		4,405,836		4,494,245
TOTAL FUNDS			4,673,811		4,717,655

The financial statements were approved and authorised for issue by the Trustees on 7th April 2025 and were signed below on its behalf by:

.....

Sister Christiane Lehair

Chair and Trustee

.....

Sister Lorella Cerutti

Trustee

The accompanying notes form part of these accounts.

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2024**

1. ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of Accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (Second Edition effective 1 January 2019) – Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

The Religious of St Andrew meets to definition of a public entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b) Going concern

The Board of Trustees is of the opinion that the charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties regarding the Trust's ability to do so.

c) Tangible fixed Assets

Depreciation is provided to write off the cost of all fixed assets except freehold land over their expected useful lives. It is calculated at the following annual rates.

Freehold Buildings	2%
Solar Panels	4%
Motor Vehicles	25%
Fixtures and fittings	20%
Office equipment	20%

The Charity capitalises all capital expenditure totalling £2,000 or more.

d) Taxation

The Religious of St Andrew is a registered charity and accordingly is not liable to United Kingdom taxation.

e) Income

Income comprise of pensions, salaries, gifts, donations, and investment income. The income is recognised when it is probable to be received can be measured reliably and charity is entitled to it

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2024**

1. ACCOUNTING POLICIES CONTINUED

f) Expenditure

Charitable expenditure consists of all expenditure relating to the objects of the Charity. All costs are directly attributable to the activities under which they have been analysed.

Governance costs include expenditure on the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

Irrecoverable VAT is included with the category of expense to which it relates.

g) Funds

All funds are unrestricted and are available for use by the charity in accordance with its objects. The trustees have designated all unrestricted funds as set out in note 7 to the financial statements.

h) Cash and Cash Equivalents

Cash and cash equivalents includes cash and short term highly liquid investments with short term maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

i) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

j) Estimates and Judgements

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Although these estimates are based on the trustee's best knowledge of the amount, events or actions, actual results ultimately differ from these estimates. The trustees do not consider there to be any estimates and judgements.

k) Financial Instruments

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

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2024**

2. ANALYSIS OF TOTAL INCOME AND ENDOWMENTS

	Total 2024 £	Total 2023 £
<i>Income from investments includes</i>		
Gain on investment portfolio Investment Income	54,573	150,949

3. ANALYSIS OF TOTAL EXPENDITURE

	Depreciation £	Other Direct costs £	Total 2024 £
<i>Charitable Activities:</i>			
Support of members and their ministry	63,552	133,648	197,200
Support and Governance costs	-	7,502	7,502
Total Expenditure	63,552	141,150	204,702
Accountancy	-	-	11,604
Independent Examination fees	-	-	1,500
			217,806

	Depreciation £	Other Direct costs £	Total 2023 £
<i>Charitable Activities:</i>			
Support of members and their ministry	62,323	127,027	189,350
Support and Governance costs	-	8,624	8,624
Total Expenditure	62,323	135,651	197,974
Accountancy	-	-	7,795
Independent Examination Fees	-	-	2,130
			207,899

As members of the Society the Trustees' living expenses (including travel) during the year were borne by the Charity but the Trustees received no remuneration or other benefits in connection with their duties as Trustees during the year.

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2024**

4	INVESTMENT	Total 2024	Total 2023
		£	£
	Market value of listed investments		
	Balance at 1 January 2024	1,297,552	1,146,602
	Deductions	-	-
	Unrealised Losses	-	-
	Revaluation	54,573	150,950
	Balance at 31 December 2024	<u>1,352,125</u>	<u>1,297,552</u>
	Historical cost at 31 December 2024	<u>1,250,255</u>	<u>1,250,255</u>
	Valued by reference to a UK stock exchange:	577,329	577,329
	COIF Charities Ethical Investment fund	<u>672,926</u>	<u>672,926</u>

5. TANGIBLE FIXED ASSETS

	Freehold Land and Buildings	Solar Panels	Fixtures Fittings and Equipment	Motor Vehicles	Total
	£	£	£	£	£
Cost or valuation					
At 1 January 2024	3,016,927	61,372	35,772	19,104	3,133,175
Additions in year	-	-	-	-	-
At 31 December 2024	<u>3,016,927</u>	<u>61,372</u>	<u>35,772</u>	<u>19,104</u>	<u>3,133,175</u>
Depreciation					
At 1 January 2024	663,728	1,227	34,802	19,104	718,861
Charge for the year	60,339	2,455	758	-	63,552
At 31 December 2024	<u>724,067</u>	<u>3,682</u>	<u>35,560</u>	<u>19,104</u>	<u>782,413</u>
Net Book Value					
At 31 December 2024	<u>2,292,860</u>	<u>57,690</u>	<u>212</u>	<u>-</u>	<u>2,350,762</u>
At 31 December 2023	<u>2,353,199</u>	<u>60,145</u>	<u>970</u>	<u>-</u>	<u>2,414,314</u>

The charity's current property at Lewisham has been valued at cost plus improvements. This property is in functional use and therefore the cost of a full valuation would be an unnecessary

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2024**

use of the assets of the charity.

6. DEBTORS: Amounts due within one year	2024	2023
	£	£
Prepayments and accrued income	1,169	1,456
Loans	797,319	800,315
	<u>798,488</u>	<u>801,771</u>

In 2014 the charity approved a request from its General Council in Belgium that it be granted an interest free loan of £2,400,000. These funds arose from the sale of the Eden Hall estate. The loan term was for 10 years but is included in short-term debtors as it is repayable on demand. In April 2024 the loan period was extended to 2029 on the same terms and conditions.

7. CREDITORS: Amounts due within one year	2024	2023
	£	£
Trade creditors	5,741	2,253
Accruals	3,000	4,235
	<u>8,741</u>	<u>6,488</u>

8. CREDITORS: Amounts due after one year	2024	2023
	£	£
Amounts held on behalf of members	<u>1,000</u>	<u>1,000</u>

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2024**

9 FUNDS	Unrestricted Funds		Designated funds:			Total Funds
	English Communities	Fixed Assets	Members' Maint. Res	Property Maint. Fund	Missionary & Ministry Fund	
	£	£	£	£	£	
Funds as at 1 January 2024	223,408	2,414,314	755,980	523,953	800,000	4,717,655
Income	119,389	-	-	-	-	119,389
Expenditure	(129,395)	(63,552)	-	(24,859)	-	(217,806)
Gain on Investments	54,573	-	-	-	-	54,573
Transfer between funds	-	-	-	-	-	-
Funds at 31 December 2024	267,975	2,350,762	755,980	499,094	800,000	4,673,811

FUNDS – 2023 Comparative	Unrestricted Funds		Designated funds:			Total Funds
	English Communities	Fixed Assets	Members' Maint. Res	Property Maint. Fund	Missionary & Ministry Fund	
	£	£	£	£	£	
Funds as at 1 January 2023	100,000	2,414,206	755,980	600,000	800,000	4,670,186
Income	104,419	-	-	-	-	104,419
Expenditure	(130,900)	(62,323)	-	(14,676)	-	(207,899)
Gain on Investments	150,949	-	-	-	-	150,949
Transfer between funds	(1,060)	62,431	-	(61,371)	-	-
Funds at 31 December 2023	223,408	2,414,314	755,980	523,953	800,000	4,717,655

English Communities

The activities reflected in the accounts of the English Community are primarily those that relate to the control and management of the Trust and its assets.

Fixed Assets

The fund reflects the Net Book Value of the charity's fixed assets. This fund exists to ringfence the charity's fixed assets which are fundamental to the wellbeing of the sisters and to the activities of the charity.

Members' Maintenance Fund

This reserve was created to acknowledge the Trust's responsibility for the future maintenance of its elderly members. The level of the reserve is reviewed annually to ensure there are sufficient funds available to sustain members. In the event of insufficient reserves funding will be available from Ramagnies-Chin.

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2024**

9. FUNDS (continued)

Property Maintenance Fund

This reserve has been created to acknowledge the required replacements, new developments, additions, technical reviews and major renovations to the freehold property. The level of reserve is based on a 10 year property plan less the annual maintenance charge, expensed as incurred.

Mission and Ministry Fund

This reserve acknowledges the commitment to the projects both in England and abroad for the next 5 years. This reserve reflects the loan owing from Ramagnies-Chin and will be reviewed annually for suitability.

All of the charity's funds are unrestricted.

	2024		2023	
	£	£	£	£
INCOME AND ENDOWMENTS FROM:				
Rents	720		1,480	
Donations and gifts	49,677		56,969	
Salaries and Pensions	45,168		28,174	
Miscellaneous income	1,373		598	
Gift Aid	4,454		7,405	
Investment income	17,997		9,793	
	<hr/>		<hr/>	
		119,389		104,419
EXPENDITURE ON:				
Living costs	33,951		34,698	
Living costs of sisters at Ramagnies-Chin	-		-	
Pension contributions payable in Belgium	8,359		9,631	
Property costs	71,636		65,174	
Admin costs	17,055		11,667	
Travel	7,516		9,133	
Legal & professional	15,400		14,552	
Gift	337		721	
Depreciation	63,552		62,323	
	<hr/>		<hr/>	
		(217,806)		(207,899)
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on investment assets		54,573		150,949
		<hr/>		<hr/>
NET MOVEMENT IN FUNDS		(43,844)		47,469
		<hr/> <hr/>		<hr/> <hr/>

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2024**



THE RELIGIOUS OF ST ANDREW

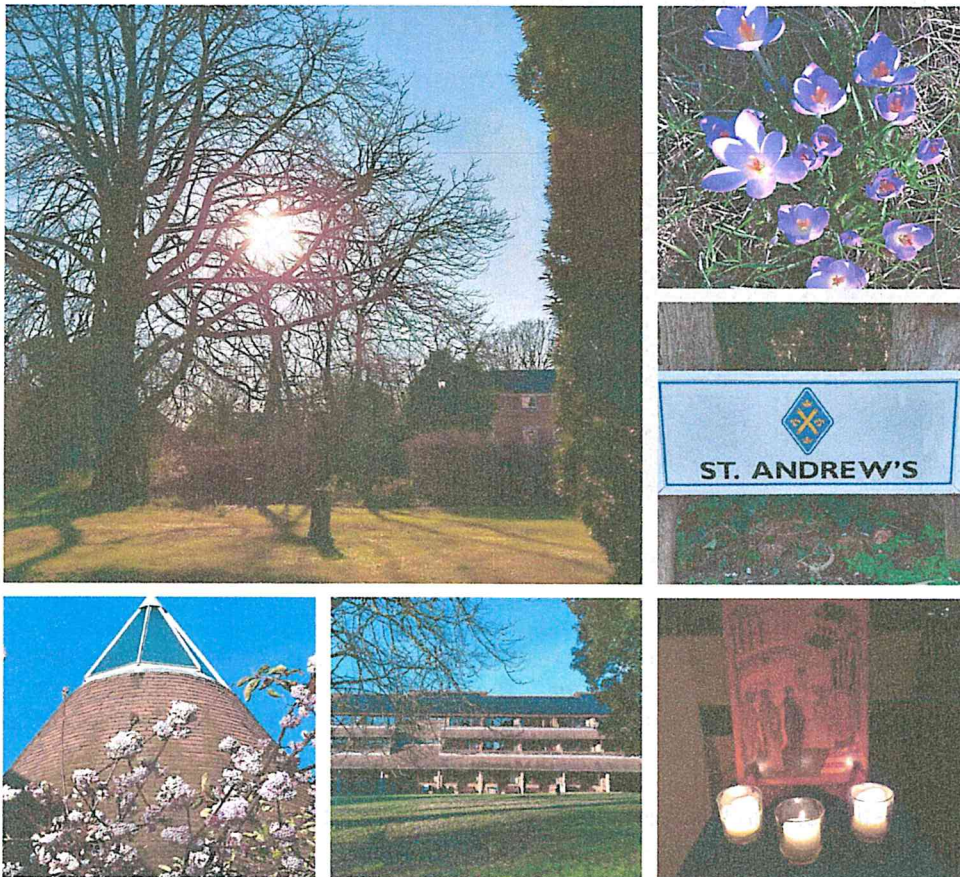
England & Wales - Charity number 227315

Accounts

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2023**

THE RELIGIOUS OF ST ANDREW
The Community in Lewisham, London
Trustees Annual Report and Accounts 2023



Registered Charity No: 227315

The Trustees present their annual report and financial statements for the year ended 31 December 2023 and confirm that they comply with the requirements of the Charities Act 2015 including updates No 1 & No 2, the Trust Deed and the Charities SORP [FRS 102].

THE CHARITY

The Trustees are responsible for the English charity of 'The Religious of St. Andrew', which is more commonly known as the Sisters of St Andrew. The Trustees are all members of The Society of the Religious of St Andrew which is an International Religious Order with communities in England, Belgium, Brazil, France, the Democratic Republic of the Congo and South Korea. The Generalate of the Society is at Ramegnies-Chin in Belgium.

The Order was founded in 1231 in Tournai, which was then part of France and is now in Belgium. Hospitality and a readiness to respond to the needs of the time - in the light of the Gospel - and in accordance with the Society's Constitution has been part of the Congregation's history and tradition since the 13th century.



THE CHARITY'S OBJECTIVES & ACTIVITIES

Objectives: What we aim to do.

The Trust Deed requires the charity to apply its resources to *"such charitable purposes which advance the religious and other charitable work ... carried out ... by or under the direction of the Society..."*. It is therefore the charity's mission to encourage and support the life and the ministries undertaken by the Sisters of St Andrew in England.

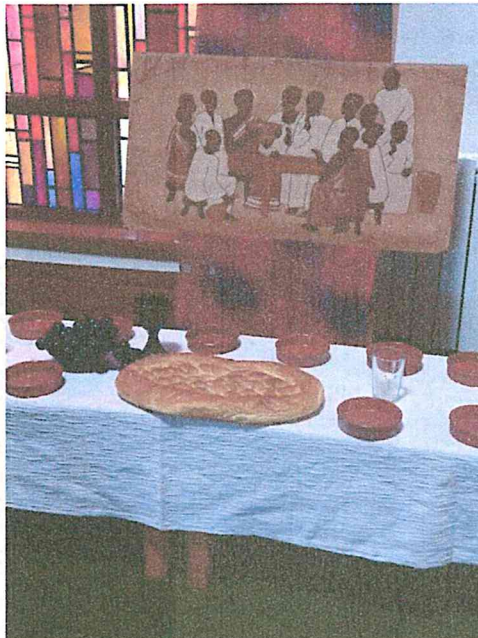
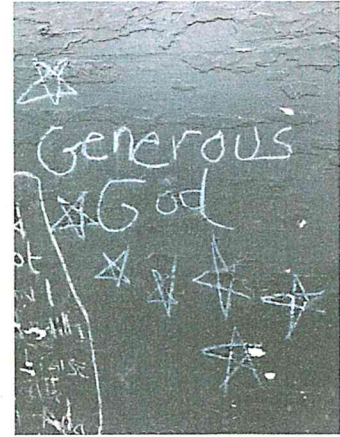
According to the Constitutions, in the spirit of the Order, priority in its choice of Mission should be given to ministries that contribute to a greater awareness of and a deepening of the spiritual experience of the Christian Faith and belief, as well as accompanying people in their journeys of spiritual and human growth. It is the mission of the Order to serve the Church (meaning to serve Christians of all traditions) and to be available to accompany those who are searching for a deeper meaning in life, whether they are part of a faith community or not. It is also the mission of the Order to accompany children and young people in their human growth through education.

Activities: This is what we do.

The work of the Charity in the community of Lewisham consists in providing a place of welcome and hospitality for individual guests and for groups seeking spiritual resources, silence, rest and space. The charity also responds to requests to facilitate and lead different groups: in the house, in the local area, and further afield. These include training days, spiritual formation, both day and residential retreats, as well as weeks of guided prayer in parishes and participation in local or Diocesan Spirituality Commissions.

The main ministry of the Community in St Andrew's in Lewisham is providing a house of welcome. It is the place where the community lives, prays and works, and where it welcomes those who are searching for a space, where they can experience silence, prayer, communal worship, and if desired, one to one accompaniment in their spiritual journey.

Living together as a community with a certain pattern of daily life can inspire others who wish to experience a lifestyle where silence, prayer and solitude have their place; our guests can join us for a day or for a longer period of time. Withdrawal from the rush of life and its usual activities certainly helps people to return to the ordinariness of their life in a different way. Many visitors write to thank the Sisters for their welcome and presence. They convey their appreciation by sharing their stories about the value of taking time and space in order to be more effective or more open in their ministries or jobs or family life, and their having a greater sense of well-being. This leads a large number of visitors to come back to St Andrews on a regular basis, seeking refreshment and renewal.



The Charity's home in Lewisham, besides providing accommodation for the Community, provides ample space for such hospitality. The spacious house with a purpose-built round chapel in the shape of an Oast House and surrounded by a large, attractive garden is like a 'spiritual oasis' at the heart of a busy area close to the centre of London. There are several meeting rooms on the ground-floor, one of which is big enough to welcome groups of up to 25 participants. Eight to ten bedrooms allow for a residential welcome on a self-catering basis. There are several well-equipped kitchenettes around the house. The Sisters of the community co-ordinate and administer all aspects of the ministry of hospitality.

As well as providing a place of welcome and hospitality at St Andrew's, each of the Sisters also carries responsibility for her own mission through involvement in voluntary work or voluntary organisations in the local community. This enables a significant contribution to people with various needs in the locality. For example, through the provision of counselling services, work with people with mental health issues, those who are housebound, elders, refugees and asylum seekers and people who speak English as a second language. The Sisters also seek to show care and respect for creation and are engaged in local environmental activities and campaigns.



REVIEW OF ACHIEVEMENTS AND PERFORMANCE

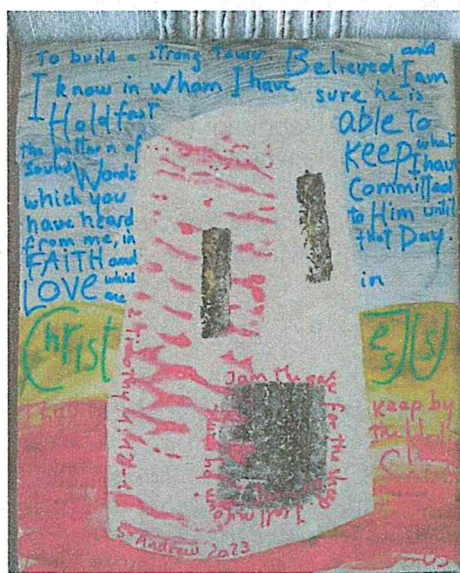
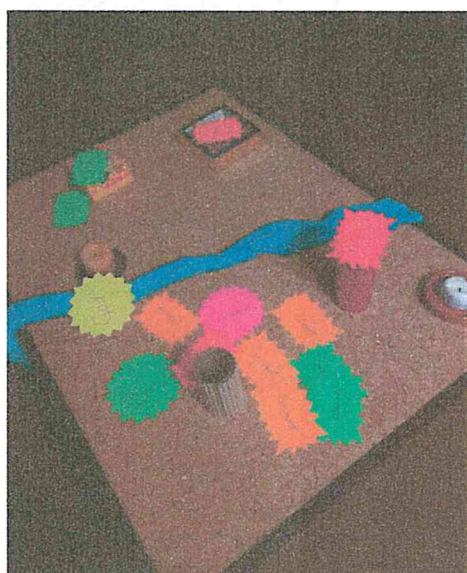
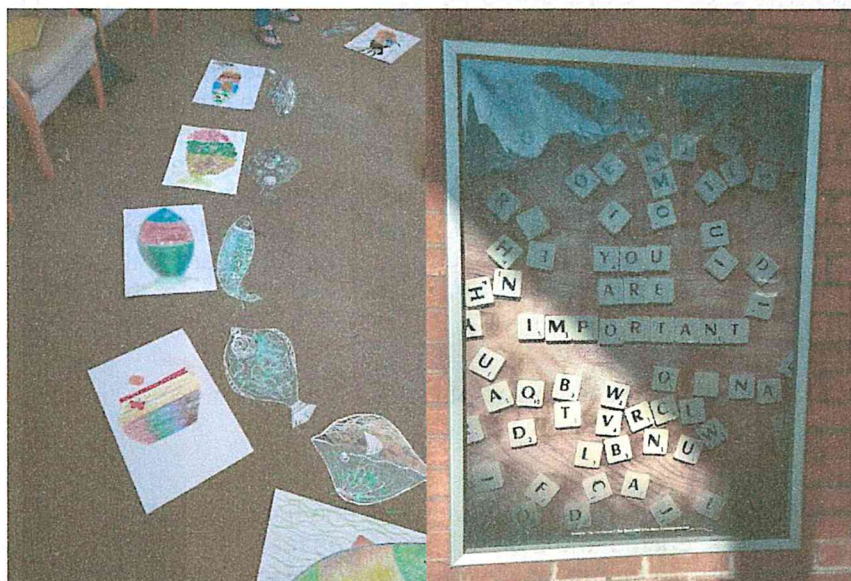
The retreat house at St. Andrew's welcomed guests and visitors throughout 2023 for workshop days, events, retreats, spiritual accompaniment and supervision. Retreats were either guided, with individual accompaniment given by one of the sisters; or private, where guests have no daily accompaniment or are guided remotely online. The length of the retreats was varied, from those who stayed for one day, an

overnight 24 hours, up to 8 days, and even 30 days for those undertaking *The Spiritual Exercises*, following the Spirituality of St. Ignatius, which can also be taken in three parts of ten days each.

Events held in 2023 included themed workshop days, guided quiet days following the liturgical year, prayer or reflection days held by one of the sisters and meditative prayer evenings open to all comers held in the chapel. Some parish or faith groups ran their own programmes with or without involvement by the sisters.

Spiritual accompaniment, personal meetings held between one of the sisters or another spiritual director, and an individual in accompaniment, have continued to be held regularly throughout the year, for the most part in person, in one of the meeting rooms on the ground floor, but also occasionally online.

The programme of events this year was similar to that of previous years: two week-end individually guided retreats offered for beginners, a retreat in daily life given over four weeks during Lent, where individual accompaniment is offered once a week, and a week's individually guided retreat during the summer. Workshop days offered this year covered Ignatian themes, such as "A taste of Ignatian Spirituality", and "Looking into the Art of Ignatian Prayer", and also more creative themes such as "Praying with crafty hands" or days with a focus on wellbeing, such as "Do we have the right to be happy?"

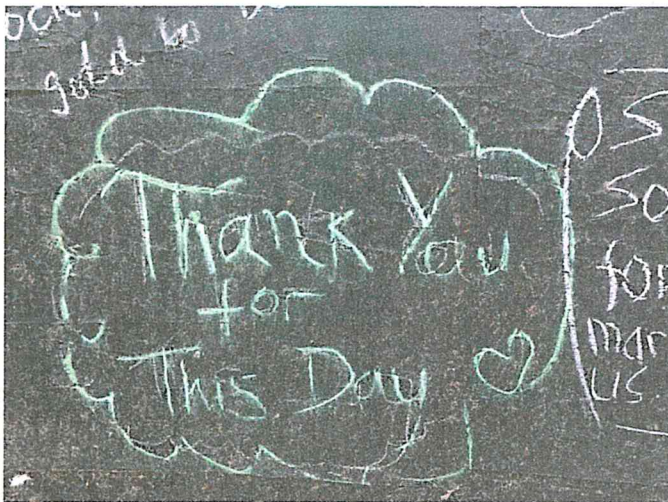


We also continued to offer a monthly workshop, a quiet reflection morning for carers in the local area, facilitated by one of sisters.

Most retreats and events were well attended. Demand for the ground floor rooms to host parish or faith groups for a day visit has been on the increase. Private retreats and quiet days especially have remained a popular option for guests, as well as space for individual spiritual accompaniment.

Number of people welcomed 2023 (not including day groups)	
Private retreats	80
Individually guided retreats	55
Individual Quiet Days	80
Group residential retreats	35
Ongoing Spiritual Direction	55

Events held and led by the sisters and by visiting leaders have been well received. The sisters have received regular positive feedback during the year from guests and visitors. They have commented on the peaceful atmosphere, the tranquility of the house and gardens and the help that this has given them in their search for a calm place and for maintaining a physical and symbolic distance from the demands of their everyday lives.



Comments from our guests included:

"This place gave me space for prayer, it was So helpful"

"Thank you for a lovely stay with you once again"

"I appreciated every aspect of my stay, even though it rained every day!"

"Loved being able to join you for prayer"

"Very happy and contented, and I much appreciated the lovely chapel"

"Thank you for the thoughtful guidance and input, I really needed it."

The Welcome Finance

The Welcome does not charge a fee for participation in its activities but seeks donations towards its overhead costs. From this source donations of £56,969 were received, in addition to which £7,405 of tax was recovered under the Gift Aid scheme.

VOLUNTEERS

The Sisters are fortunate to have friends – volunteers, who come and help occasionally with various tasks. They include some who are willing to help with maintenance, gardening, decorating ... and some who are willing to help with retreats and facilitation. This contributes to making the property and the hospitality offered ever more welcoming for guests. The volunteer work is greatly appreciated, however it is not possible to quantify the value in financial terms.



COMMUNITY

The current community comprises of five Sisters in Lewisham, coming from Switzerland, France, Germany and England. It is part of the Sisters common life, in all their communities, to live together with Sisters from different countries, creating a rich cultural mix. All the Sisters in Lewisham are actively involved in various aspects of the ministry of welcome and hospitality in our house in Lewisham, and in activities in the local area as well as further afield. They offer their service to the charity on a voluntary basis. Likewise, it is not possible to quantify the value of this service in financial terms. Their contribution is essential for the delivery of all the activities offered and undertaken by the charity.

The Charity is responsible for the care of its elderly members, when health care is required the Sisters move to the motherhouse in Belgium, Ramegnies-Chin (Tournai), where there are appropriate care facilities. The cost of ongoing care for one Sister remains the financial responsibility of the Charity.

The Community's Finance

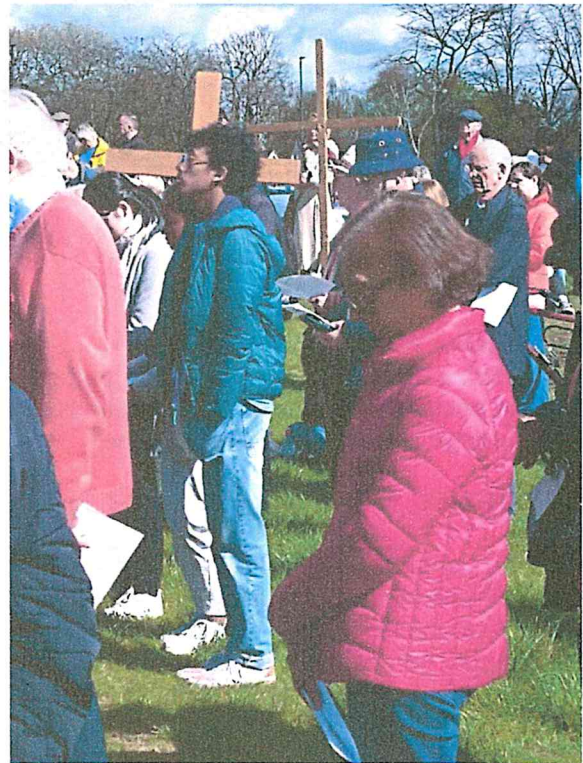
The Community's members received £28,174 from both personal and professional retirement pensions.

The Sisters' living costs for the year were £34,697 an increase on last year's £27,400

Outreach

As well as work delivered at St Andrews retreat centre, the sisters contributed to delivery of other special events during the year:

- Leading the worship at the two day Conference 2023 of the Catholic Spirituality Network (CSN): "Ordinary lives, extraordinary hope. Opening spaces for conversation and encounter." (March, Swanwick)
- Facilitating a week end retreat on the theme of the Generosity of God. (June, Douai Abbey)
- Giving a 6-Day retreat in the Jesuit Centre of La Pairelle. (June, Namur Belgium)
- Supporting the work of the sisters in Taizé. (July & August, France)
- Taking part in the World Youth Day, giving workshops to young people on 'Making decisions in Life'. (August, Lisbon, Portugal)
- Facilitating a 'Cinema retreat' using movies to explore new ways to do the Spiritual Exercises and enter into prayer. (February, Spiritual Centre of Hautmont, France)
- Giving a workshop on decision making named 'Lost in Decision. How to learn to make choices and a talk about the challenges of the Church Today', at the International World Youth Day. (October, Belgium)
- Profiling St Andrew's Retreat centre at the Church fair St Saviours. (October, Lewisham)
- Giving the St Ignatius, 30-Day retreat to an international group of Ursuline sisters during their Tertianship, a year of formation and deepening of their personal and community lives. (Rome, November-December)



The sisters also continued their ongoing commitments, being part of several groups the area and beyond:

- Teaching English as a second language to adults in a local charity.
- Member of the Southwark Diocesan Spirituality Commission, working especially in a subgroup reflecting on Spiritual Accompaniment.
- Member of the Justice and Peace group of the parish of Our Lady Help of Christians in Blackheath.
- Volunteering at Third Thursday Time (TTT): a mental wellbeing monthly drop in based in Holy Cross Parish Hall Catford.



One of the sisters provides a professional counselling service for those seeking counselling help. She works from a private practice in the Gatehouse which is independent of the main St Andrews building. This service is open to all people, regardless of whether they have a faith background or not. Due to the cost of living crisis the numbers of clients has reduced in comparison to pre-pandemic numbers. Although in 2023 there has been a slight increase. During 2023, five clients have been in ongoing counselling and there have been several new enquiries. All income from counselling is donated to the Charity.



Outreach Finance:

A small amount of income was received by way of donations for the provision of outreach services. No separate record was kept of expenses incurred in the provision of these facilities although these would have been limited to travel costs.

SUPPORT FOR THE ST ANDREW'S COMMUNITIES IN THE DEMOCRATIC REPUBLIC OF CONGO (RDC)

The Sisters of St Andrew arrived in the DRC in 1932 and have continued to have a presence there working in very challenging circumstances. On a socio-political level, the country is marked by an upsurge of violence and a degradation of the security situation especially in the East, which causes a lot of population displacement. This led the National Conference of Bishops in the Congo (CENCO) to issue, a couple of years ago, a declaration with the evocative title: "The hour is serious. Our country is in danger!" (Neh 2:17) Since their arrival, the communities have been involved in education, healthcare and religious and spiritual formation. The sisters seek to be close to the population, being alongside to give hope for a better future.

Amid the constraints of daily life in the Congo, day after day, the sisters pay attention to basic human needs: promoting food and water security, ensuring a constant electricity supply, making sure living spaces and their environment are clean and healthy, sustaining inner growth, so as to become builders of peace and justice.

In March-April 2023, the Superior General made her annual visit to the Congo Region. "The harvest is plentiful, but the workers are few". In fact, in a country in permanent crisis and a society undergoing major changes, vocations to join the sisters community seem to be fewer and most young women have not been able to persevere in their commitment. This means that the sisters are few in number and need to work more closely with others.

2023 saw Presidential elections take place at the end of December. The climate of insecurity and corruption in the country made preparations very difficult and as yet it is unclear what impact the outcome of the election will have.

The sisters live in three communities as outlined below: in **Lubumbashi**, in **Kikwit** and in **Kinshasa**. Since 2015, the English Charity has provided financial support for their mission in all three locations via its Generalate in Belgium. Below are some updates on the supported projects:

The **Collège Saint-André in Lubumbashi** (in the province of Haut-Katanga) had 1,200 pupils in the 2022-2023 school year. A new technical section (electricity) was opened. Once again this year, the final exam results were hugely successful, which is a great encouragement for the educational team. There is a need to extend the buildings to accommodate the technical workshops. A neighbouring plot of land is up for sale. The sisters in the DR Congo region are considering the possibility of selling one of their plots of land to free up funds.





During the Covid pandemic the teaching staff at the College managed the **Tshamalele farm** however this has now been handed over to the '*Remote Sensing Research Laboratory*' set up by one of our sisters. Several of the students teach at the Faculty of Agronomy and the farm will become a work placement site for some of the students. The year 2023-2024 should see the operation of this plot of land not only as an educational tool but also become profitable.

The **Siama school in Kikwit** (Kwilu province) continues to attract large numbers of pupils from the region and from Kinshasa. The living conditions, far from the noise of the city, although still precarious, are proving to be conducive to learning.

This year too, the school achieved an excellent pass rate. The regulations requiring free education mean that the school has to operate on a very small budget. Alongside the most recently constructed buildings, the dilapidated state of the others is a cause for concern, as are the boarding school dormitories.

The satellite connection, supported by the Generalate and a number of donors, has enabled the school's IT section to operate smoothly, as has the Lycée's administrative management.



The **Centre hospitalier de Kikwit Sacré - Cœur** and its annex on the Muvuma site are still awaiting the arrival of the ASBL electrabel for the solar electrification of the two sites (scheduled for April 2024).

A national strike is currently causing problems for the Centre. The centre has an agreement with the State, which should provide the salaries for its workers. This is not happening at present, which means the centre is deprived of the resources it needs to pay workers and buy medicines. This makes the work very challenging.



In Kinshasa, the **Righini house**, the construction of which was supported by the Charity, is first and foremost a community space for the sisters, who have a wide variety of missions, and a space for the administration of the DR Congo region.



This space preserves an island of greenery in this very noisy and polluted city and provides a vegetable garden for the community.



The welcome in the house is offered to visitors according to demand: space for spiritual retreats, reflection days for groups, welcome of occasional visitors etc.

The sisters continue their mission of service to the Diocese and the local Church, of education and of hospitality. Two of the sisters are teaching at university level, one sisters is involved in youth ministry and another sister teaches in a primary school of the Jesuits.

In October 2023, one of the sisters took part in the Synod on Synodality in Rome.

In April 2023, all the professed sisters of the DR Congo region gathered In Kinshasa for a meeting, at the occasion of the visit of the Superior General.

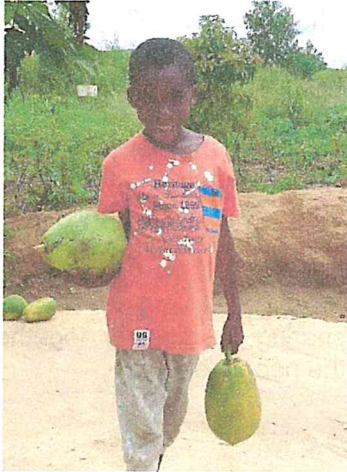


There is a reading centre for children who are failing at school and a small library operated throughout the year from Righini House. Given the success and enthusiasm of the method used, it was decided to entrust its continuation to the "Foi et joie" association (in association with the Jesuits) when the sister who was responsible returned to Europe. Two people have been trained in the method, the premises have been refurbished and a new group is due to start in 2024.

The farm on the Bateke plateau: the land acquired on this very fertile plateau, on the heights of Kinshasa, is a source of income for the community.

The mango, avocado and banana plantations should produce good harvests in a few years' time. Production of sweet potatoes, groundnuts and manioc has been abundant.

Improvements to the house, for the family living there, have been completed; this provides work and accommodation for the family.



A living space is currently being fitted out for the sisters.

This vision for the future is being tested by a very worrying climate of insecurity on the plateau as a result of ethnic conflicts that are largely manipulated by the country's current political situation. Our sisters must show courage and prudence, without giving in to the dictatorship of violence.

SUPPORT FOR THE ST ANDREW'S COMMUNITY IN AMEUGNY (FRANCE)

The 'Pear Tree' cottage: since 1976 Pear Tree cottage has served the mission and ministries of the community in Ameugny, near the Taizé community. The Charity funded the development of the cottage in 2019. It is used to welcome sisters, friends, families and people seeking a calm place for silence, reflection and rest.

The house has been well used for residential visits and for retreats. Also, the local parishes and diocese have asked for day programmes – with members of the community facilitating days of reflection.

During the pandemic the sisters discovered that the cottage is also a useful and private space for zoom meetings and webinars, and it continues to be used in this way.

The sisters in Ameugny continue to welcome groups of young women for times of sharing and inter-cultural meetings. This provides the space to reflect on today's challenges and on the spiritual dimension of life.

In March 2023, a reflection week was held for volunteers on the theme: "Inner life and solidarity". It was an occasion to explore and deepen reflection on this question:

where can we find the source of a universal brother- and sisterhood, both at the heart of our human family and with the whole of creation?



During the year 2023, several meetings took part between the brothers of Taizé, the sisters of Saint Andrew and several collaborators to prepare the meeting entitled "Together"- gathering of the people of God" held in Rome.



On 30 September 2023, an ecumenical prayer vigil took place in Rome in the presence of Pope Francis and representatives of different Churches, to unite us in praise and silence, in listening to the Word.

Young people aged between 18 and 35 from across Europe, and from all denominations, were invited to be involved from Friday evening to Sunday afternoon. All were welcomed for a weekend of sharing, to journey together as the people of God.

FUTURE PLANS

INTRODUCTION:

The plans and orientations for the mission of the Society of the Sisters of St Andrew are determined at a meeting called the 'General Congregation' (sometimes also called 'General Chapter'), which is held every six years. The last such meeting was held in January 2023.

The sisters review their ministries in the light of the priorities and guidelines set by the latest General Congregation as soon as they have been communicated to all the Sisters of St Andrew in the various countries where they are present. In the latest General Congregation the delegates' reflections led to the writing of four "roadmaps" which set out the directions for the coming years. The sisters are very aware of the need to adapt to these changing times, in order to be faithful to our charism and remain alive and at the service of the world and the Church of today.

- Roadmap 1: strengthening the sense of belonging to the Apostolic Body of Saint Andrew
- Roadmap 2: renewing the way we welcome people into our communities
- Roadmap 3: reviewing our way of training those who want to become sisters of Saint Andrew
- Roadmap 4: living out a form of governance that is more conducive to the participation and responsibility of all

As in this latest General Congregation the focus was more on adapting our structures and way of living to the changing times that we are in, than new orientations for our mission and ministries. The two challenges discerned during the 'General Congregation 2017' - "*The Call to an ecological conversion*" and "*The Invitation to embrace the digital culture of our time integrating it into the way we offer our ministries*", continue to influence our plans and decisions.

The Sisters continue to identify emerging needs in the local area, as well as in the wider church and society. This process serves to determine how the Charity can respond to these needs through its particular ministries and how best to use the Charity's premises for the greater benefit of those who seek space for silence and reflection.



SHORT TERM:

Following an evaluation of the programme of events for 2023 and based upon what the Sisters have discerned as people's needs in the current time, a program has been prepared in response to needs, with various new features planned for 2024. This is to be implemented over the coming year.

As new requests for hospitality and outreach (for both individuals and groups) arrive daily, the Sisters meet weekly in order to discuss these requests and discern how to respond in line with the charity's mission whilst bearing in mind what is of greatest benefit to the public.

In terms of the call to an '*ecological conversion*' the sisters seek constantly how to live more sustainably in their daily lives and in the way they offer hospitality. In addition to switching to sustainable Gas and Electricity providers some years ago, and divesting from fossil fuels in 2022, the sisters have installed solar panels in June 2023. They now plan to increase insulation of the attic in order to decrease heat loss through the roof.

In terms of embracing and integrating the digital culture in their ministries, the Sisters continue to offer a mixture of in person and online meetings. Also, event bookings and donations are increasingly processed online. However, other ways of booking remain possible for those who do not have access to the internet, as the sisters are aware of the risk of digital exclusion of parts of the population.

With regard to the good maintenance of the property, the charity has updated their 'Planned Maintenance Schedule' over 5 - 10years in 2022. Work is ongoing to implement the schedule, with a number of extensive repairs and maintenance works planned that will enable the Sisters to develop their work and ministry of welcome. The revised schedule enables the works to be planned and managed within budgets, to this end a designated Property Maintenance and Development fund is now established.

MEDIUM TERM:

In addition to the above short-term plans and in order to plan for the future, the Sisters will meet in the early summer of 2024 to review and evaluate the activities and the hospitality offered over the past year and the impact on the beneficiaries. This review will include the impact of the cost-of-living crisis, the ecological emergency, persistence of racism and the increase in violence and war facing people in our world today. This will form the backdrop for planning the programme of events and hospitality for 2025.

The Sisters will continue to implement maintenance, repair and development works in the medium term in the light of the above mentioned 'Planned Maintenance Schedule' and ensure an appropriate budget is available to achieve this.



LONG TERM:

The present property in Lewisham is an ideal asset for the mission of the Charity and the Sisters do not anticipate any major changes. The Congregation of the Sisters of St Andrew plans to maintain their community in Lewisham, London, and its ministries for the long term.

To this end, the Charity endeavours to develop the hospitality offered to people coming from many different backgrounds and to respond appropriately to the identified and evolving needs of the surrounding population. The longer-term plans will be informed by the priorities identified at any future General Congregation. To this end a Mission and Ministry fund is now in place to support the longer term development plans for the Charity.

In terms of maintenance and development of the property, the above-mentioned report broadly identifies the maintenance works required in the next 10 years and the Sisters will progress various developments in order to improve their ministry of welcome and hospitality into the future.

FUTURE PLANS OF THE CONGREGATION OF THE SISTERS OF ST ANDREW HAVING AN IMPACT ON THE ENGLISH CHARITY:

During the General Congregation in January 2017, the congregation of the Sisters of St Andrew made the decision to leave their property in Ramegnies-Chin. Ramegnies-Chin is situated near the place of foundation of the congregation (Tournai, Belgium). For the last 70 years it has been the 'Mother House' and the seat of the Generalate.

Dwindling numbers and a large and costly building have led the Sisters to decide to leave this place for a new foundation in Brussels. This will enable them to respond to the calls of the Church and the World, taking into account the make-up of the congregation today: more international, smaller in number, open to new forms of apostolic commitments. The building in Ramegnies-Chin will be sold. The Diocese of Tournai and the CIVCSVA (Rome) have agreed to this process.



This project plan to leave Ramegnies-Chin for Brussels is progressing at a slower pace than originally planned; this is due to constraints linked to the pandemic and administrative delays. However, the first stage of the move was completed in 2023, and some of the older Sisters have now moved to Brussels. The second stage is delayed due to problems with the construction of the new building in Brussels.

The relocation of the sisters' 'Mother House' is supported by the trustees of the English charity. It will enable greater efficiency, better coordination, support and administration of the Religious of St Andrew worldwide, including in England.

RISK ASSESSMENT AND MANAGEMENT

The Trustees undertake an annual review of the risks and uncertainties that the charity faces with regard to the governance, management, operation, finance and the reputation of the charity as well as risks due to changes in government policy, laws and regulations. A revised 'Risk Monitoring' framework was agreed in 2022 and updated in 2023.

The key risks are described below together with the principal ways in which they are being mitigated.

RISK No 1

The trustee board does not have all of the necessary competencies with regard to governance, administration and accounting in the charity.

The trustees have, therefore, contracted for the provision of these services to assist them in the execution of these tasks. In addition, the Sisters participate in ongoing training to keep up to date with charity law, administration and financial accounting for charities.

RISK No 2

The trustees are aware of the need to ensure that guests who come to St Andrews, or those who receive a service from the Sisters are protected appropriately.

To this end the Charity has a number of policies and procedures with regard to Health and Safety, Fire Safety, Safeguarding, Confidentiality, Data Protection, Risk Assessments etc. and these are reviewed regularly to ensure safe practice in service delivery.

RISK No 3

The charity has donated a significant amount of funding in support of the Congregation of The Sisters of St Andrew in the Democratic Republic of the Congo. It is accepted that political instability in that country may expose the amount spent to be at risk.

The Superior General of the Sisters of St Andrew visits the communities and the projects supported by the Charity in the DRC at least once a year. The trustees have received assurances that the properties on which money has been spent are properly registered in the name of the Congregation and full written reports, supported by photographs, of how the monies have been utilised are submitted annually to the trustees.

RISK No 4

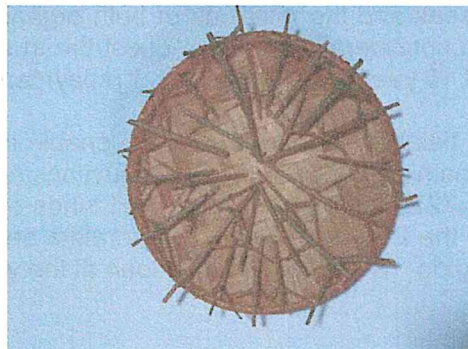
The trustees are aware of their moral and legal obligation to care for their older members. While the Congregation has decided that its elderly members should be housed and cared for by the Community at Ramegnies-Chin in Belgium the Trust retains financial responsibility for their care. Because none of the Sisters have any financial resources of their own the trustees are aware of the need for them to secure a reliable income from the assets available to the trust. A key element of the management of this risk is to ensure that the charity has the available resources to contribute to the Sisters' care, should it be needed, both now and in the years to come, by setting aside some assets in a designated fund.

RISK No 5

The trustees are aware of the need to adequately insure their assets, particularly the property at Lewisham. Accordingly, they maintain a professional assessment of the rebuilding costs which was updated in 2022 (next assessment is due in 2027). A full review of insurance requirements was completed in 2022 in order to ensure appropriate levels of cover in the event of a major incident.

RISK No 6

Whilst Covid -19 risks are now reduced, there continues to be awareness of the risk to provision of an in person ministry of welcome at St Andrews particularly as some of those attending are in the vulnerable group. The capacity to provide a physical welcome was prevented for long periods in 2020 and 2021. Society adapted by embracing digital technology and as a result the trustees have reconsidered ways in which the ministry can be delivered both online and in person. New ways of working have been embedded both at the centre and in terms of outreach and digital work. This enables the Sisters to be flexible in responding to the needs of the community into the future.



FINANCIAL REVIEW

ACCOUNTING POLICIES

Details of the accounting policies are set out in the notes to the Accounts.

ADMINISTRATION FINANCE

The costs incurred in administering the charity were modest, amounting to £26,219 for accountancy, administrative support, legal and professional services, all of which are provided under contract.

TRUSTEE & STAFF REMUNERATION

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 Trust does not employ any staff.

CUSTODIAN TRUSTEE

The trust does not act as a custodian for any other organisation.

THE LEWISHAM COMMUNITY 2023

INCOMING RESOURCES

Incoming resources during the year were £104,419 (2022 £105,708) – a decrease of £1,289 due primarily to a decrease in pensions received due to changes in personnel.

EXPENDITURE

Resources expended were £207,899 which, after allowing for the investment gain of £150,949 resulted in a surplus for the year of £47,469

INVESTMENTS

In 2022 the trustees undertook a review of investments resulting in a decision to divest from fossil fuel and move all funds to one provider CCLA in an Ethical Investment fund. During 2023 the Trust's investment portfolio – increased by £150,949.

ALLOCATION OF COSTS BY ACTIVITY

Please refer to the separate notes under each activity.

FINANCIAL RISKS

Please refer to the section on Risk Assessment & Management.

LOAN TO GENERALATE

Following the sale of the Eden Hall estate in 2014 the English charity granted a loan of £2,400,000 to the Generalate of the Congregation to further the international activities of the Congregation. The trustees, after seeking professional advice, sought and obtained confirmation from the General Council with regard to the compatibility of the respective trust deeds and the missions of both organisations. Having received the appropriate assurances and given due consideration to the request the trustees decided to grant the loan on an interest free basis for a period of 10 years, subject to earlier repayment should the need arise.

During the year reductions in the loan balance were authorised to enable the Trust to retain the cash and avoid currency exchange and bank transmission costs. These reductions related to payment of the funeral costs for one of the English Sisters £1,727, the return of Restricted funds of £6,814 to the Generalate and the settlement of a debt of £11,900 to the European Region/Generalate being the net difference between what was due both to and from the Region. The balance of the loan at the year-end was £800,315.

GIFTS

There were no gifts/grants to support the work of the Sisters overseas during 2023.

RESERVES POLICY

FREE RESERVES

The trustees reviewed their reserves policy during the year and decided that the appropriate level of reserves to be maintained should remain at the amount required to cover the trust's normal expenditure for a period of six to twelve months.

With annual operational expenditure [gross expenditure less gifts and depreciation] in 2023 of £161,898 the level of free reserves required was circa £80,949 to £161,898. This level is adequately covered by the value of cash in the bank and the deposit account.

MEMBERS' MAINTENANCE RESERVE

During 2017 the Congregation decided that any member whose care needs warranted special support would, with her agreement, move to Belgium to the community at Ramegnies-Chin, where both suitable accommodation and care support facilities are available. The Generalate undertakes to provide for the care and support needs for the future maintenance of their elderly members. As the average age of the English community increases, the trustees recognise their responsibility to make some provision for a contribution to future care and support of those currently working in the English charity. To this end a Members' Maintenance Reserve is maintained.

The Members' Maintenance Reserve was revalued at 31 December 2023. The liability stands at £755,980. This is due to be reviewed again in December 2024.

PROPERTY MAINTENANCE RESERVE

The trustees have determined that a separate property maintenance reserve is required in order to ensure the good order of the property so that it can support the charities mission. The reserve is to cover the cost of required replacements, new developments, additions to the property, technical reviews and major renovations. The amount of £523,953 is to be held as determined through a 10-year property survey and plan (less the small annual maintenance charges).

MISSION & MINISTRY RESERVE

This reserve fund is for the Trust to support the development of projects both here in England and abroad in accordance with the charities mission. In 2023/4 this comprises a reserve of £800,000 currently on interest free loan to the Generalate to support the wider mission of St Andrews across the world.

GOING CONCERN

The trustees are confident, supported by the level of net current assets available to them and the decision by the Congregation to maintain a presence in England, that they have adequate resources to ensure their medium-term continuity.

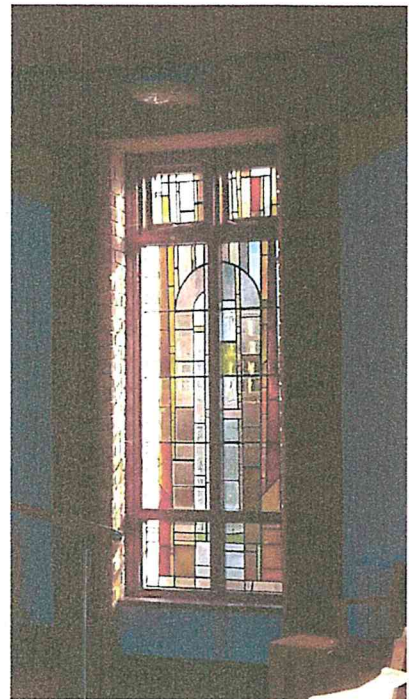
Reserves will be reviewed on an annual basis to ensure that the charity is in a position to fulfil its mission.

POST BALANCE SHEET DATE EVENTS

The only post balance sheet date event of significance is the continuing turbulence in the economy caused by war and the post pandemic cost of living crisis. Some comfort is available to the trustees by virtue of their substantial cash holdings which will protect their investment portfolios from the need to sell units in the short term.

PUBLIC BENEFIT

The trustees are aware of the applicable principles of public benefit as set out in guidance from the Charity Commission. The trustees are also aware of the need to demonstrate that the public derives benefit from the use of the Trust's facilities and the activities initiated by the Trust. This benefit is mainly provided by the Sisters and their volunteer helpers to those members of the public who wish to participate in retreats held at Lewisham and elsewhere.



The welcome of retreatants caters for the spiritual and material needs of individuals and groups of both medium and small size. The trust aims to recover the additional costs it incurs in running retreats by seeking donations from the participants. It is, however, the trust's policy that those who cannot afford the suggested donation should be accepted at a reduced, or even a nil, rate. The availability of concessions is publicised in the trust's literature and on its website.

The website of The Welcome has also contributed to a greater awareness of the activities of the Community and of its benefit to the public. This has resulted in reaching out to local schools, a wider public and a catchment area outside the Lewisham locality.

Details of the public benefit provided are also included under the achievements paragraphs relating to The Welcome and Spiritual Accompaniment. In addition to running retreats the trust also makes the facilities at Lewisham available to visiting groups and for special events and the Sisters undertake voluntary work in a variety of settings in the local community.

STRUCTURE, GOVERNANCE & MANAGEMENT

STRUCTURE

The trustee board comprises of six members, all of whom are members of the Community.

In November 2021 Sr Regula Hug agreed to continue as Chair for an additional period (having been elected for a period of three years in September 2018). This position remains under review as the roles and responsibilities of the Charity and its trustees are reviewed.

GOVERNANCE

The administration of the Trust is the responsibility of all of the trustees, who meet regularly. The trust secretary monitors governance issues and is the trust's interface with its professional advisers.

TRUST MANAGEMENT

Sr Regula, the Trust's Chair, is in charge of the day to day administration in consultation with the Superior and the other trustees. Support with some book keeping and trust secretarial duties are outsourced. Ms Trudy Kilcullen MBE acts as Trust Secretary in order to achieve good governance, administration and financial accounting for the charity, as stated in the risk assessment.

TRAINING OF TRUSTEES

Newly appointed trustees are provided with an induction and an information pack. All trustees are encouraged to undertake continuation training, including attendance on relevant courses, conferences and seminars. During 2023 trustees participated in online and in person training opportunities and were represented at the Annual conference of the Association of Provincial Bursars. Where not all of the trustees are able to attend a relevant event those unable to attend are provided with notes of the meeting and they are briefed on the major topics that have been discussed. Copies of relevant press, magazine articles, professional reports and webinars are circulated to ensure that the trustees are kept informed about relevant current events.

TRUSTEES

The power to appoint new trustees is vested in the Superior General, who is the head of the Congregation. The Superior recommends the names of Sisters suitable to become trustees to the Superior General based upon their personal skills and the needs of the trustee board. The trustees may also co-opt either general or specialist advisers to provide advice to the trustee board.

The Superior General has the power to remove any trustee and to request the resignation of a trustee if she considers it appropriate for the good government and benefit of the charity. She also appoints the Local Superiors of each Community.

GENERAL DATA PROTECTION REGULATIONS

The trustees are aware of the requirements of GDPR and they have adapted their administrative procedures to ensure that they are compliant with the regulations.

BREXIT

The trustees continue to maintain an interest in impact of Brexit. The situation is of particular importance to them because most of the Sisters resident at Lewisham are nationals of EU countries or Switzerland. All Sisters have registered as either Settled or Pre-settled. Measures have been taken to ensure the Charity is ready to apply for the necessary permissions should any Sisters from overseas be appointed in the future.

LEGAL STATUS OF CHARITY

The legal status of the charity is that of a Charitable Trust established by a Trust Deed executed on 15th February 1963 and amended by Scheme dated 27th August 1996

TRUSTEES' BIOGRAPHIES



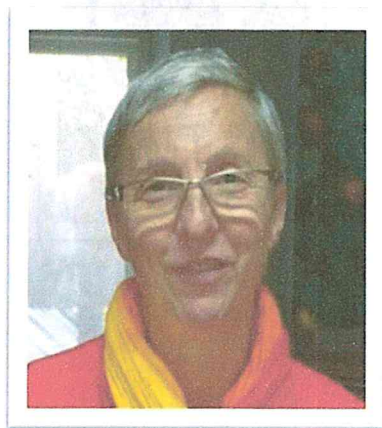
The current trustees are:

Sister Regula Hug

Sr. Regula arrived in England from one of the communities of the Sisters of St Andrew in France in 1998. She was part of the community in London for 10 years (first in Vauxhall and then in Tooting Bec) until she moved to Edenbridge in September 2008. She worked as a Prison Chaplain until 2004 and as a Mental Health Chaplain with the South West London and St George's Mental Health NHS Trust until her retirement in September 2013. She is involved in administration, management, retreat work and spiritual accompaniment. Being trained in Ignatian Spirituality, she is also interested in Creation and Ecological Spirituality. In May 2021 she trained as a 'Laudato Si Animator'. She is a trustee since 2008 and has been the Chair of trustees since 2015.

Sister Sigrun Gross

Sister Sigrun was part of the community of the Sisters of Saint Andrew in Ameugny, France, from 1983 until 2002, taking part in the ministry of the Sisters with the Taizé community and in the formation of the young Sisters. She then spent three years in the community in Lubumbashi, Congo, also working for the formation of the young Sisters there. After two years in the community in Edenbridge, Kent, from 2006 to 2008, where she was involved in the Sisters' Retreat Centre, she was sent to Belgium. In the communities of Charleroi and then in La Pairelle, where the Sisters collaborate with the Jesuits in their Retreat Centre, she was involved in spiritual direction and in giving retreats, as well as in a voluntary work in the catechumenate of the diocese of Tournai. Since April 2018 she has been in the community in Lewisham, where she is superior of the community and involved in retreat work and spiritual accompaniment.



Sister Christiane Lehair was part of the London community from 1996 until September 2008, first in Vauxhall (1996 to 2004) and then in Tooting Bec (2004 -2008). In 1996 she worked in a voluntary capacity in Trinity Hospice and as a nurse in a nursing home, she volunteered at the Methodist Vauxhall Youth Club and the Day Centre of the Refugee Council. She worked at Guy's and St Thomas' NHS Trust for 12 years, first as an assistant chaplain, then as a chaplain and later as a Palliative and Supportive Care Senior Chaplain. She was part of the Edenbridge community from 2008 until 2013 when it closed (acting as superior of the community from 2008 to 2011). She trained as a Psychosynthesis counsellor and now runs a small private counselling practice. She is involved in administration, retreat work, spiritual accompaniment, maintenance work, keeping the garden and drives tidy as well as being a Fire Marshall. She has been a trustee since 2002. In 2019 she trained in Eco-therapy and in 2021 she trained as a Laudato Si animator.

Sr Lorella Cerutti

Since September 2020 sister Lorella has been the Delegate of the General Superior for the St Andrew's Communities in the European Region (in England, Belgium and France). She visits and is attentive to the local needs of each community. She encourages the sisters to live their religious lives and undertake their commitments in accordance with the values of the Gospel, both within the St Andrew's Order and in our contemporary world's cultural, social and political contexts.

She lived for several years in the community of Ameugny (France) - the neighbouring village to the Eucumenical community of Taize - where she was involved in the welcome of the young people, including spiritual accompaniment and developing the different proposals for visitors and volunteers. She now lives in Bruxelles, where she is accompanying the new project of the Congregation. She collaborates with the Jesuits in the young adult ministry called Magis. Their aim is to help young adults (18-35 year old) through reflection and prayer to put their faith into action in today's society. She also regularly visits the retention centre for illegal immigrants in Bruges with the JRS (Jesuits Refugees Service).



Sister Marie-Christine Berg

Sister Marie-Christine Berg lived in the community of Ameugny (France) taking part in the ministry of the Sisters with the Taizé Community. She then worked with Jesuits in Lyon (France) to accompany the formation of medical students. Since 2010, she has been involved full time at St Andrew's, giving spiritual direction and supervision, leading retreats and quiet days. She is part of the administration team and welcomes guests in the house.

Sister Fiona Maguire

Sister Fiona spent over 20 years in our communities in France and Belgium. During that time, she worked with the Taizé community in France as part of a chaplaincy team, working with young adult volunteers, giving retreats and spiritual accompaniment to visitors, and heading up biblical theatre workshops. She also spent several years working at the Ignatian Retreat Centre La Pairelle in Belgium. She moved to the community in Lewisham in 2020, where she now works as a spiritual director and as part of the welcome team. She also works in London as an English language teacher and literacy tutor.



LEGAL AND ADMINISTRATIVE INFORMATION

TRUSTEES

The trustees during the year were Sister Regula Hug [Chair], Sister Sigrun Gross, Sister Christiane Lehair, Sister Marie-Christine Berg, Sr Fiona Maguire (appointed November 2021), Sr Lorella Cerutti (appointed November 2021).

CHAIR OF TRUSTEES

Sister Regula Hug

SUPERIOR, LEWISHAM COMMUNITY

Sister Sigrun Gross

SECRETARY

Ms Trudy Kilcullen MBE

REGISTERED ADDRESS

The Sisters of St Andrew
99 Belmont Hill
Lewisham
SE13 5DY

Tel: 0208 852 1662

E-mail: regula.hug@sisters-of-st-andrew.com

Website: www.sisters-of-st-andrew.com

CHARITY NUMBER

227315

GOVERNING INSTRUMENT

Trust Deed dated 15 February 1963 Scheme L[S] 227315 sealed 27 August 1996

PROFESSIONAL ADVISERS

INDEPENDENT EXAMINER

Adam Halsey
Haysmacintyre LLP
10 Queen Street Place
London

SOLICITOR

Stone King
13 Queen Square
Bath BA1 2HJ

BANKERS

Royal Bank of Scotland
Drummonds
49 Charing Cross
London SW1A 2DX

Metro Bank

Unit 4, Nugent Retail Park,
Cray Ave.,
Orpington,
BR5 3RP

SURVEYOR
Landers & Associates
67 Riefield Road
London SE9 2RA

INVESTMENT POWER

Under the Society's Trust Deed dated 15 February 1963 and supplemented by a Section 26 authority CD[T] 227315 sealed by the Charity Commission 12 January 1995.

STATEMENT OF TRUSTEES' RESPONSIBILITIES


The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements 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 of the charity to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles of the Charities SORP
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that this basis applies.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and reports) Regulations 2008 and with the 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 Trustee's Report was approved by the Board and signed on its behalf by:


Sister Regula Hug
Chair and Trustee


Sister Lorella Cerutti
Trustee

22nd April 2024



**INDEPENDENT EXAMINERS' REPORT TO THE MEMBERS OF THE
RELIGIOUS OF ST ANDREW**

I report on the accounts of the charity for the year ended 31 December 2023.

Respective responsibilities of trustees and examiner

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

Having satisfied myself that the charity is eligible for independent examination, it is my responsibility to:

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

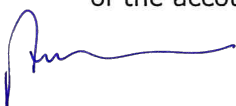
Basis of independent examiner's report

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

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



.....
Adam Halsey FCA

Date: 22 April 2024

Haysmacintyre LLP
10 Queen Street Place
London
EC4R 1AG

**RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2023**

	Notes	2023 Total £	2022 Total £
INCOME AND ENDOWMENTS FROM:			
<i>Donations and legacies:</i>			
Income from Sisters salaries and pensions		28,174	41,977
Income from other donations and legacies		66,451	60,973
Income from investments		9,793	2,758
Total Income and Endowments		<u>104,419</u>	<u>105,708</u>
EXPENDITURE ON:			
Expenditure on Charitable Activities	3	<u>207,899</u>	<u>206,185</u>
Total Resources Expenditure		<u>207,899</u>	<u>206,185</u>
OTHER RECOGNISED GAINS/(LOSSES):			
Gain/(Loss) on investment	2	<u>150,949</u>	<u>(103,653)</u>
NET MOVEMENT IN FUNDS		<u>47,469</u>	<u>(204,130)</u>
RECONCILIATION OF FUNDS:			
Total funds brought forward at 1 January		<u>4,670,186</u>	<u>4,874,316</u>
Total funds carried forward at 31 December	9	<u><u>4,717,655</u></u>	<u><u>4,670,186</u></u>

The accompanying notes form part of these accounts.

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**BALANCE SHEET
AS AT 31 DECEMBER 2023**

	Notes	2023		2022	
		£	£	£	£
FIXED ASSETS	5	2,414,314		2,414,206	
INVESTMENTS	4	1,297,552		1,146,602	
CURRENT ASSETS			3,711,866		3,560,808
Debtors	6	801,771		823,858	
Cash at bank and in hand		211,506		303,013	
		<u>1,013,277</u>		<u>1,126,871</u>	
CREDITORS: Amounts due within one year	7	<u>(6,488)</u>		<u>(9,677)</u>	
NET CURRENT ASSETS			1,006,789		1,117,194
CREDITORS: Amounts due after one year	8		<u>(1,000)</u>		<u>(7,814)</u>
NET ASSETS			<u>4,717,655</u>		<u>4,670,189</u>
FUNDS :					
Unrestricted funds	9		223,410		100,000
Designated Funds	9		4,494,245		4,570,189
TOTAL FUNDS			<u>4,717,655</u>		<u>4,670,189</u>

The financial statements were approved and authorised for issue by the Trustees on and were signed below on its behalf by:


Sister Regula Hug
Chair and Trustee


Sister Lorella Cerutti
Trustee

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**BALANCE SHEET
AS AT 31 DECEMBER 2023**

The accompanying notes form part of these accounts.



**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2023**

1. ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of Accounting

The financial statements 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 UK and Republic of Ireland (FRS 102) - (Charities SORP (FRS102)), the financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Religious of St Andrew meets to definition of a public entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b) Going concern

The Board of Trustees is of the opinion that the charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties regarding the Trust's ability to do so.

c) Tangible fixed Assets

Depreciation is provided to write off the cost of all fixed assets except freehold land over their expected useful lives. It is calculated at the following annual rates.

Freehold Buildings	2%
Solar Panels	4%
Motor Vehicles	25%
Fixtures and fittings	20%
Office equipment	20%

The Charity capitalises all capital expenditure totalling £2,000 or more.

d) Taxation

The Religious of St Andrew is a registered charity and accordingly is not liable to United Kingdom taxation.

e) Income

Income comprise of pensions, salaries, gifts, donations, and investment income. The income is recognised when it is probable to be received can be measured reliably and charity is entitled to it.

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2023**

1. ACCOUNTING POLICIES CONTINUED

a) Expenditure

Charitable expenditure consists of all expenditure relating to the objects of the Charity. All costs are directly attributable to the activities under which they have been analysed.

Governance costs include expenditure on the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

Irrecoverable VAT is included with the category of expense to which it relates.

b) Funds

All funds are unrestricted and are available for use by the charity in accordance with its objects. The trustees have designated all unrestricted funds as set out in note 7 to the financial statements.

c) Cash and Cash Equivalents

Cash and cash equivalents includes cash and short term highly liquid investments with short term maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

d) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

e) Estimates and Judgements

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Although these estimates are based on the trustee's best knowledge of the amount, events or actions, actual results ultimately differ from these estimates. The trustees do not consider there to be any estimates and judgements.

f) Financial Instruments

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

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2023**

2. ANALYSIS OF TOTAL INCOME AND ENDOWMENTS

	Total 2023 £
<i>Income from investments includes</i>	
Gain on investment portfolio Investment Income	150,949

3. ANALYSIS OF TOTAL EXPENDITURE

	Depreciation £	Other Direct costs £	Total 2023 £
<i>Charitable Activities:</i>			
Support of members and their ministry	62,323	127,027	189,350
Support and Governance costs	-	8,624	8,624
Total Expenditure	62,323	135,651	197,974
Accountancy		-	9,925
Independent Examination Fees	-	-	-
			207,899

	Depreciation £	Other Direct costs £	Total 2022 £
<i>Charitable Activities:</i>			
Support of members and their ministry	60,885	127,098	187,983
Support and Governance costs	-	7,919	7,919
Total Expenditure	60,885	135,017	195,902
Accountancy			8,411
Independent Examination Fees			1,800
			206,185

As members of the Society the Trustees' living expenses (including travel) during the year were borne by the Charity but the Trustees received no remuneration or other benefits in connection with their duties as Trustees during the year.

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2023**

4	INVESTMENT	Total 2023
		£
	Market value of listed investments	
	Balance at 1 January 2023	1,146,602
	Deductions	-
	Unrealised Losses	-
	Revaluation	150,950
	Balance at 31 December 2023	<u>1,297,552</u>
	Historical cost at 31 December 2023	<u>1,250,255</u>
	Valued by reference to a UK stock exchange:	577,329
	COIF Charities Ethical Investment fund	<u>672,926</u>

5. TANGIBLE FIXED ASSETS

	Freehold Land and Buildings	Solar Panels	Fixtures Fittings and Equipment	Motor Vehicles	Total
	£	£	£	£	£
Cost or valuation					
At 1 January 2023	3,016,927	-	34,712	19,104	3,070,743
Additions in year	-	61,372	1,060	-	62,432
At 31 December 2023	3,016,927	61,372	35,772	19,104	3,133,175
Depreciation					
At 1 January 2023	603,339	-	34,044	19,104	656,537
Charge for the year	60,339	1,227	758	-	62,324
At 31 December 2023	663,678	1,227	34,802	19,104	718,861
Net Book Value					
At 31 December 2023	2,353,199	60,145	970	-	2,414,314
At 31 December 2022	2,413,539	-	668	-	2,414,207

The charity's current property at Lewisham has been valued at cost plus improvements. This property is in functional use and therefore the cost of a full valuation would be an unnecessary use of the assets of the charity.

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2023**

6. DEBTORS: Amounts due within one year	2023	2022
	£	£
Prepayments and accrued income	1,456	3,102
Other debtors	-	-
Loans	800,315	820,756
	<u>801,771</u>	<u>823,858</u>

In 2014 the charity approved a request from its General Council in Belgium that it be granted an interest free loan of £2,400,000. These funds arose from the sale of the Eden Hall estate. The loan term is for 10 years but is included in short term debtors as it is repayable on demand.

7. CREDITORS: Amounts due within one year	2023	2022
	£	£
Trade creditors	2,253	4,966
Accruals	4,235	4,711
	<u>6,488</u>	<u>9,677</u>

8. CREDITORS: Amounts due after one year	2023	2022
	£	£
Amounts held on behalf of members	<u>1,000</u>	<u>7,814</u>

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2023**

9 FUNDS.	Unrestricted Funds		Designated funds:			Total Funds £
	English Communities	Fixed Assets	Members' Maint. Res	Property Maint. Fund	Missionary & Ministry Fund	
	£	£	£	£	£	
Funds as at 1 January 2023	100,000	2,414,206	755,980	600,000	800,000	4,670,186
Income	104,419	-	-	-	-	104,419
Expenditure	(130,900)	(62,323)	-	(14,676)	-	(207,899)
Gain on Investments	150,949	-	-	-	-	150,949
Transfer between funds	(1,060)	62,431	-	(61,371)	-	-
Funds at 31 December 2023	223,408	2,414,314	755,980	523,953	800,000	4,717,655

FUNDS.	Unrestricted Funds		Designated funds:			Total Funds £
	English Communities	Fixed Assets	Members' Maint. Res	Property Maint. Fund	Missionary & Ministry Fund	
	£	£	£	£	£	
Funds as at 1 January 2022	73,469	2,475,091	2,325,757	-	-	4,874,317
Income	105,707	-	-	-	-	105,707
Expenditure	(145,300)	(60,885)	-	-	-	(206,185)
Purchase of fixed assets	-	-	-	-	-	-
Loss on Investments	(103,653)	-	-	-	-	(103,653)
Transfer between funds	169,777	-	(1,569,777)	600,000	800,000	-
Funds at 31 December 2022	100,000	2,414,206	755,980	600,000	800,000	4,670,186

English Communities

The activities reflected in the accounts of the English Community are primarily those that relate to the control and management of the Trust and its assets.

Members' Maintenance Fund

This reserve was created to acknowledge the Trust's responsibility for the future maintenance of its elderly members. The level of the reserve is reviewed annually to ensure there are sufficient funds available to sustain members. In the event of insufficient reserves funding will be available from Ramagnies-Chin.

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2023**

9. FUNDS (continued)

Property Maintenance Fund

This reserve has been created to acknowledge the required replacements, new developments, additions, technical reviews and major renovations to the freehold property. The level of reserve is based on a 10 year property plan less the annual maintenance charge, expensed as incurred.

Mission and Ministry Fund

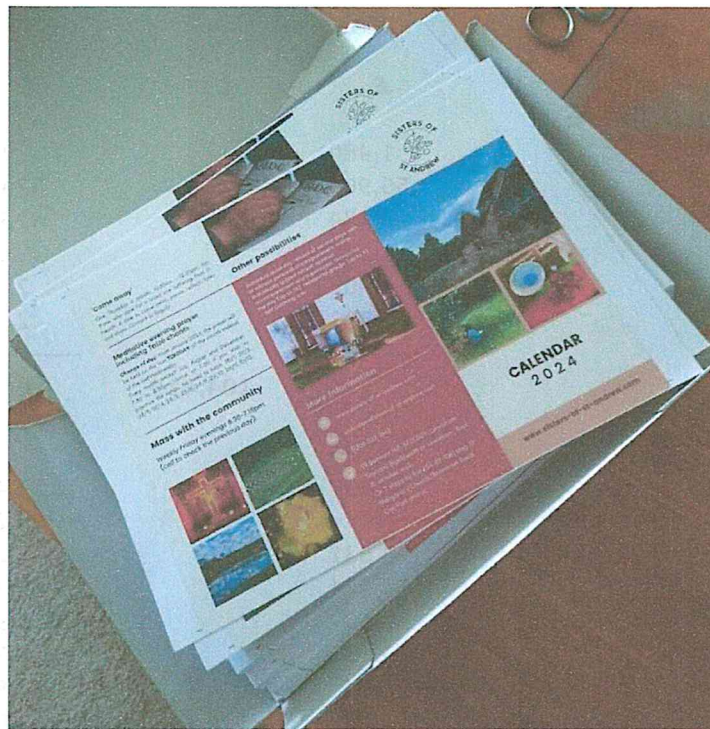
This reserve acknowledges the commitment to the projects both in England and abroad for the next 5 years. This reserve reflects the loan owing from Ramagnies-Chin and will be reviewed annually for suitability.

All of the charity's funds are unrestricted.

	2023		2022	
	£	£	£	£
INCOME AND ENDOWMENTS FROM:				
Rents	1,480		900	
Donations and gifts	56,969		52,078	
Salaries and Pensions	28,174		41,977	
Miscellaneous income	598		770	
Gift Aid	7,405		7,225	
Investment income	9,793		2,758	
	<u> </u>	104,419	<u> </u>	105,708
EXPENDITURE ON:				
Living costs	34,698		27,400	
Living costs of sisters at Ramagnies-Chin	-		30,299	
Pension contributions payable in Belgium	9,631		9,299	
Property costs	65,174		41,217	
Admin costs	11,667		13,992	
Travel	9,133		6,201	
Legal & professional	14,552		12,876	
Gift	721		2,050	
Depreciation	62,323		60,885	
	<u> </u>	(207,899)	<u> </u>	(206,185)
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on investment assets		150,949		(103,653)
NET MOVEMENT IN FUNDS		<u><u>47,469</u></u>		<u><u>(204,130)</u></u>

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2023**



THE RELIGIOUS OF ST ANDREW

England & Wales - Charity number 227315

Accounts

RELIGIOUS OF ST ANDREW
TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2022

THE RELIGIOUS OF ST ANDREW
The Community in Lewisham, London
Trustees Annual Report and Accounts 2022



Registered Charity No: 227315

The Trustees present their annual report and financial statements for the year ended 31 December 2022 and confirm that they comply with the requirements of the Charities Act 2015 including updates No 1 & No 2, the Trust Deed and the Charities SORP [FRS 102].

THE CHARITY

The Trustees, all of whom are members of the Society, are responsible for the English charity of 'The Religious of St. Andrew', which is also known as the Sisters of St Andrew. It forms part of The Society of the Religious of St Andrew which is an International Religious Order with communities in England, Belgium, Brazil, France, the Democratic Republic of the Congo and South Korea. The Generalate of the Society is at Ramegnies-Chin in Belgium.

The Order was founded in 1231 in Tournai, which was then part of France and is now in Belgium. Hospitality and a readiness to respond to the needs of the time - in the light of the Gospel - and in accordance with the Society's Constitution has been part of the Congregation's history and tradition since the 13th century.



THE CHARITY'S OBJECTIVES & ACTIVITIES

Objectives: What we aim to do.

The Trust Deed requires the charity to apply its resources to *"such charitable purposes which advance the religious and other charitable work ... carried out ... by or under the direction of the Society..."*. It is therefore the charity's mission to encourage and support the life and the ministries undertaken by the Sisters of St Andrew in England.

According to the Constitutions, in the spirit of the Order, priority in its choice of Mission should be given to ministries that contribute to a greater awareness of and a deepening of the spiritual experience of the Christian Faith and belief, as well as accompanying people in their journeys of spiritual and human growth. It is the mission of the Order to serve the Church (meaning to serve Christians of all traditions) and to be available to accompany those who are searching for a deeper meaning in life, whether they are part of a faith community or not.

Activities: This is what we do.

The work of the Charity in the community of Lewisham consists in providing a place of welcome and hospitality for individual guests and for groups seeking spiritual resources, silence, rest and space. The



charity also responds to requests to facilitate and lead different groups: in the house, in the local area, and further afield. These include training days, spiritual formation, both day and residential retreats, as well as weeks of guided prayer in parishes and participation in local or Diocesan Spirituality Commissions.

The main ministry of the Community in St Andrew's in Lewisham is providing a house of welcome. It is the place where the community lives, prays and works, and where it welcomes those who are searching for a space, where they can experience silence, prayer, communal worship, and if desired, one to one accompaniment in their spiritual journey.

Living together as a community with a certain pattern of daily life can inspire others who wish to experience a lifestyle where silence, prayer and solitude have their place; our guests can join us for a day or for a longer period of time. Withdrawal from the rush of life and its usual activities certainly helps people to return to the ordinariness of their life in a different way. Many visitors write to thank the Sisters for their welcome and presence. They convey their appreciation by sharing their stories about the value of taking time and space in order to be more effective or more open in their ministries or jobs or family life, and their having a greater sense of well-being. This leads a large number of visitors to come back to St Andrews on a regular basis, seeking refreshment and renewal.



The Charity's home in Lewisham, besides providing accommodation for the Community, provides ample space for such hospitality. The spacious house with a purpose-built round chapel in the shape of an Oast House and surrounded by a large, attractive garden is like a 'spiritual oasis' at the heart of a busy area close to the centre of London. There are several meeting rooms on the ground-floor, one of which is big enough to welcome groups of up to 25 participants. Eight to ten bedrooms allow for a residential welcome on a self-catering basis. There are several well-equipped kitchenettes around the house.

The Sisters of the community co-ordinate and administer all aspects of the ministry of hospitality.

As well as providing a place of welcome and hospitality at St Andrew's each of the Sisters also carries responsibility for her own mission through involvement in voluntary work or voluntary organisations in the local community. This enables a significant contribution to people with various needs in the locality. For example, through the provision of counselling services, work with those who are homeless, people with mental health issues, those who are housebound, elders, refugees and asylum seekers and people who speak English as a second language. The Sisters also seek to show care and respect for creation and are engaged in local environmental activities and campaigns.

IMPACT OF COVID-19 Pandemic:

As in 2020, 2021 and 2022, the charity has continued to cope with the effects of the Coronavirus pandemic, although to a lesser degree. While there were no formal lockdowns in 2022, on occasion the number of attendees has been reduced because of the virus. There has also been an increase in last minute cancelled bookings (either because they themselves or a family member had the virus). Additionally, some group bookings were cancelled as people have hesitated to rejoin group activities. At St Andrew's the formal Coronavirus restrictions in place have been stopped, however guests are encouraged to be careful.



REVIEW OF ACHIEVEMENTS AND PERFORMANCE

St. Andrew's has continued to welcome guests and visitors this year for retreats, events, and spiritual accompaniment. Retreats were either guided, with individual accompaniment given by one of the Sisters, or private, where guests have no daily accompaniment or are guided remotely online. The length of each retreat was varied; from people staying for one day, or 24 hours and up to 8 days. There were also 30-day retreats given (The Spiritual Exercises, following the Spirituality of St. Ignatius) including the 30-day retreat delivered in three parts of ten days each.



Events held included themed workshop days, guided quiet days following the liturgical year, prayer or reflection days held by one of the Sisters or for and by parish or faith groups, and meditative prayer evenings open to all comers held in the chapel.

Spiritual accompaniment, personal meetings held between one of the Sisters or another spiritual director, and an individual in accompaniment, have continued to be held regularly throughout the year, for the most part in person, but also occasionally online.

The programme of events this year developed that as offered in previous years. For example: two weekend individually guided retreats offered for

beginners; a retreat in daily life given over four weeks during Lent, where individual accompaniment is offered once a week; a week long individually guided retreat during the summer. Some new events were also offered this year, including four new workshop days: **“Looking into the Art of Ignatian Prayer”**; **“Am I too nice?”**; **“Meeting God through poetry”**; and **“Retiring, a significant step in life.”**

For ten days in October the community displayed the Retreat Association Icon of the **Woman at the Well** in our chapel, this was an event that had been planned prior to Covid and had to be cancelled. During the ten days, guests could come to spend time in the Chapel daily, visit the reflection space created around the Icon, and if they wished, attend a workshop presenting the theme of the icon.

In general, the retreats and events held in 2022 were well attended, given that society was just emerging from the pandemic. However, two new events (a reflection day for the **Season of Creation**, and a **theatre workshop day**) were cancelled due to a lack of participants. Numbers do remain modest, in the sense that there has been no requirement for waiting lists this year. Demand for the ground floor rooms to host parish or faith groups for a day visit has been increasing. Private retreats and quiet days have remained a popular option for guests.



Number of people welcomed 2022	
Private retreats	98
Individually guided retreats	43
Individual Quiet Days	72
Group retreats	17
Spiritual Direction (numbers attend every 4 to 6 weeks)	50+
Supervision of Spiritual Direction	7

The Sisters have received regular positive feedback during the year from guests and visitors regarding retreats and events. Events held and led by the Sisters and by visiting leaders have been well received. Guests leave feedback and comments such as:

"...a world away from the noise and bustle, which turns out to be right next door!"

"Thank you so much for your hospitality and peace, so much appreciated..."

"Such a peaceful place..."

Many guests and retreatants comment on the peaceful atmosphere, the tranquility of the house and gardens and the help that this has given them in their search for a calm place and for maintaining a physical and symbolic distance from the demands of their everyday lives. Some guests, new to the retreat house, have been surprised by the calm atmosphere the place offers despite its proximity to Lewisham town centre and its location in a capital city.



The Welcome Finance

The Welcome does not charge a fee for participation in its activities but seeks donations towards its overhead costs. From this source donations of £52,078 were received, in addition to which £7,225 of tax was recovered under the Gift Aid scheme.

VOLUNTEERS

The Sisters are fortunate to have friends – volunteers, who come and help occasionally with various tasks. They include some who are willing to help with maintenance, gardening, decorating ... and some who are willing to help with retreats and facilitation. This contributes to making the property and the hospitality offered ever more welcoming for guests. The Sisters are especially grateful to those who provide their time without charge. It is not possible to quantify the value of this help in financial terms.



COMMUNITY

The current community comprises of five Sisters in Lewisham, coming from Switzerland, France, Germany and England. The year 2022 started with six Sisters, however in the course of year, one of the Sisters was called back to a community in Belgium, to continue her ministry there.



It is part of the Sisters common life, in all their communities, to live together with Sisters from different countries, creating a rich cultural mix. All the Sisters in Lewisham are actively involved in various aspects of the ministry of welcome and hospitality in the house in Lewisham, and in activities in the local area as well as further afield. They offer their service to the charity on a voluntary basis. Likewise, it is not possible to quantify the value of this service in financial terms. Their contribution is essential for the delivery of all the activities offered and undertaken by the charity.

The Charity is responsible for the care of its elderly members, when health care is required the Sisters move to the motherhouse in Belgium, Ramegnies-Chin (Tournai), where there are appropriate care facilities. The cost of ongoing care for one Sister remains the financial responsibility of the Charity.

The Community's Finance

The Community's members received £41,977 from both personal and professional retirement pensions.

The Sisters' living costs for the year were £27,400 a small decrease on last year's £27,536.



Outreach

Sisters are engaged in outreach activities, and these have begun to increase following the end of the pandemic lockdowns:



In January, a Sister was part of the team that gave a thirty-day Ignatian retreat to Ursuline nuns from all over the world. The retreat took place near Rome, in Italy.

Having qualified as an English language teacher for speakers of other languages, one of the Sisters explored volunteering opportunities in London. She has volunteered as a teacher in a volunteer-run English language school in Ealing, which welcomes adult refugees and migrants, and offers low-cost or free lessons. She also joined a group of volunteers working with New City College in Hackney, as a literacy coach focused on offering reading practice to adult learners.

In August, one Sister delivered an eight-day silent retreat for a group of Sisters of the Assumption; they came from various European countries, such as Belgium, France, Italy, England and Lithuania. The retreat took place in a Belgian monastery of Benedictine Sisters, in Rixensart, not far from Brussels. Every day, an input was given, with Bible texts and suggestions for personal prayer and meditation time. The retreatants participated in the liturgy of the Benedictine community; they could also have an individual meeting with the Sister. It was a very fruitful and refreshing time for all.

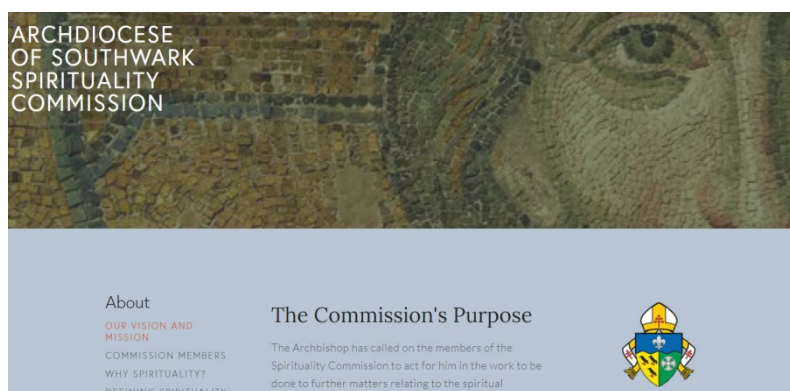


In October, a Sister led an evening online workshop for the Spiritual Exercises Network using Saint Ignatius' begging bowl as a starting point for a reflection and sharing on the theme of asking and receiving.

The sisters also continue their commitments in and around the Lewisham area:

One Sister volunteered with the 999-Club in Deptford serving homeless people in the locality. This came to an end in June when she moved to a community in Belgium.

Another Sister supported the 'Third Thursday Time' (TTT) meetings. TTT is a mental well-being café run by volunteers of Holy Cross Parish, Catford: 'A space for those wanting to find support and a safe place to be'. The volunteers are acutely aware of how having a sense of mental well-being is as important as physical well-being. The TTT team aims to be supportive, non-judgmental, friendly, compassionate, and creative.



Another Sister is a member of the Southwark Diocesan Spirituality Commission. Many of the work meetings of this group remain online, and together the group has been delivering retreats and reflections to all who are interested in deepening their spiritual life.

One Sister is part of the Justice and Peace group of Our Lady Help of Christians in Blackheath. This group raises awareness of various social and economic issues, collects funds for different projects linked to CAFOD (a Catholic international development charity) during Lent and Advent. They also collect food for the Greenwich food bank and organise campaigns to send Christmas cards for prisoners of conscience supported by ACAT (Action of Christians Against Torture).





One Sister provides a professional counselling service for those seeking counselling help. To emphasise that this service is open to all people, regardless of whether they have a faith background or not, she works from a private practice in the Gatehouse, independent of the main St Andrews building. The Covid 19 pandemic and cost of living crisis has inevitably impacted on the provision of services. Throughout 2022 ten clients have been in ongoing counselling and there have been several new enquiries, some of which were outside of the remit of her counselling practice. From the end of September, numbers have reduced to two. An evaluation of the service and capacity for counselling is being undertaken in early 2023. All income from counselling is donated to the Charity.

Outreach Finance:

A small amount of income was received by way of donations for the provision of Outreach services. No separate record was kept of expenses incurred in the provision of these facilities although these would have been limited to travel costs.

SUPPORT FOR THE ST ANDREW'S COMMUNITIES IN THE DEMOCRATIC REPUBLIC OF CONGO (RDC)

The Sisters of St Andrew arrived in the DRC in 1932 and have continued to have a presence there working in some difficult circumstances. On a socio-political level, the country is marked by an upsurge of violence and a degradation of the security situation especially in the East, which causes a lot of population displacement. This led the National Conference of Bishops in the Congo (CENCO) to issue a recent declaration with the evocative title: *"The hour is serious. Our country is in danger!" (Neh 2:17)*

Since their arrival, the communities have been involved in education, healthcare and religious and spiritual formation. The Sisters seek to be close to the population, being present to give hope for a better future. They work, as best they can, in a very insecure situation, to improve the quality of education, to promote accessible healthcare, to support the commitment of people, helping them by providing spiritual accompaniment, and to renew a harmonious relationship with the gifts of the earth. Amid the constraints of daily life in the Congo, day after day, they pay attention to basic human needs: promoting food and water security, assuring a constant electricity supply, making sure living spaces and their environment clean and healthy, sustaining inner growth, so as to become builders of peace and justice.



At present, the Sisters are few in numbers; they live in three communities as outlined below. Since 2015, the English Charity has provided financial support for their mission via its Generalate in Belgium. The General Superior will be visiting the community in March-April 2023.

The Sisters manage different institutions to achieve the above:

In **Lubumbashi** (in the province of Haut-Katanga), they opened a school in 2005. The number of pupils has increased year after year. There was a 100% pass rate for the final exams in the academic year 2021-2022, which is a great encouragement for the educational team. For the academic year 2022-2023, the school has welcomed 1161 pupils (237 in nursery, 585 in primary and 339 in secondary). Some of the education focusses on vocational skills and after opening a section for 'cut-and-sew', a new section for electrical works has opened in 2022.



In 2022, the College was able to purchase a bus to ensure safer journeys for the pupils (insecurity and badly regulated road traffic puts the children in danger).

In **Kikwit** (in the province of Kwilu) the Sisters run the following programmes:

A school (The Lycée Siama): despite very precarious conditions the academic year 2021-2022 went well, with 100% success rate in the final exams. This has attracted a big increase in pupils for the 2022/3 academic year, including a large number of boarders. One of the present concerns at the school is the poor state of the old residential buildings in which boarders stay and the impact on the ability of the school to provide a welcoming environment.



The increase in the number of pupils, also reflects new courses offered. There is a new section for commerce and management, and a section for 'cut-and-sew'. The development of these sections is in response to the requests of parents and students.



EVOLUTION OF NUMBER OF PUPILS PER YEAR			
YEAR	INITIAL REGISTRATION	ABANDONED	PARTICIPATION IN EXAMS
2016-2017	490	40	443
2017-2018	500	27	473
2018-2019	483	18	465
2019-2020	577	6	567
2020-2021	770	48	722
2021-2022	832	73	760
2022-2023	868	26	842

The satellite connexion funded with a grant from the charity continues to be a precious asset and allows for a good functioning of the computer section of the college, as well as a good administrative management of the Lycée.

A Healthcare Centre with an annexe on the site of Muvuma: The centre provides essential health support in the area. It reaches a very poor population, who live in a place with difficult access, without the centre there would be no access to healthcare provision without a very long and difficult journey.

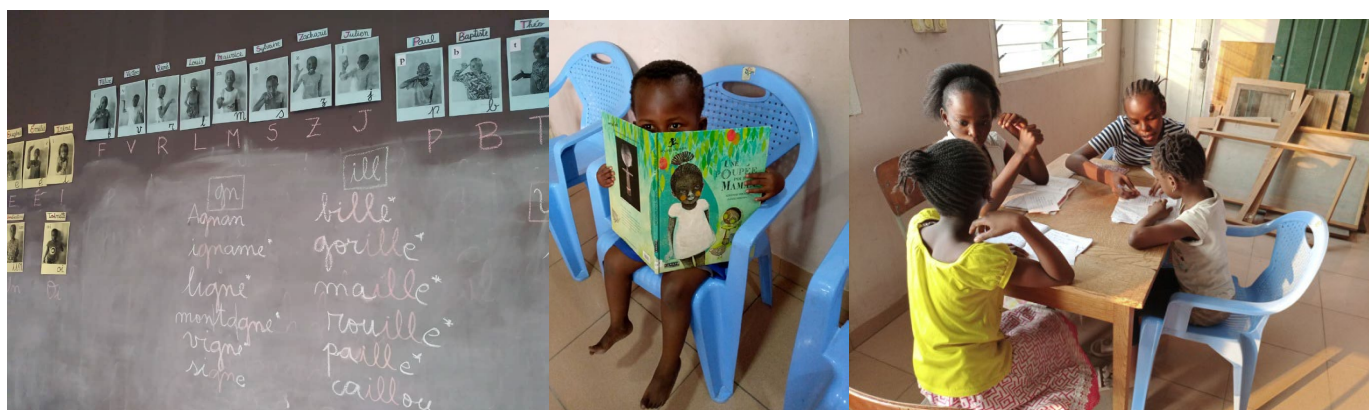


This year has been marked by the construction of a small building as a dispensary in the village of Muvuma as well as a cistern to collect the rainwater. The development means that it will be possible to deliver primary health care in better conditions. Agreement has been reached to develop solar electrification of both sites (with the help of a Belgian charity) and works will be completed in 2023.

In Kinshasa : In January 2021, the Sisters in Kinshasa moved into the new house in

Righini; the construction of this house was made possible through the financial support of the English Charity.

This enables the Sisters to provide a mission to the local community. They work in the University, support the formation and the theological research for the pastoral workers, participate in the Diocesan Youth Service and are involved in ecumenical and interreligious dialogue. They have recently started a collaboration with the Jesuits in a nursery school. They have also created a centre within the house to teach reading to children who are experiencing difficulties at school and established a small accessible library.



The Sisters continue to develop their ministry of welcome by making time to get to know the needs of population living locally and adapting in order to respond to these needs. For example, providing welcome to women experiencing difficulties (widows, young women coming off the street); sharing of water from the borehole, in an area where water supply is unpredictable and often cut off; as well as support for the local children and their education.



The new community house is ideally situated in order to allow the Sisters to carry out all the above mentioned activities and also to support the life of the three communities (the seat of the Congo Region of the Congregation of the Sisters of St Andrew is in Kinshasa, including the administrative part).

The provision of retreats, conferences and meeting space responds to a real need in the diocese and generates a little income for the community. There is also suitable space to welcome Sisters of St Andrew from other parts of the country when they need to come to the capital, Kinshasa for medical or administrative appointments.

One of the Sisters has started a Masters in Management and Environmental Development with a view to developing the work of the Sisters in the Congo.

The Sisters house in Bandal continues to be rented out to a Charity making a healthcare centre accessible for the local population.



SUPPORT FOR THE ST ANDREW'S COMMUNITY IN AMEUGNY (FRANCE)

The 'Pear Tree' cottage: since 1976 Pear Tree cottage has served the mission and ministries of the community in Ameugny (near Taizé). The Charity funded the development of the cottage in 2019. It is used to welcome sisters, friends, families and people seeking a calm place for silence, reflection and rest.

The house has been well used for residential visits and for retreats. Also, the local parishes and diocese have asked for day programmes – with members of the community facilitating days of reflection. In 2022, the cottage has been used for Covid quarantine. During the pandemic the sisters discovered that the cottage is also a useful and private space for zoom meetings and webinars, and it continues to be used in this way.

The sisters in Ameugny continue to welcome groups of young women for times of sharing and inter-cultural meetings. This provides the space to reflect on today's challenges and on the spiritual dimension of life. In February 2022, there was a reflection week for volunteers on the theme: **“Cultivate hope in an uncertain future”**

In March 2022 an 8 day retreat was hosted by the community on the theme: **“Moving into the deep water”** led by François-Xavier Dumortier SJ. The preacher was welcomed in the Pear Tree Cottage and from there offered the ministry of spiritual accompaniment during the retreat.



In December 2022 a quiet day was offered to the Taizé volunteers. This was an opportunity to review the year, to find the joys and difficulties faced in the last months and to share their journey with others.



FUTURE PLANS

INTRODUCTION:

The plans and orientations for the mission of the Society of the Sisters of St Andrew are determined at a meeting called the ‘General Congregation’ (sometimes also called ‘General Chapter’), which is held every six years. The last such meeting was held in January 2017. A General Congregation is taking place as we are writing this Annual Report in January 2023.

The sisters will review their ministries in the light of the priorities and guidelines set by the latest General Congregation as soon as they have been communicated to all the Sisters of St Andrew in the various countries where they are present.

Meanwhile the two challenges discerned during the ‘General Congregation 2017’ - *“The Call to an ecological conversion”* and *“The Invitation to embrace the digital culture of our time integrating it into the way we offer our ministries”*, continue to influence our plans and decisions.

The Sisters continue to identify emerging needs in the local area, as well as in the wider church and society. This process serves to determine how the Charity can respond to these needs through its particular ministries and how best to use the Charity’s premises for the greater benefit of those who seek space for silence and reflection.



SHORT TERM:

Following an evaluation of the programme of events for 2022 and based upon what the Sisters have discerned as people's needs in the current time, a programme has been prepared in response to needs, with various new features planned for 2023. This is to be implemented over the coming year, 2023.

As new requests for hospitality and outreach (for both individuals and groups) arrive daily, the Sisters meet weekly in order to discuss these requests and discern how to respond in line with the charity's mission whilst bearing in mind what is of greatest benefit to the public.



In terms of the call to an '*ecological conversion*' the sisters seek constantly how to live more sustainably in their daily lives and in the way they offer hospitality. In addition to switching to sustainable Gas and Electricity providers some years ago, and to divest from fossil fuels in 2022, the Sisters are now planning to install solar panels in 2023, in order to produce as much electricity for their own use as possible, and contribute to the national grid.

In terms of embracing and integrating the digital culture in their ministries, the Sisters now offer a mixture of in person and online meetings. Also, event bookings and donations are increasingly processed online. However, other ways of booking remain possible for those who do

not have access to the internet. The Sisters are conscious of an increasing sense of digital exclusion for some people in society.

With regard to the good maintenance of the property, the charity has a 'Planned Maintenance Schedule' over 5-10 years, as a result of property survey in 2018, updated in 2022. Work is ongoing to implement the schedule, with a number of extensive repairs and maintenance works planned that will enable the Sisters to develop their work and ministry of welcome. The revised schedule enables the works to be planned and managed with budgets, to this end a designated Property Maintenance fund has been reserved.

MEDIUM TERM:

In addition to the above short-term plans and in order to plan for the future, the Sisters will meet in the early summer of 2023 to review and evaluate the activities and the hospitality offered over the past year and the impact on the beneficiaries. This review will include a reflection on the new guidelines of the General Congregation 2023 as well as the impact of the cost-of-living crisis, the ecological emergency and the increase in violence and war facing people in our world today. This will form the backdrop for planning the programme of events and hospitality for 2024.

The Sisters will continue to implement maintenance, repair and development works in the medium term in the light of the above mentioned 'Planned Maintenance Schedule' and ensure an appropriate budget is available to achieve this.

LONG TERM:

The present property in Lewisham is an ideal asset for the mission of the Charity and the Sisters do not anticipate any major changes. The Congregation of the Sisters of St Andrew plans to maintain their community in Lewisham, London, and its ministries for the long term.

To this end, the Charity endeavors to develop the hospitality offered to people coming from many different backgrounds and to respond appropriately to the



identified and evolving needs of the surrounding population. The longer-term plans will be informed by the priorities identified at the General Congregation 2023. To this end a Mission and Ministry fund has been reserved to support the longer term development plans for the Charity.

In terms of maintenance and development of the property, the above-mentioned report broadly identifies the maintenance works required in the next 10 years and the Sisters will progress various developments in order to improve their ministry of welcome and hospitality into the future.

FUTURE PLANS OF THE CONGREGATION OF THE SISTERS OF ST ANDREW HAVING AN IMPACT ON THE ENGLISH CHARITY:

During the General Congregation in January 2017, the congregation of the Sisters of St Andrew made the decision to leave their property in Ramegnies-Chin. Ramegnies-Chin is situated near the place of foundation of the congregation (Tournai, Belgium). For the last 70 years it has been the 'Mother House' and the seat of the Generalate.

Dwindling numbers and a large and costly building have led the Sisters to decide to leave this place for a new foundation in Brussels. This will enable them to respond to the calls of the Church and the world, taking into account the make-up of the congregation today: more international, smaller in number, open to new forms of apostolic commitments. The building in Ramegnies-Chin will be sold. The Diocese of Tournai and the CIVCSVA (Rome) have agreed to this process.



This project of leaving Ramegnies-Chin for Brussels is progressing at a slower pace than originally planned; this is due to constraints linked to the pandemic and administrative delays. A first stage move is now planned for the end of 2023, with some of the older Sisters moving to Brussels. The remainder of the move will be staged over a couple of years.

The relocation of the Sisters 'Mother House' is supported by the trustees of the English charity. It will enable greater efficiency, better coordination, support and administration of the Religious of St Andrew worldwide.

RISK ASSESSMENT AND MANAGEMENT

The Trustees undertake an annual review of the risks and uncertainties that the charity faces with regard to the governance, management, operation, finance and the reputation of the charity as well as risks due to changes in government policy, laws and regulations. A revised 'Risk Monitoring' process was agreed in 2022.

The key risks are described below together with the principal ways in which they are being mitigated.

RISK No 1

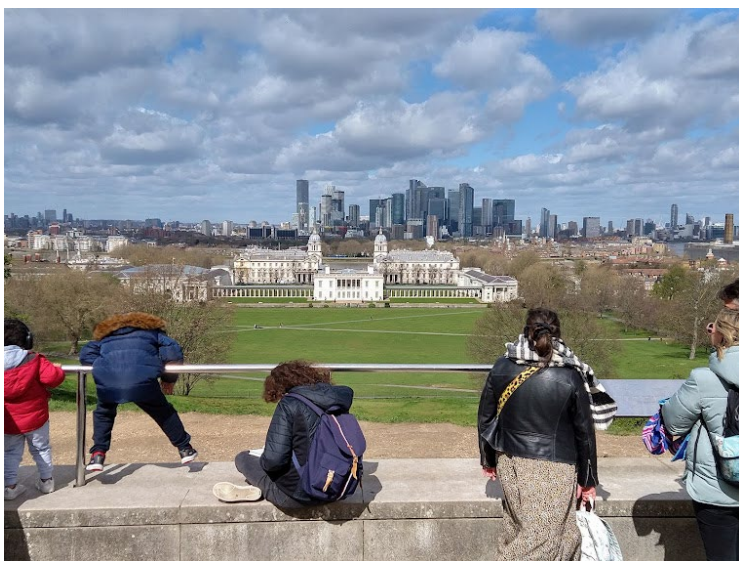
The trustee board does not have all of the necessary competencies with regard to governance, administration and accounting in the charity.

The trustees have, therefore, contracted for the provision of these services to assist them in the execution of these tasks. In addition, the Sisters participate in ongoing training to keep up to date with charity law, administration and financial accounting for charities.

RISK No 2

The trustees are aware of the need to ensure that guests who come to St Andrews, or those who receive a service from the Sisters are protected appropriately.

To this end the Charity has a number of policies and procedures with regard to Health and Safety, Fire Safety, Safeguarding, Confidentiality, Data Protection, Risk Assessments etc. and these are reviewed regularly to ensure safe practice in service delivery.



RISK No 3

The charity has donated a significant amount in support of the Congregation of The Sisters of St Andrew in the Democratic Republic of the Congo. It is accepted that political instability in that country may expose the amount spent to be at risk.

The Superior General of the Sisters of St Andrew visits the communities and the projects supported by the Charity in the DRC at least once a year. The trustees have received assurances that the properties on which money has been spent are properly registered in the name of the Congregation and full written reports, supported by photographs, of how the monies have been utilised are submitted annually to the trustees.

RISK No 4

The trustees are aware of their moral and legal obligation to care for their older members. While the Congregation has decided that its elderly members should be housed and cared for by the Community at Ramegnies-Chin in Belgium the Trust retains financial responsibility for their care.

Because none of the Sisters have any financial resources of their own the trustees are aware of the need for them to secure a reliable income from the assets available to the trust. A key element of the management of this risk is to ensure that the charity has the available resources to contribute to the Sisters' care, should it be needed, both now and in the years to come, by setting aside some assets in a designated fund.

RISK No 5

The trustees are aware of the need to adequately insure their assets, particularly the property at Lewisham. Accordingly, they maintain a professional assessment of the rebuilding costs which was updated in 2022 (next assessment is due in 2027). A full review of insurance requirements was completed in 2022 in order to ensure appropriate levels of cover in the event of a major incident.



RISK No 6

Whilst the impact of Covid -19 has significantly reduced in 2022, there continues to be awareness of the risk to provision of an in person ministry of welcome at St Andrews. Having been forced to 'close' to providing a physical welcome for long periods in 2020 and 2021, and responding to reduced numbers in 2022, the trustees have reconsidered ways in which the ministry can be delivered both online and in person. New ways of working have been embedded both at the centre and in terms of outreach and digital work. This enables the Sisters to respond to the needs of the community into the future and be flexible in responding to needs.

FINANCIAL REVIEW

ACCOUNTING POLICIES

Details of the accounting policies are set out in the notes to the Accounts.

ADMINISTRATION FINANCE

The costs incurred in administering the charity were modest, amounting to £26,868 for accountancy, administrative support, legal and professional services, all of which are provided under contract.

TRUSTEE & STAFF REMUNERATION

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 Trust does not employ any staff.

CUSTODIAN TRUSTEE

The trust does not act as a custodian for any other organisation.

THE LEWISHAM COMMUNITY 2022

INCOMING RESOURCES

Incoming resources during the year were £105,708 (2021 £120,326) – a decrease of £14,618 due primarily to a decrease in pensions received due to changes in personnel.

EXPENDITURE

Resources expended were £206,185 which, after allowing for the investment loss of £103,653 resulted in a deficit for the year of £204,130. The expenditure includes the cost, net of pensions, of £16,046 in respect of maintaining the English Sisters requiring care support in Belgium.

INVESTMENTS

In 2016 the trustees reviewed their financial situation with both their professional advisers and their Generalate. As a result, the decision was taken to invest 66% of their cash resources in medium term common investment funds. Two investments of £400,000 each were made in ethical funds early in 2017. In 2022 a review of Investments, with a view to divestment in Fossil Fuel resulted in all investment funds being moved to one provider CCLA.

During 2022 the Trust's investment portfolio – decreased by £103,653.

ALLOCATION OF COSTS BY ACTIVITY

Please refer to the separate notes under each activity.

FINANCIAL RISKS

Please refer to the section on Risk Assessment & Management.

LOAN TO GENERALATE

Following the sale of the Eden Hall estate in 2014 the English charity granted a loan of £2,400,000 to the Generalate of the Congregation to further the international activities of the Congregation. The trustees, after seeking professional advice, sought and obtained confirmation from the General Council with regard to the compatibility of the respective trust deeds and the missions of both organisations. Having received the appropriate assurances and given due consideration to the request the trustees decided to grant the loan on an interest free basis for a period of 10 years, subject to earlier repayment should the need arise.



During the year reductions in the loan balance were authorised to enable the Trust to retain the cash and avoid currency exchange and bank transmission costs. These reductions related to payment of the funeral costs for one of the English Sisters £1,954 and the settlement of a debt of £22,317 to the European Region being the net difference between what was due both to and from the Region. This included the cost of care support relating to an elderly Sister from the UK now cared for in Belgium. The balance of the loan at the year-end was £820,756.

GIFTS

There were no gifts to support the work of the Sisters overseas during 2022.

RESERVES POLICY

FREE RESERVES

The trustees reviewed their reserves policy during the year and decided that the appropriate level of reserves to be maintained should remain at the amount required to cover the trust's normal expenditure for a period of six to twelve months.

With annual operational expenditure [gross expenditure less gifts and depreciation] in 2022 of £143,239 the level of free reserves required was circa £71,619 to £143,239. This level is adequately covered by the value of cash in the bank and the deposit account.

MEMBERS' MAINTENANCE RESERVE

During 2017 the Congregation decided that any member whose care needs warranted special support would, with her agreement, move to Belgium to the community at Ramegnies-Chin, where both suitable accommodation and care support facilities are available. The Generalate undertakes to provide for the care and support needs for the future maintenance of their elderly members. As the average age of the English community increases, the trustees recognise their responsibility to make some provision for a contribution to future care and support of those currently working in the English charity. To this end a Members' Maintenance Reserve is maintained.

The Members' Maintenance Reserve was revalued at 31 December 2022. The liability stands at £755,980. This is due to be reviewed again in December 2023.

PROPERTY MAINTENANCE RESERVE

The trustees have determined that a separate property maintenance reserve is required in order to ensure the good order of the property so that it can support the charities mission. The reserve is to cover the cost of required replacements, new developments, additions to the property, technical reviews and major renovations. The amount of £600,000 is to be held as determined through a 10-year property survey and plan (less the small annual maintenance charges).



MISSION & MINISTRY RESERVE

This reserve fund is for the Trust to support the development of projects both here in England and abroad in accordance with the charities mission. In 2022/3 this comprises a reserve of £800k currently on interest free loan to the Generalate to support the wider mission of St Andrews across the world.

GOING CONCERN

The trustees are confident, supported by the level of net current assets available to them and the decision by the Congregation to maintain a presence in England, that they have adequate resources to ensure their medium-term continuity.

Reserves will be reviewed on an annual basis to ensure that the charity is in a position to fulfil its mission.

POST BALANCE SHEET DATE EVENTS

The only post balance sheet date event of significance is the continuing turbulence in the economy caused by war and the post pandemic cost of living crisis. Some comfort is available to the trustees by virtue of their substantial cash holdings which will protect their investment portfolios from the need to sell units in the short term.

PUBLIC BENEFIT

The trustees are aware of the applicable principles of public benefit as set out in guidance from the Charity Commission. The trustees are also aware of the need to demonstrate that the public derives benefit from the use of the Trust's facilities and the activities initiated by the Trust. This benefit is mainly provided by the Sisters and their volunteer helpers to those members of the public who wish to participate in retreats held at Lewisham and elsewhere.

The welcome of retreatants caters for the spiritual and material needs of individuals and groups of both medium and small size. The trust aims to recover the additional costs it incurs in running retreats by seeking donations from the participants. It is, however, the trust's policy that those who cannot afford the suggested donation should be accepted at a reduced, or even a nil, rate. The availability of concessions is publicised in the trust's literature and on its website.

The website of The Welcome has also contributed to a greater awareness of the activities of the Community and of its benefit to the public. This has resulted in reaching out to local schools, a wider public and a catchment area outside the Lewisham locality.

Details of the public benefit provided are also included under the achievements paragraphs relating to The Welcome and Spiritual Accompaniment. In addition to running retreats the trust also makes the facilities at Lewisham available to visiting groups and for special events and the Sisters undertake voluntary work in a variety of settings in the local community.

STRUCTURE, GOVERNANCE & MANAGEMENT

STRUCTURE

The trustee board comprises of six members, all of whom are members of the Community.



In November 2021 Sr Regula Hug agreed to continue as Chair for an additional period (having been elected for a period of three years in September 2018). This position remains under review as the roles and responsibilities of the Charity and its trustees are reviewed.

GOVERNANCE

The administration of the Trust is the responsibility of all of the trustees, who meet regularly. The trust secretary monitors governance issues and is the trust's interface with its professional advisers.

TRUST MANAGEMENT

Sr Regula, the Trust's Chair, is in charge of the day to day administration in consultation with the Superior and the other trustees. Support with some book keeping and trust secretarial duties are outsourced. Ms Trudy Kilcullen MBE acts as Trust Secretary in order to achieve good governance, administration and financial accounting for the charity, as stated in the risk assessment.

TRAINING OF TRUSTEES

Newly appointed trustees are provided with an induction and an information pack. All trustees are encouraged to undertake continuation training, including attendance on relevant courses, conferences and seminars. During 2022 trustees participated in online and in person training opportunities and were represented at the Annual conference of the Association of Provincial Bursars. Where not all of the trustees are able to attend a relevant event those unable to attend are provided with notes of the meeting

and they are briefed on the major topics that have been discussed. Copies of relevant press, magazine articles, professional reports and webinars are circulated to ensure that the trustees are kept informed about relevant current events.

TRUSTEES

The power to appoint new trustees is vested in the Superior General, who is the head of the Congregation. The Superior recommends the names of Sisters suitable to become trustees to the Superior General based upon their personal skills and the needs of the trustee board. The trustees may also co-opt either general or specialist advisers to provide advice to the trustee board.

The Superior General has the power to remove any trustee and to request the resignation of a trustee if she considers it appropriate for the good government and benefit of the charity. She also appoints the Local Superiors of each Community.

GENERAL DATA PROTECTION REGULATIONS

The trustees are aware of the requirements of GDPR and they have adapted their administrative procedures to ensure that they are compliant with the new regulations.

BREXIT

The trustees continue to maintain an interest in impact of Brexit throughout the year. The situation is of particular importance to them because most of the Sisters resident at Lewisham are nationals of EU countries or Switzerland. All Sisters have registered as either Settled or Pre-settled. Measures have been taken to ensure the Charity is ready to apply for the necessary permissions should any Sisters from overseas be appointed in the future.

LEGAL STATUS OF CHARITY

The legal status of the charity is that of a Charitable Trust established by a Trust Deed executed on 15th February 1963 and amended by Scheme dated 27th August 1996

TRUSTEES' BIOGRAPHIES

The current trustees are:



Sister Regula Hug

Sr. Regula arrived in England from one of the communities of the Sisters of St Andrew in France in 1998. She was part of the community in London for 10 years (first in Vauxhall and then in Tooting) until she moved to Edenbridge in September 2008. She worked as a Prison Chaplain until 2004 and as a Mental Health Chaplain with the South West London and St George's Mental Health NHS Trust until her retirement in September 2013. She is involved in administration, management, retreat work and spiritual accompaniment. Being trained in Ignatian Spirituality, she is also interested in Creation and Ecological Spirituality. In May 2021 she trained as a 'Laudato Si Animator'. She is a trustee since 2008 and has been the Chair of trustees since 2015.



Sister Sigrun Gross

Sister Sigrun was part of the community of the Sisters of Saint Andrew in Ameugny, France, from 1983 until 2002, taking part in the ministry of the Sisters with the Taizé community and in the formation of the young Sisters. She then spent three years in the community in Lubumbashi, Congo, also working for the formation of the young Sisters there. After two years in the community in Edenbridge, Kent, from 2006 to 2008, where she was involved in the Sisters' Retreat Centre, she was sent to Belgium. In the communities of Charleroi and then in La Pairelle, where the Sisters collaborate with the Jesuits in their Retreat Centre, she was involved in spiritual direction and in giving retreats, as well as in a voluntary work in the catechumenate of the diocese of Tournai. Since April 2018 she has been in the community in Lewisham, where she is superior of the community and involved in retreat work and spiritual accompaniment.



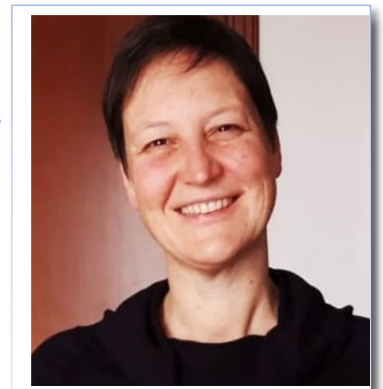
Sister Christiane Lehair

Sister Christiane was part of the London community from 1996 until September 2008, first in Vauxhall (1996 to 2004) and then in Tooting Bec (2004 -2008). In 1996 she worked in a voluntary capacity in Trinity Hospice and as a nurse in a nursing home, she volunteered at the Methodist Vauxhall Youth Club and the Day Centre of the Refugee Council. She worked at Guy's and St Thomas' NHS Trust for 12 years as a Palliative and Supportive Care Senior Chaplain. She was part of the Edenbridge community from 2008 until 2013 when it closed (acting as superior from 2008 to 2011). She trained as a Psychosynthesis counsellor and now runs a small private counselling practice. She is involved in administration, maintenance work, retreat work and spiritual accompaniment. She has been a trustee since 2002. In 2019 she trained in Eco-therapy and in 2021 she trained as a Laudato Si animator.



Sr Lorella Cerutti

In September 2020 sister Lorella was appointed the Delegate of the General Superior for the St Andrew's Communities in the European Region (in England, Belgium and France). She visits the communities and is attentive to the local needs of each community. She encourages the sisters to live their religious lives and undertake their commitments according to the values of the Gospel, both within the St Andrew's Order and in our contemporary world's cultural, social and political contexts. She lived for several years in the community of Ameugny (France), the neighbouring village of the Ecumenical community of the Brothers of Taize, where she was mainly involved in the welcome of the young people, including spiritual accompaniment and developing the different proposals for visitors and volunteers. From there she moved to the community in Ramegnies-Chin, the mother house (for two years). She now lives in Brussels, where she is accompanying the new project of the Congregation. She collaborates with the Jesuits in the young adult ministry called '*Magis*'. Their aim is to help young adults (18-35 year old), through reflection and prayer, to put their faith into action in today's society. She also regularly visits the detention centre for illegal immigrants in Bruges with the JRS (Jesuits Refugees Service).





Sister Marie-Christine Berg

Sister Marie-Christine Berg lived in the community of Ameugny (France) taking part in the ministry of the Sisters with the Taizé Community. She then worked with Jesuits in Lyon (France) to accompany the formation of medical students. Since 2010, she has been involved full time at St Andrew's, giving spiritual direction and supervision, leading retreats and quiet days. She is part of the administration team and welcomes guests in the house.

Sister Fiona Maguire

Sister Fiona spent over 20 years in our communities in France and Belgium. During that time, she worked with the Taizé community in France as part of a chaplaincy team, working with young adult volunteers, giving retreats and spiritual accompaniment to visitors, and heading up biblical theatre workshops. She also spent several years working at the Ignatian Retreat Centre La Pairelle in Belgium. She moved to the community in Lewisham in 2020, where she now works as a spiritual director and as part of the welcome team. She also works in London as an English language teacher and literacy tutor.



LEGAL AND ADMINISTRATIVE INFORMATION

TRUSTEES

The trustees during the year were Sister Regula Hug [Chair], Sister Sigrun Gross, Sister Christiane Lehair, Sister Marie-Christine Berg, Sr Fiona Maguire (appointed November 2021), Sr Lorella Cerutti (appointed November 2021).

CHAIR OF TRUSTEES

Sister Regula Hug

SUPERIOR, LEWISHAM COMMUNITY

Sister Sigrun Gross

SECRETARY

Ms Trudy Kilcullen MBE

REGISTERED ADDRESS

The Sisters of St Andrew
99 Belmont Hill
Lewisham
SE13 5DY

Tel: 0208 852 1662

E-mail: regula.hug@sisters-of-st-andrew.com

Website: www.sisters-of-st-andrew.com

CHARITY NUMBER

227315

GOVERNING INSTRUMENT

Trust Deed dated 15 February 1963 Scheme L[S] 227315 sealed 27 August 1996

PROFESSIONAL ADVISERS

INDEPENDENT EXAMINER

Adam Halsey
Haysmacintyre LLP
10 Queen Street Place
London

SOLICITOR

Stone King
13 Queen Square
Bath BA1 2HJ

BANKERS

Royal Bank of Scotland
Drummonds
49 Charing Cross
London SW1A 2DX

SURVEYOR

Landers & Associates
67 Riefeld Road
London SE9 2RA

INVESTMENT POWER

Under the Society's Trust Deed dated 15 February 1963 and supplemented by a Section 26 authority CD[T] 227315 sealed by the Charity Commission 12 January 1995.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements 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 of the charity to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles of the Charities SORP
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that this basis applies.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and reports) Regulations 2008 and with the 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 Trustee's Report was approved by the Board and signed on 17th April 2023 on its behalf by:

.....
Sister Regula Hug
Chair and Trustee

.....
Sister Lorella Cerutti
Trustee

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2022**

**INDEPENDENT EXAMINERS' REPORT TO THE MEMBERS OF THE
RELIGIOUS OF ST ANDREW**

I report on the accounts of the charity for the year ended 31 December 2022.

Respective responsibilities of trustees and examiner

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

Having satisfied myself that the charity is eligible for independent examination, it is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

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

.....
Adam Halsey FCA

Date: 2023

Haysmacintyre LLP
10 Queen Street Place
London
EC4R 1AG

**RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2022**

	Notes	2022 Total £	2021 Total £
INCOME AND ENDOWMENTS FROM:			
<i>Donations and legacies:</i>			
Income from Sisters salaries and pensions		41,977	66,944
Income from other donations and legacies		60,973	53,346
Income from investments		2,758	36
Total Income and Endowments		<u>105,708</u>	<u>120,326</u>
EXPENDITURE ON:			
Expenditure on Charitable Activities	3	<u>206,185</u>	<u>889,982</u>
Total Resources Expenditure		<u>206,185</u>	<u>889,982</u>
OTHER RECOGNISED GAINS/(LOSSES):			
Gain/(Loss) on investment	2	<u>(103,653)</u>	<u>160,473</u>
NET MOVEMENT IN FUNDS		<u>(204,130)</u>	<u>(609,183)</u>
RECONCILIATION OF FUNDS:			
Total funds brought forward at 1 January		<u>4,874,316</u>	<u>5,483,499</u>
Total funds carried forward at 31 December	9	<u><u>4,670,186</u></u>	<u><u>4,874,316</u></u>

The accompanying notes form part of these accounts.

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

BALANCE SHEET

AS AT 31 DECEMBER 2022

	Notes	2022		2021	
		£	£	£	£
FIXED ASSETS	5	2,414,206		2,475,091	
INVESTMENTS	4	1,146,602		1,250,255	
CURRENT ASSETS			3,560,808		3,725,346
Debtors	6	823,858		850,638	
Cash at bank and in hand		303,013		312,172	
		<u>1,126,871</u>		<u>1,162,810</u>	
CREDITORS: Amounts due within one year	7	<u>(9,677)</u>		<u>(6,022)</u>	
NET CURRENT ASSETS			1,117,194		1,156,788
CREDITORS: Amounts due after one year	8		<u>(7,814)</u>		<u>(7,816)</u>
NET ASSETS			<u>4,670,189</u>		<u>4,874,316</u>
FUNDS :					
Unrestricted funds	9		100,000		73,469
Designated Funds	9		4,570,189		4,800,847
TOTAL FUNDS			<u>4,670,189</u>		<u>4,874,316</u>

The financial statements were approved and authorised for issue by the Trustees on and were signed below on its behalf by:

.....
Sister Regula Hug
Chair and Trustee

.....
Sister Lorella Cerutti
Trustee

2023

The accompanying notes form part of these accounts.

THE RELIGIOUS OF ST ANDREW COMMUNITY IN ENGLAND

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2022

1. ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of Accounting

The financial statements 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 UK and Republic of Ireland (FRS 102) - (Charities SORP (FRS102)), the financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Religious of St Andrew meets to definition of a public entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b) Going concern

The Board of Trustees is of the opinion that the charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties regarding the Trust's ability to do so.

c) Tangible fixed Assets

Depreciation is provided to write off the cost of all fixed assets except freehold land over their expected useful lives. It is calculated at the following annual rates.

Freehold Buildings	2%
Motor Vehicles	25%
Fixtures and fittings	20%
Office equipment	20%

The Charity capitalises all capital expenditure totalling £2,000 or more.

d) Taxation

The Religious of St Andrew is a registered charity and accordingly is not liable to United Kingdom taxation.

e) Income

Income comprise of pensions, salaries, gifts, donations, and investment income. The income is recognised when it is probable to be received can be measured reliably and charity is entitled to it.

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2022**

1. ACCOUNTING POLICIES CONTINUED

a) Expenditure

Charitable expenditure consists of all expenditure relating to the objects of the Charity. All costs are directly attributable to the activities under which they have been analysed.

Governance costs include expenditure on the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

Irrecoverable VAT is included with the category of expense to which it relates.

b) Funds

All funds are unrestricted and are available for use by the charity in accordance with its objects. The trustees have designated all unrestricted funds as set out in note 7 to the financial statements.

c) Cash and Cash Equivalents

Cash and cash equivalents includes cash and short term highly liquid investments with short term maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

d) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

e) Estimates and Judgements

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Although these estimates are based on the trustee's best knowledge of the amount, events or actions, actual results ultimately differ from these estimates. The trustees do not consider there to be any estimates and judgements.

f) Financial Instruments

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

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2022**

2. ANALYSIS OF TOTAL INCOME AND ENDOWMENTS

	Total 2022 £
<i>Income from investments includes</i>	
Loss on investment portfolio Investment Income	(103,653)

3. ANALYSIS OF TOTAL EXPENDITURE

	Depreciation £	Other Direct costs £	Total 2022 £
Charitable Activities:			
Support of members and their ministry	60,885	127,098	187,983
Support and Governance costs	-	7,919	7,919
Total Expenditure	<u>60,885</u>	<u>135,017</u>	<u>195,902</u>
Accountancy			8,411
Independent Examination Fees			1,872
			<u>206,185</u>

	Depreciation £	Other Direct costs £	Total 2021 £
Charitable Activities:			
Support of members and their ministry	60,885	811,605	872,490
Support and Governance costs	-	6,124	6,124
Total Expenditure	<u>60,885</u>	<u>185,529</u>	<u>246,414</u>
Accountancy			9,568
Independent Examination Fees			1,800
			<u>889,982</u>

As members of the Society the Trustees' living expenses (including travel) during the year were borne by the Charity but the Trustees received no remuneration or other benefits in connection with their duties as Trustees during the year.

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2022**

4 INVESTMENT	Total 2022 £
Market value of listed investments	
Balance at 1 January 2022	1,250,255
Deductions	
Unrealised Losses	(103,653)
	<hr/>
Balance at 31 December 2022	1,146,602
	<hr/> <hr/>
Historical cost at 31 December 2022	
Valued by reference to a UK stock exchange: COIF Charities Ethical Investment fund	1,250,255
	<hr/> <hr/>

5. TANGIBLE FIXED ASSETS

	Freehold Land and Buildings £	Fixtures Fittings and Equipment £	Motor Vehicles £	Total £
Cost or valuation				
At 1 January 2022	3,016,927	34,371	19,104	3,070,743
Additions in year	-	-	-	-
At 31 December 2022	3,016,927	34,371	19,104	3,070,743
Depreciation				
At 1 January 2022	543,050	33,498	19,104	595,652
Charge for the year	60,339	546	-	60,885
At 31 December 2022	603,339	34,044	19,104	656,536
	<hr/>	<hr/>	<hr/>	<hr/>
Net Book Value				
At 31 December 2022	2,413,539	668	-	2,414,207
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
At 31 December 2021	2,473,878	1,213	-	2,475,091
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

The charity's current property at Lewisham has been valued at cost plus improvements. This property is in functional use and therefore the cost of a full valuation would be an unnecessary use of the assets of the charity.

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2022**

6. DEBTORS: Amounts due within one year	2022	2021
	£	£
Prepayments and accrued income	3,102	5,610
Other debtors	-	-
Loans	820,756	845,028
	<u>823,858</u>	<u>850,638</u>

In

2020 the charity approved a request from its General Council in Belgium that it be granted an interest free loan of £2,400,000. These funds arose from the sale of the Eden Hall estate. During 2021 the Charity gifted a further part of the loan to ASBL Foyer Saint – Andre in the Democratic Republic of the Congo. The loan term is for 10 years but is included in short term debtors as it is repayable on demand.

7. CREDITORS: Amounts due within one year	2022	2021
	£	£
Trade creditors	4,966	1,328
Accruals	4,711	4,694
	<u>9,677</u>	<u>6,022</u>

8. CREDITORS: Amounts due after one year	2022	2021
	£	£
Amounts held on behalf of members	<u>7,814</u>	<u>7,814</u>

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2022**

9 FUNDS.	Unrestricted Funds		Designated funds:			Total Funds £
	English Communities	Fixed Assets	Members' Maint. Res	Property Maint. Fund	Missionary & Ministry Fund	
	£	£	£	£	£	
Funds as at 1 January 2022	73,469	2,475,091	2,325,757	-	-	4,874,316
Income	105,707	-	-	-	-	150,707
Expenditure	(145,300)	(60,885)	-	-	-	(206,185)
Purchase of fixed assets	-	-	-	-	-	-
Loss on Investments	(103,653)	-	-	-	-	(103,653)
Transfer between funds	169,777	-	(1,569,777)	600,000	800,000	-
Funds at 31 December 2022	100,000	2,414,236	755,980	600,000	800,000	4,670,186

FUNDS	Unrestricted Funds		Designated funds:		Total Funds £
	English Communities	Fixed Assets	Members' Maint. Res		
	£	£	£		
Funds as at 1 January 2021	324,673	2,535,635	2,623,191		5,483,499
Income	120,326	-	-		120,326
Expenditure	(829,097)	(60,885)	-		(889,982)
Purchase of fixed assets	(341)	341	-		-
Gain on disposal of fixed assets			-		-
Gain on Investments	160,473		-		160,473
Transfer between funds	297,435		(297,435)		-
Funds at 31 December 2021	73,469	2,475,091	2,325,757		4,874,316

English Communities

The activities reflected in the accounts of the English Community are primarily those that relate to the control and management of the Trust and its assets.

Members' Maintenance Fund

This reserve was created to acknowledge the Trust's responsibility for the future maintenance of its elderly members. The level of the reserve is reviewed annually to ensure there are sufficient funds available to sustain members. In the event of insufficient reserves funding will be available from Ramagnies-Chin.

Property Maintenance Fund

This reserve has been created to acknowledge the required replacements, new developments, additions, technical reviews and major renovations to the freehold property. The level of reserve is based on a 10 year property plan less the annual maintenance charge, expensed as incurred.

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2022**

Mission and Ministry Fund

This reserve acknowledges the commitment to the projects both in England and abroad for the next 5 years. This reserve reflects the loan owing from Ramagnies-Chin and will be reviewed annually for suitability.

All of the charity's funds are unrestricted.

	2022		2021	
	£	£	£	£
INCOME AND ENDOWMENTS FROM:				
Rents	900		1,810	
Donations and gifts	52,078		46,687	
Salaries and Pensions	41,977		66,944	
Miscellaneous income	770		581	
Gift Aid	7,225		4,304	
Investment income	2,758		-	
	<hr/>		<hr/>	
		105,708		120,326
EXPENDITURE ON:				
Living costs	27,400		27,536	
Living costs of sisters at Ramagnies-Chin	30,299		56,398	
Pension contributions payable in Belgium	9,299		15,542	
Property costs	41,217		64,716	
Admin costs	15,486		5,147	
Travel	6,201		4,528	
Legal & professional	12,876		22,471	
Gift	2,522		632,759	
Depreciation	60,885		60,885	
	<hr/>		<hr/>	
		(206,185)		(889,982)
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on investment assets		(103,653)		160,473
		<hr/>		<hr/>
NET MOVEMENT IN FUNDS		(204,130)		(609,183)
		<hr/> <hr/>		<hr/> <hr/>

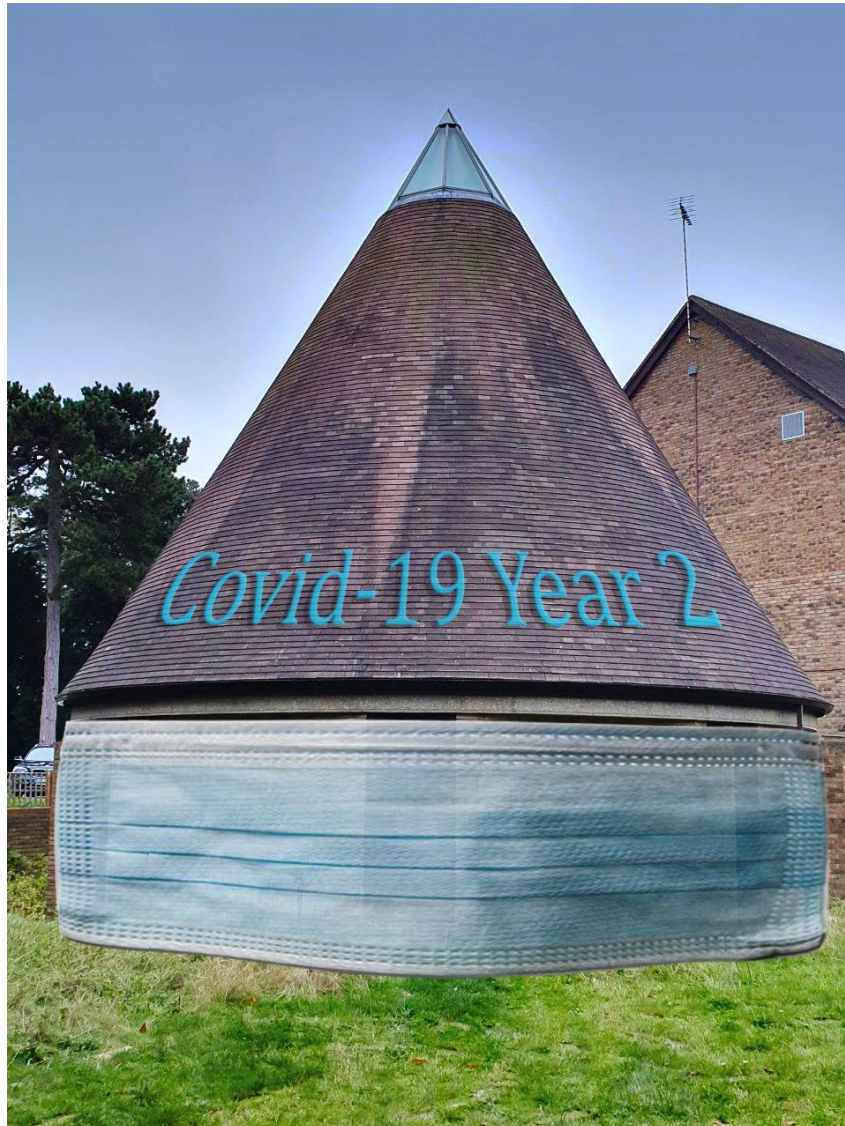


THE RELIGIOUS OF ST ANDREW

England & Wales - Charity number 227315

Accounts

THE RELIGIOUS OF ST ANDREW
The Community in Lewisham, London
Trustees Annual Report and Accounts 2021



Registered Charity No: 227315

RELIGIOUS OF ST ANDREW
TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2021

The Trustees present their annual report and financial statements for the year ended 31 December 2021 and confirm that they comply with the requirements of the Charities Act 2015 including updates No 1 & No 2, the Trust Deed and the Charities SORP [FRS 102].

THE CHARITY

The Trustees, all of whom are members of the Society, are responsible for the English charity of 'The Religious of St. Andrew', which is also known as the Sisters of St Andrew. It forms part of The Society of the Religious of St Andrew which is an International Religious Order with communities in England, Belgium, Brazil, France, the Democratic Republic of the Congo and South Korea. The Generalate of the Society is at Ramegnies-Chin in Belgium.

The Order was founded in 1231 in Tournai, which was then part of France and is now in Belgium. Hospitality and a readiness to respond to the needs of the time - in the light of the Gospel - and in accordance with the Society's Constitution has been part of the Congregation's history and tradition since the 13th century.

THE CHARITY'S OBJECTIVES & ACTIVITIES

Objectives: What we aim to do.

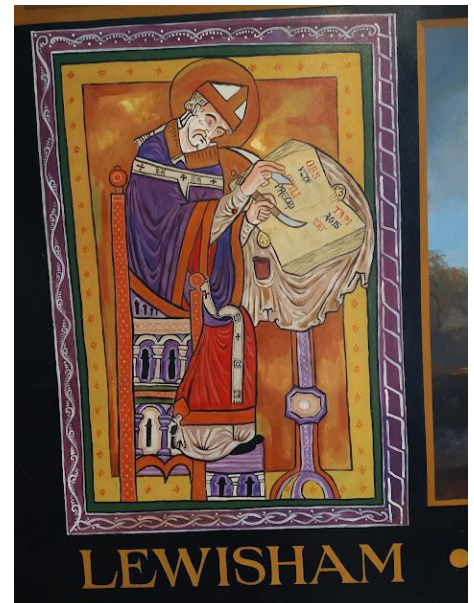
The Trust Deed requires the charity to apply its resources to "*such charitable purposes which advance the religious and other charitable work ... carried out ... by or under the direction of the Society...*". In other words, the charity's mission is to encourage and support the life and the ministries undertaken by the Sisters of St Andrew in England.

It is inherent in the spirit of the Order that in its choice of Mission, priority is given to ministries that contribute to creating awareness and experience in areas of the Christian Faith and belief, as well as in areas of human and spiritual growth, 'walking' alongside people as they journey through life. This is in line with the mission of the Order, which is to devote itself to the service of the Church (meaning Christians of all churches and traditions) as well as to the service of those who are searching for a deeper meaning in life (whether they are part of a faith community or not).

Activities: This is what we do.

The work of the Charity in the community of Lewisham consists in providing a place of hospitality for individual guests and groups seeking spiritual resources, silence, rest and space. The charity also responds to requests to facilitate and lead different groups: in the house, in the local area, and further afield. These include training days, spiritual formation, both day and residential retreats and participation in local or Diocesan Spirituality Commissions.

At St Andrew's, the main ministry of the Community is hospitality in various forms. It responds to a need of today, where many people are looking for a place to be recognised, to be valued in their own lives and work and to a certain extent to belong. The presence of a Community that lives, works and prays together provides a stable model in a society which is becoming more and more fragmented. Many of the visitors to the community seek a place of hospitality where they can share something of their life in a confidential environment (see the chapter below on 'Review of achievements and performance').





Living together as a community with a certain pattern of daily life can attract others who wish to experience something of the lifestyle of the Sisters, for a day or for a longer period of time. Withdrawal from the rush of life and its usual activities certainly helps people to return to the ordinariness of their life in a different way. Many visitors write to thank the Sisters for their welcome and presence. They convey their appreciation by sharing their stories about the value of taking time and space in order to be more effective in their ministries or jobs and their greater sense of well-being. The result is that a large number of visitors ask to return to St Andrews on a regular basis, seeking refreshment and renewal.

The Charity's home in Lewisham, besides providing accommodation for the Community, provides ample space for such hospitality. The spacious house with a purpose-built round chapel in the shape of an Oast House and surrounded by a large, attractive garden is like a 'spiritual oasis' at the heart of a busy area close to the centre of London. There are several meeting rooms on the ground-floor, one of which is big enough to welcome day groups of up to 25 participants. Eight to ten bedrooms allow for a residential welcome on a self-catering basis. There are a number of well-equipped kitchenettes around the house.

The Sisters of the community co-ordinate and administer all aspects of the ministry of hospitality.

IMPACT OF COVID-19 Pandemic



As in 2020, so also in 2021, the charity has continued to cope with the effects of the Coronavirus pandemic. The Spring time lockdown and then various forms of lesser restrictions, have obliged the Sisters once again to adapt their lives and their ministry of welcome. St Andrews Retreat Centre adopted Government guidance and rules in order to protect lives. During the time of full lockdown in Spring the centre was closed to individual retreatants and groups. After June 2022, limited work was possible with individuals in a covid safe environment. There were many requests for individually guided and private retreats. In autumn the Centre could once again widen the welcome of individual retreatants to full capacity.

From autumn, the centre could once again welcome groups of people, but with limited numbers. Despite these limitations the ministry of 'welcome' has been able to continue, and requests for longer individual retreats (eight day, ten day and 30 day-retreats) are growing. Alongside this, the more classical form of face to face spiritual accompaniment, online meetings and digital outreach and mission have continued.

REVIEW OF ACHIEVEMENTS & PERFORMANCE

During the first part of 2021 all our planned activities had to be cancelled. It was not possible to welcome individual guests or groups, to host residential retreats, a day of silence or a spiritual guidance meeting in the house.

Online:

During this period, the sisters adapted and used the internet to continue the activities as much as possible and to reach out to people who were isolating like them. The sisters were able to deliver several online events: a day retreat during Lent, and a four-week Lenten retreat with individual online accompaniment, and a whole group meeting to open and close the retreat. These two experiences were very rich and allowed us to 'walk' with people who would not have been able to come to Lewisham due to the distance.

"Because I was at home, within everyday life, I found that ordinary practicalities also became a valuable part of the retreat : a more focussed awareness that care for myself and my own surroundings has a direct bearing on the well-being of relationships with others".

"I found that both opening and closing worship were well balanced and timed: structured, beautiful worship, participation both in large group and small groups".

Our regular meditative prayers on the last Wednesday of each month were recorded and posted on the website, including in September, October and November when it was possible to host these prayers in person at St Andrew's.



The sisters also accompanied several individual online retreats: the full Spiritual Exercises of St Ignatius, shorter retreats, as well as retreats in daily life. The sisters continued ongoing accompaniment and supervision. However, some people preferred to wait until face-to-face meetings could be resumed after the pandemic restrictions were reduced.

Resumption of 'welcome' in the house

From June onwards, welcoming individuals for days of silence, or for short retreats, was possible in limited numbers. Later, accompanied or unaccompanied retreats followed, more numerous as restrictions gradually lifted.

Feedback from guests included:



A day retreat with accompaniment

"Thank you very much. The day was magical and very beneficial on a spiritual and restorative level. Thank you sister for your time. You helped me a lot."

Guided retreats

"A massive thank you to you all for this beautiful experience, so spiritual and human. It is a moment in my life which I will never forget. Thank you in a special way, sister, for your spiritual input and directions. I benefited a lot from it. I pray that it would be fruitful in my priestly ministry".

"Thank you for providing this wonderful oasis of worship, prayer, welcome, hospitality. I greatly appreciate being able to come here".

Private retreats

"It was really good to stay here and rest and recover. It was really peaceful and quiet. This place is special: a real home away from home. I spent time sitting on the balcony watching wildlife and the amazing changing sky."

"Thank you for accommodating me. I just needed time out to rest, sleep and relax without interruption of the phone, emails and knocks! May God bless, help, guide, protect and be with you as you continue to make it a place of prayer, welcome, sanctuary, rest and beauty. I love the autumn and watching the changing colours of the leaves and seasons. It is never long enough, but it is what I needed. Thank you for your smiles and encouragement"

"I thought I would really struggle about the silence, but I thoroughly enjoyed the peace that St. Andrew's has. I love the beauty and natural environment of the gardens and grounds"

"It is just great to have a chapel available at all times. The garden was full of surprises"

"I really loved to pray the labyrinth! I knew about it but never 'properly' done it"

For some years the sisters have tried to mark the 'Season of Creation' in September. This year, however, the planned Saturday reflection did not attract sufficient people to take place.



Our capacity to welcome groups resumed at the end of September, as did our programme events:

In October a day of "See, I am near, says the Lord...", enabled people to reflect on how to go through a time of crises.

"Thank you for your selfless service to the Christian community. Continue to be the light as you do make a difference"

"Welcome and hospitality were excellent as was the facilitation of the group. Worship and liturgy fitted them beautifully; it was gentle, well-paced and thoughtful. The spaces for prayer and reflection were just the right length of time and good spaces were available. The quality of silence was excellent, deep and thoughtful"

The sisters were able to have a weekend retreat end of October and another Quiet day, at the beginning of Advent, called 'Cannonball experience' - an Advent quiet day in the Jubilee Year of St Ignatius.

For the feast of St. Andrew, the sisters held an 'Open afternoon' Sunday 28th November, which they had postponed from May. And mid-December, during Advent, the sisters hosted a quiet evening.



The Ignatian Year:

An Ignatian Year is celebrated throughout the world from 21 May 2021 to 31 July 2022. St Ignatius, through his own journey from his injury in Pamplona to his death, developed his pedagogy of accompaniment through listening and the stages of the Spiritual Exercises; and he founded the Society of Jesus (Jesuits) to serve this. Ignatian spirituality is at the heart of the life of the Sisters of St Andrew, particularly in all that the sisters offer in Lewisham through accompaniment and retreats in different forms. This Ignatian year was inaugurated with a mass celebrated online from Spain, by the Superior General of the Jesuits and with a meeting, again online, with Sisters of St Andrew across the continents. The quiet day at the beginning of Advent - 'Cannonball effect' - was based on the conversion of St Ignatius. A day is planned in 2022 with the title 'Looking into the art of Ignatian prayer'.



The idea of an online Advent calendar, created during the pandemic in 2020, was taken up again in 2021. Each day was prepared by a different person: a friend of the community or one of the sisters - using pictures, poems and meditations as inspiration. Those who requested received a daily e-mail. This project reached out to people in their own situation.

"It has been a JOY to walk with you all. When you are caring for someone, you are cut off. Thank you for sharing so much of your spirit and charisma".

The Welcome Finance

The Welcome does not charge a fee for participation in its activities but seeks donations towards its overhead costs. From this source donations of £46,687 were received in addition to which £4,304 of tax was recovered under the Gift Aid scheme.

VOLUNTEERS

The Sisters are fortunate to have friends who come and help occasionally with various tasks. These include some who are willing to help with maintenance, gardening, decorating and more. This contributes to making the house ever more welcoming for guests. The community are grateful to those who provide their time without charge. It is not possible to quantify the value of this help in financial terms.

COMMUNITY AND CARE OF THE ELDERLY SISTERS

The six Sisters who comprise the community in Lewisham come from many countries: France, Belgium, Germany, Switzerland and England. All the communities of the Sisters of St Andrew in the European Region are international.

All of the Sisters are actively involved in various aspects of the ministry of welcome and hospitality in the Community House in Lewisham, and in activities in the local area as well as further afield. They offer their service to the charity on a voluntary basis. Likewise, as for the volunteers, it is not possible to quantify the value of this service in financial terms. Their contribution is essential for the delivery of all the activities offered and undertaken by the charity.

The Charity is responsible for the care of its elderly members. In 2017 and 2018 two of the elderly Sisters had to move to the Sisters of St Andrew motherhouse in Belgium, Ramegnies-Chin (Tournai), where there are appropriate health care facilities for elderly Sisters. Their ongoing care remains the financial responsibility of the Charity.

The Community's Finance

The Community's members received £66,944 from both personal and professional retirement pensions. The Sisters' living costs for the year were £27,536 a small decrease on last year's £27,831.

OUTREACH



Due to the pandemic which continued in 2021, not only was the welcome ministry at the Centre affected, but also the Outreach work of the charity. This can be seen in the following chapter:

The Churches in the Area:

The Sisters continued to be active and present in the local Christian Churches, as much as was possible during the pandemic time. As well as attending the local Parish Council meetings, one sister is an active member of the 'Justice and Peace' committee involved in local and international initiatives. Since Autumn 2019 one sister is a member of Lewisham Deanery Pastoral Council, a group to help to promote and coordinate events and spiritual formation in the parishes of Lewisham Deanery. Unfortunately this pastoral group has not yet been able to take up their ministry again. Since 2020 another sister is a member of the Southwark Diocesan Spirituality Commission. Many of the work meetings of this group were online, as well as work delivering retreats and reflection times to all who were interested in deepening their spiritual life.

The Sisters continue to be present at the meetings of '*Churches Together in South London*': <http://www.ctslondon.org.uk>. These meetings were less frequent and adapted to being online. This organisation enables different Churches to network together to help people in their understanding of each other's denominations and also to explore ways in which the different churches can work together in the local community to provide a network of resources to help those in need, for example the homeless, and welcome to refugees.

Working with the Homeless

In 2021, one of the Sisters continued to be a volunteer with the '999 Club' in Deptford www.999club.org 'Making change count for Homeless People'. She had been a volunteer there for many years and her service was much appreciated. Sadly, the 999 Club had to be closed in March 2020, because of the pandemic. The club found different ways to continue to help homeless people; nevertheless the participation of volunteers, especially elderly ones, was much reduced. At the end of Summer 2021, 999 slowly began to reopen, in a completely renewed way, to respond to the needs of homeless people. The team and the places available had been restructured. The sister who had kept in contact with the person in charge, was once again able to join the charity once or twice a week. She became the volunteer with the longest experience in 999, and her help and knowledge was greatly appreciated, not only by the guests but also by the new volunteers.



Teacher training at International House London

From September to December, one of the sisters undertook a teacher training course at International House, a language and teacher training school in central London. The Cambridge CELTA course (Certificate in Teaching English to Speakers of Other Languages) took place face-to-face at the school on two evenings a week and on Saturdays. The trainees were of mixed nationalities and ages, some of whom already had teaching experience, with others who had none. Having successfully completed the course, this sister will now be able to offer language lessons to adults whose first language is not English, such as migrants, refugees and other students.

Third Thursday Time (TTT)

One sister has been volunteering in the 'TTT' (Third Thursday Time) meetings. TTT is a mental well-being café run by volunteers of Holy Cross Parish, Catford: *'A space for those wanting to find support and a safe place to be'*. It takes place every Third Thursday of the month in the evening from 5.30-8.30pm in the Parish Hall. The volunteers are acutely aware of how having a sense of mental well-being is as important as physical well-being. The TTT team aims to be supportive, non-judgemental, friendly, compassionate and creative. As in 2020, in the first months of 2021, the café was closed and the meetings had to be moved online. After the first lockdown in 2020, some walks were organised in small numbers in the local parks, and the participants really appreciated meeting in person. These walks continued in 2021. At the end of the year, the café started to reopen, and a small group of participants joined the meetings, appreciating the opportunity to meet in person again.

Bring Me Sunshine

Since the first lockdown in March 2020 and all through 2021, one sister has supported 'Bring Me Sunshine'. 'Bring Me Sunshine' is a community project for older people in Catford. It is co-ordinated by the 'Diamond Club'. There are five churches who are partnering to bring events to older people around the Catford area, including Holy Cross Parish. When Covid-19 hit they acted immediately to respond to the most vulnerable isolated older people especially the 70% not able to access computers or smart phones. They have been hand delivering 110 activity bags with newsletters from the differing churches, a 'Bring Me sunshine magazine' filled with puzzles, stories, personal anecdotes and poems and little treats donated from the community and a few companies. They sent out another 100 Bring Me Sunshine Magazines by post to those living a bit further afield.



Safeguarding of Creation

In 2015 Pope Francis wrote the encyclical 'Laudato Si' about the alarming state of our Common Home and for the necessity to undergo an ecological conversion. In the wake of this encyclical the 'Laudato Si Movement' was formed to invite all people of good will to do all what they can for the safeguarding and caring of our Common Home. This year two sisters became 'Laudato Si' animators after completing the worldwide online course. This was an opportunity to meet and learn from people from all over the world about their ecological initiatives and involvement. This led them to participate in Prayer Vigils (in London as well as at COP 26 in Glasgow) for the 'Cry of the Earth' and the 'Cry of the Poor' (LS) to be heard and acted upon.



Counselling

One sister is providing a counselling service working from the Gatehouse where her private practice is situated. Through the year she had counselling sessions with fifteen clients. She also had informal discussions on the phone with ten people who were enquiring about counselling and decided not to go ahead primarily because they wanted counselling in person (at a time where this was not possible). The Covid guidelines restricting/not allowing to meet indoors for a number of months have been challenging for people who felt they could not engage in counselling online. Some clients have also raised the issue of a lower income making counselling difficult even impossible. In the first half of the year the number of clients was reduced to 4 and from September onwards the number has been growing steadily.

Outreach Finance:

A small amount of income was received by way of donations for the provision of Outreach services. No separate record was kept of expenses incurred in the provision of these facilities although these would have been limited to travel costs.

SUPPORT FOR THE ST ANDREW'S COMMUNITIES IN THE DEMOCRATIC REPUBLIC OF CONGO (RDC)

The Sisters of St Andrew arrived in the DRC in 1932. Ever since their arrival they have been involved in education, healthcare and religious and spiritual formation. The Sisters serve the population who can no longer hope for a better tomorrow. They work to improve the quality of education, healthcare, spiritual accompaniment, and of relationships with the goods of this earth. They stand in solidarity with all, continuing to sing to the living God. Day after day, they pay attention to basic needs: assuring a constant electricity supply, making sure living spaces and their environment stay clean and healthy, sustaining inner growth, in the middle of the constraints of daily life, so as to become builders of peace and justice. At present there are three communities in the DRC, where they run different institutions related to the purposes stated above:

In *Lubumbashi* (in the Province of High Katanga) they started a school in 2005, where the intake of pupils increases year after year.

In *Kikwit* (in the Province of Kwilu) they have been running a school and health centre for many years.

In *Kinshasa*, the capital, the Sisters are working at the university, providing training courses for pastoral workers, and recently, providing education for children in a primary school and for youth leaders in the Catholic Church.

Since 2015, the Charity has provided financial support for this work via its Generalate in Belgium.

Report on the projects currently supported by the English Charity:

In Kinshasa:



In January 2021 the community in Kinshasa moved to the new house in Righini; the construction of this house was supported by the Charity.

For some of the sisters, the distance to their place of work is now longer, and this means a new approaches to organisation in order to avoid chronic traffic jams in this huge city.

However, the living conditions in this part of Kinshasa are more helpful for the activities of the community, and for the sisters often called to responsibilities that require an environment conducive to reflection. Here are some of the activities of the sisters in this community:

RELIGIOUS OF ST ANDREW
TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2021

Preparation of the merger of the two Conferences of Religious (male and female) in RDC, and the foundation of the COSUMA (*Conférence des Supérieur(e)s Majeur(e)*),

Appointment of one of sisters to the Pastoral Council of the Cardinal of Kinshasa and to the team in charge of the Synodal Process,

Appointment of one of our sisters, by Pope Francis, to the International Theological Commission (first nomination of an African woman!)

The new house is proving to be a very good place for welcoming guests, especially for times of retreat, conferences and meetings. These are all activities which respond to a real need in the diocese. The house also generates some income for the community. The welcome of our own sisters from other parts of the country, coming to Kinshasa for medical or administrative appointments, is now possible in better conditions. Welcoming guests and visitors and other activities are also starting to be offered to people in the neighbourhood. Of note are the sharing of water with neighbours thanks to the borehole, schooling support and basic language teaching for children.



The house in Bandal has been rented out to a Charity making a healthcare centre accessible for the local population.



RELIGIOUS OF ST ANDREW
TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2021

In Lubumbashi:

The farm has now been entrusted by signed agreement to the teachers of St Andrew's College. They have suffered especially through a reduction in wages due to the closure of the schools during the pandemic and a rise in living costs. This farm is also becoming a good pedagogic tool which the teachers use with their pupils.

For the college the Congregation has sent new one-off financial help in order to support the commitment of the teachers in very difficult living conditions.



In Kikwit:

The Health Centre and the Lycée Siama have had a normal year, meaning living with the same precarious conditions as the inhabitants of the region of Kikwit. The support activities put in place in previous years have been fruitful (cattle herd, gardening, fruit trees and sewing workshop).

The Satellite Connection continues to be precious help, allowing for a good functioning of the computer section in the lycée, as well as for the good administrative management of the lycée.

SUPPORT FOR THE ST ANDREW'S COMMUNITY IN AMEUGNY (FRANCE)

The 'Pear Tree' cottage: since 1976 Pear Tree cottage has served the mission and ministries of the community in Ameugny. The Trust had funded the development of the cottage in 2019. It is used to welcome sisters, friends, families and people seeking a calm place for silence, reflection and rest.

Groups of young women are now regularly welcomed there for times of sharing and inter-cultural meetings led by the sisters in Ameugny, to reflect with them on today's challenges and on the spiritual dimension of life. After lockdown, which for many students represented a long time of loneliness, we noticed a need for discussion and sharing spaces where everyone could freely express themselves and feel accepted.

During the pandemic we discovered that the cottage is a useful and private space for zoom meetings and webinars.



FUTURE PLANS

INTRODUCTION: The plans and orientations for the mission of the Society of the Sisters of St Andrew are determined at a meeting called the 'General Congregation' (sometimes also called 'General Chapter'), which is held every six years. The last such meeting was held in January 2017. The Congregation has started the process of preparation of the next General Congregation, due to take place in 2023.

Two of the challenges discerned at the meeting in 2017 in our contemporary world were the following:

The call to an "ecological conversion" brought to us with a renewed urgency by the encyclical letter "Laudato Si" [by Pope Francis, 2015]. It challenged us to review and renew the commitment to solidarity in day-to-day life.

The reflection on 'digital culture' invited us to take risks, without fear and with discernment: in this networked world, human relationships are created and take shape on a daily basis.

In light of these guidelines, the process of listening and discernment of its ministries and way of life in the UK is ongoing. The Sisters continue to identify emerging needs in the local area, as well as in the wider church and society. This process, serves to determine how the Charity can respond through its particular ministries and how best to use the Charity's premises for the greater benefit of a broad public seeking space for silence and reflection. Since March 2020, this includes reflection on the Covid 19 pandemic and its impact on our beneficiaries. This is important in the short term as well as the long term.



SHORT TERM:

After carrying out an evaluation of the events of the 2021 programme, based upon what the Sisters discerned as responding to people's needs, they have prepared a programme with various new features for 2022, including online events. One of the short-term aims is to implement this over this year of 2022.

As new requests for hospitality and outreach (for both individuals and groups) arrive daily, the Sisters meet weekly in order to discuss these requests and discern how to respond in line with the charity's mission whilst bearing in mind what is of greatest benefit to the public. As during 2020, with the impact of the Covid 19 pandemic on the charity's work, the Sisters continue to shift part of their ministries online. Usually every year, in September, the community receives a 'Mission Letter' from the General Superior of the Sisters of St Andrew worldwide, with guidelines for the coming year; these are in line with the overall objectives of the Charity, and more specifically according to the context in which the community lives today (this year the context of the pandemic). Due to the ongoing impact of the pandemic there was no new letter in September 2021, which means that the guidelines of the 2020 letter are still in force.



RELIGIOUS OF ST ANDREW
TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2021

These guidelines form part of our short term plans. In September 2020 this letter invited the Sisters to:

*“... be attentive to all forms of newness which may rise in these times:
New needs and calls;
New ways of encountering others;
New networks of solidarity with those who suffer most from this crisis;
New outlook as well, on long existing preoccupations which cry out in
our world”*

The two challenges discerned during the ‘General Congregation 2017’ as mentioned above will influence our plans and decisions in the short as well as in the medium term.

In terms of a commitment to ‘the Care of our Common Home’ (subtitle of ‘Laudato Si’) the Sisters have switched to Gas and Electricity providers which use renewable sources of energy and thus have accepted to pay higher rates. They understand this as a matter of public benefit. In their daily living and provision of hospitality the Sisters are also seeking diverse ways of living more sustainably. They see this as part of an important contribution to public benefit. As a result of the public commitment made in 2020 to divest from fossil fuels, the Sisters seek to manage all resources by investment in companies which further justice, peace and integrity of creation. This is an important part of the charity’s short term plans.

With regard to the challenges associated with the new digital culture, the Sisters now offer a mixture of in person and online meetings. The new website launched in November 2019 proves to be a helpful communication tool to support the mission of the charity.

With regard to the good maintenance of the property, the charity has adopted a ‘Planned Maintenance Schedule’ for the next 10 years (completed by a surveyor in 2018). Work has started to implement this with a number of extensive repairs and maintenance works which will enable the Sisters to develop their work and ministry of welcome.

MEDIUM TERM:

In addition to the short-term plans and in order to plan for the future, the Sisters will meet in the early summer of 2022 to review and evaluate the activities and the hospitality offered over the past year and their impact on the beneficiaries. This review will include reflection on the impact of Covid 19 and the climate and ecological emergency facing society and form the basis for planning the programme and hospitality for 2023.

The ‘Planned Maintenance Schedule’ will continue to implement maintenance works for the next three to eight years and ensure an appropriate budget is established to enable this.

In terms of ‘Care for the Common Home’ the sisters have started looking into the possibility of installing Solar Panels, in order the generate at least part of their own electricity.



LONG TERM:

The present property in Lewisham is an ideal asset for the mission of the Charity and the Sisters do not anticipate any major changes. The Congregation of the Sisters of St Andrew plans to maintain their community in Lewisham, London, and its ministries for the long term. This means that the medium-term plans will be continued into the future.

To this end, the Charity endeavours to develop the hospitality offered to people coming from many different backgrounds and to respond appropriately to the identified needs of the surrounding population.

In terms of maintenance of the property, the above-mentioned report identifies broadly the maintenance works needing to be undertaken in the next seven years to enable this.

FUTURE PLANS OF THE CONGREGATION OF THE SISTERS OF ST ANDREW HAVING AN IMPACT ON THE ENGLISH CHARITY:

During the General Congregation, in January 2017, the congregation of the Sisters of St Andrew made the decision to leave Ramegnies-Chin. Ramegnies-Chin is situated near the place of foundation of the congregation (Tournai, Belgium). For the last 70 years it has been the 'Mother House' and the seat of the Generalate.

Dwindling numbers and a large and costly building have led the Sisters to decide to leave this place for a new foundation in Brussels. This will enable them to respond to the calls of the Church and the world, taking into account the make-up of the congregation today: more international, smaller in number, open to new forms of apostolic commitments. The building in Ramegnies-Chin will be sold. The Diocese of Tournai and the CIVCSVA (Rome) have agreed to the process.

This project of leaving Ramegnies-Chin for Bruxelles is progressing at a much slower pace than planned; this is due to constraints linked to the pandemic and also administrative delays. The move from R'Chin is now hoped to take place during 2023.

RISK ASSESSMENT AND MANAGEMENT

The Trustees undertake an annual review of the risks and uncertainties that the charity faces with regard to the governance, management, operation, finance and the reputation of the charity as well as risks due to changes in government policy, laws and regulations.

The key risks are described below together with the principal ways in which they are being mitigated.

RISK No 1

The trustee board does not have all of the necessary competencies with regard to governance, administration and accounting in the charity.

The trustees have, therefore, contracted for the provision of these services to assist them in the execution of these tasks. In addition, the Sisters participate in ongoing training to keep up to date with charity law, administration and financial accounting for charities.

RISK No 2

The charity has donated a significant amount in support of the Congregation of The Sisters of St Andrew in the Democratic Republic of the Congo. It is accepted that political instability in that country may expose the amount spent to be at risk.

The Superior General of the Sisters of St Andrew visits the communities and the projects supported by the Charity in the DRC at least once a year. The trustees have received assurances that the properties on which money has been spent are properly registered in the name of the Congregation and full written reports, supported by photographs, of how the monies have been utilised are submitted annually to the trustees.

RISK No 3

The trustees are aware of their moral and legal obligation to care for their older members. While the Congregation has decided that its elderly members should be housed and cared for by the Community at Ramegnies-Chin in Belgium the Trust retains financial responsibility for their care.

Because none of the Sisters have any financial resources of their own the trustees are aware of the need for them to secure a reliable income from the assets available to the trust. A key element of the management of this risk is to ensure that the charity has the available resources to finance the Sisters' care, should it be needed, both now and in the years to come, by setting aside assets in a designated fund, the value of which has been based on actuarial principles.

RELIGIOUS OF ST ANDREW
TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2021

RISK No 4

The trustees are aware of the need to adequately insure their assets, particularly the property at Lewisham. Accordingly, they maintain a professional assessment of the rebuilding costs which will be updated in 2022 (last assessment in 2017). A full review of insurance requirements will be completed in 2022 in order to ensure appropriate levels of cover in the event of a major incident.

RISK No 5

Covid -19 continues to present a new and significant risk to the ability to continue to provide a ministry of welcome at St Andrews. Having been forced to 'close' to providing a physical welcome for long periods in 2020 and 2021, the trustees have reconsidered ways in which the ministry can be delivered safely and in line with government restrictions. New ways of working have been developed both at the centre and in terms of outreach and digital work. This will enable the Sisters to respond to the needs of the community into the future. It is anticipated that there may be even greater need for the ministry offered.

FINANCIAL REVIEW

ACCOUNTING POLICIES

Details of the accounting policies are set out in the notes to the Accounts.

ADMINISTRATION FINANCE

The costs incurred in administering the charity were modest, amounting to £27,618 for accountancy, administrative support, legal and professional services, all of which are provided under contract.

TRUSTEE & STAFF REMUNERATION

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 Trust does not employ any staff.

CUSTODIAN TRUSTEE

The trust does not act as a custodian for any other organisation.

THE LEWISHAM COMMUNITY 2021

INCOMING RESOURCES

Incoming resources during the year were £120,326 – a decrease of £11,974 due primarily to a decrease in pensions received and also the ongoing impact of the pandemic on activities.

EXPENDITURE

Resources expended were £889,982 which, after allowing for the investment gain of £160,473 resulted in a deficit for the year of £609,183. The expenditure includes the cost, net of pensions, of £56,398 in respect of maintaining the two English Sisters requiring care support in Belgium.

INVESTMENTS

In 2016 the trustees reviewed their financial situation with both their professional advisers and their Generalate. As a result, the decision was taken to invest 66% of their cash resources in medium term common investment funds. Two investments of £400,000 each were made in ethical funds early in 2017.



RELIGIOUS OF ST ANDREW
TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2021

During 2021 the Trust's investment portfolio – increased by £160,473.

GOING CONCERN

The trustees are confident, supported by the level of net current assets available to them and the decision by the Congregation to maintain a presence in England, that they have adequate resources to ensure their medium-term continuity.

POST BALANCE SHEET DATE EVENTS

The only post balance sheet date event of significance is the continuing turbulence in the economy caused by the coronavirus epidemic. Some comfort is available to the trustees by virtue of their substantial cash holdings which will protect their investment portfolios from the need to sell units in the short term.

PUBLIC BENEFIT



The trustees are aware of the applicable principles of public benefit as set out in guidance from the Charity Commission. The trustees are also aware of the need to demonstrate that the public derives benefit from the use of the Trust's facilities and the activities initiated by the Trust. This benefit is mainly provided by the Sisters and their volunteer helpers to those members of the public who wish to participate in retreats held at Lewisham and elsewhere.

The welcome of retreatants caters for the spiritual and material needs of individuals and groups of both medium and small size. The trust aims to recover the additional costs it incurs in running retreats by seeking

donations from the participants. It is, however, the trust's policy that those who cannot afford the suggested donation should be accepted at a reduced, or even a nil, rate. The availability of concessions is publicised in the trust's literature and on its website.

The website of The Welcome has also contributed to a greater awareness of the activities of the Community and of its benefit to the public. This has resulted in reaching out to local schools, a wider public and a catchment area outside the Lewisham locality.

Details of the public benefit provided are also included under the achievements paragraphs relating to The Welcome and Spiritual Accompaniment. In addition to running retreats the trust also makes the facilities at Lewisham available to visiting groups and for special events.

STRUCTURE, GOVERNANCE & MANAGEMENT

STRUCTURE

The trustee board comprises of six members, all of whom are members of the Community. In November 2021 Sr Isabelle Vitry resigned as a trustee and was thanked for her service to the Charity. Sr Fiona Maguire and Sr Lorella Cerutti were appointed as new trustees.

Sr Regula Hug agreed to continue as Chair for an additional year (having been elected for a period of three years in September 2018).

GOVERNANCE

The administration of the Trust is the responsibility of all of the trustees, who meet regularly. The trust secretary monitors governance issues and is the trust's interface with its professional advisers.

RELIGIOUS OF ST ANDREW
TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2021

TRUST MANAGEMENT

Sr Regula, the Trust's Chair, is in charge of the day to day administration in consultation with the Superior and the other trustees. Support with both book keeping and trust secretarial duties are outsourced. Ms Trudy Kilcullen MBE acts as Trust Secretary in order to achieve good governance, administration and financial accounting for the charity, as stated in the risk assessment.

TRAINING OF TRUSTEES

Newly appointed trustees are provided with an induction and an information pack. All trustees are encouraged to undertake continuation training, including attendance on relevant courses, conferences and seminars. During 2021 the pandemic led to reduced opportunity for in person training, however trustees participated in online training opportunities and also attended the Annual conference of the Association of Provincial Bursars in person. Where not all of the trustees are able to attend a relevant event those unable to attend are provided with notes of the meeting and they are briefed on the major topics that have been discussed. Copies of relevant press, magazine articles, professional reports and webinars are circulated to ensure that the trustees are kept informed about relevant current events.

TRUSTEES

The power to appoint new trustees is vested in the Superior General, who is the head of the Congregation. The Superior recommends the names of Sisters suitable to become trustees to the Superior General based upon their personal skills and the needs of the trustee board. The trustees may also co-opt either general or specialist advisers to provide advice to the trustee board.

The Superior General has the power to remove any trustee and to request the resignation of a trustee if she considers it appropriate for the good government and benefit of the charity. She also appoints the Local Superiors of each Community.

GENERAL DATA PROTECTION REGULATIONS

The trustees are aware of the requirements of GDPR and they have adapted their administrative procedures to ensure that they are compliant with the new regulations.



BREXIT

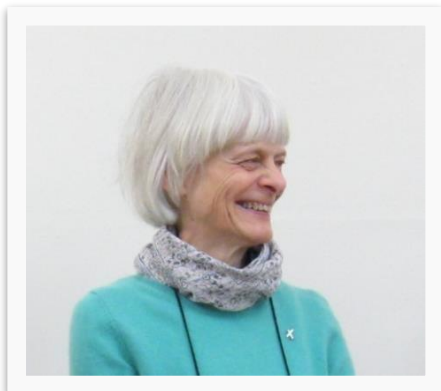
The trustees have maintained an interest in impact of Brexit throughout the year. The situation is of particular importance to them because most of the Sisters resident at Lewisham are nationals of EU countries or Switzerland. All Sisters have registered as either Settled or Pre-settled.

LEGAL STATUS OF CHARITY

The legal status of the charity is that of a Charitable Trust established by a Trust Deed executed on 15th February 1963.

TRUSTEES' BIOGRAPHIES

The current trustees are:



Sister Regula Hug

Sr. Regula arrived in England from one of the communities of the Sisters of St Andrew in France in 1998. She was part of the community in London (first in Vauxhall and then in Tooting) for 10 years until she moved to Edenbridge in September 2008. She worked as a Prison Chaplain until 2004 and as a Mental Health Chaplain with the South West London and St George's Mental Health NHS Trust until her retirement in September 2013. She is involved in administration, management, retreat work and spiritual accompaniment. In May 2021 she trained as a 'Laudato Si Animator' and is interested in Ecological Spirituality. She is a trustee since 2008 and has been the Chair of trustees since 2015.

Sister Sigrun Gross

Sister Sigrun was part of the community of the Sisters of Saint Andrew in Ameugny, France, from 1983 until 2002, taking part in the ministry of the Sisters with the Taizé community and in the formation of the young Sisters. She then spent three years in the community in Lubumbashi, Congo, also working for the formation of the young Sisters there. After two years in the community in Edenbridge, Kent, from 2006 to 2008, where she was involved in the Sisters' Retreat Centre, she was sent to Belgium. In the communities of Charleroi and then in La Pairelle, where the Sisters collaborate with the Jesuits in their Retreat Centre, she was involved in spiritual direction and in giving retreats, as well as in a voluntary work in the catechumenate of the diocese of Tournai. Since April 2018 she has been in the community in Lewisham, where she is superior of the community and involved in retreat work and spiritual accompaniment.



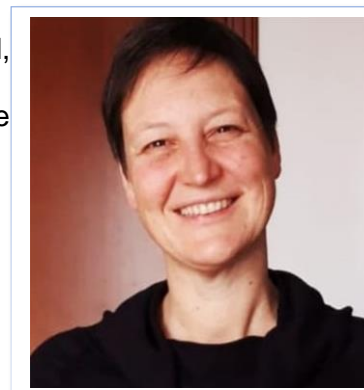
Sister Christiane Lehair

Sister Christiane was part of the London community from 1996 until September 2008, first in Vauxhall (1996 to 2004) and then in Tooting Bec (2004 -2008). In 1996 she worked in a voluntary capacity in Trinity Hospice and as a nurse in a nursing home, she volunteered at the Methodist Vauxhall Youth Club and the Day Centre of the Refugee Council. She worked at Guy's and St Thomas' NHS Trust for 12 years as a Palliative and Supportive Care Senior Chaplain. She was part of the Edenbridge community from 2008 until 2013 when it closed (acting as superior from 2008 to 2011). She trained as a Psychosynthesis counsellor and now runs a small private counselling practice. She is involved in administration, maintenance work, retreat work and spiritual accompaniment. She has been a trustee since 2002. In 2019 she trained in Eco-therapy and in 2021 she trained as a Laudato Si animator.

Sr Lorella Cerutti

Since September 2020 Sister Lorella has been the Delegate of the General Superior for the St. Andrew's Communities in the European Region (in England, Belgium and France). She visits and is attentive to the local needs of each community. She encourages the sisters to live their religious lives and undertake their engagements according to the values of the Gospel, both within the St Andrew's Order and in today's cultural, social and political contexts. She lived for several years in the community of Ameugny (France), near the Ecumenical community of Taizé, where she was mainly involved in the welcoming of the young people, spiritual accompaniment and the development of activities for visitors and volunteers.

She now lives in Ramegnies-Chin, Belgium, the mother house, where she is working on the Congregation's move to Brussels. She works with the Jesuits in their young adult ministry called Magis. The aim of this project is to help young adults (18-35 year olds), through reflection and prayer, to put their faith into action in today's society.



Sister Marie-Christine Berg

Sister Marie-Christine Berg lived in the community of Ameugny (France) taking part in the ministry of the Sisters with the Taizé Community. She then worked with Jesuits in Lyon (France) to accompany the formation of medical students. Since 2010, she has been involved full time at St Andrew's, giving spiritual direction and supervision, leading retreats and quiet days. She is part of the administration team and welcomes guests in the house.

Sister Fiona Maguire

Sister Fiona has spent over 20 years in our communities in France and Belgium. During that time she worked with the Taize community in France as part of a chaplaincy team working with young adult volunteers, giving retreats and spiritual accompaniment to visitors, and heading up biblical theatre workshops for families. She also spent several years working at the Ignatian Retreat Centre La Pairelle in Belgium. She moved to the community in Lewisham in 2020, and works as a spiritual director and as part of the welcome team. She is a newly qualified English Language Teacher and hopes to work in drama, ESL and Adult Literacy fields.



LEGAL AND ADMINISTRATIVE INFORMATION

TRUSTEES

The trustees during the year were Sister Regula Hug [Chair], Sister Isabelle Vitry (resigned November 2021), Sister Sigrun Gross, Sister Christiane Lehair, Sister Marie-Christine Berg, Sr Fiona Maguire (appointed November 2021), Sr Lorella Cerutti (appointed November 2021).

CHAIR OF TRUSTEES

Sister Regula Hug

SUPERIOR, LEWISHAM COMMUNITY

Sister Sigrun Gross

SECRETARY

Ms Trudy Kilcullen MBE

REGISTERED ADDRESS

The Sisters of St Andrew
99 Belmont Hill
Lewisham
SE13 5DY

Tel: 0208 852 1662

E-mail: regula.hug@Sisters-of-st-andrew.com

Website: www.Sisters-of-st-andrew.com

CHARITY NUMBER

227315

GOVERNING INSTRUMENT

Trust Deed dated 15 February 1963

Scheme L[S] 227315 sealed 27 August 1996

PROFESSIONAL ADVISERS

INDEPENDENT EXAMINER

Adam Halsey
Haysmacintyre LLP
10 Queen Street Place
London

SOLICITOR

Stone King
13 Queen Square
Bath BA1 2HJ

BANKERS

Royal Bank of Scotland
Drummonds
49 Charing Cross
London SW1A 2DX

RELIGIOUS OF ST ANDREW
TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2021

SURVEYOR

Landers & Associates
67 Riefield Road
London SE9 2RA

INVESTMENT POWER

Under the Society's Trust Deed dated 15 February 1963 and supplemented by a Section 26 authority CD[T] 227315 sealed by the Charity Commission 12 January 1995.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements 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 of the charity to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles of the Charities SORP
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that this basis applies.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and reports) Regulations 2008 and with the 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 Trustee's Report was approved by the Board and signed on its behalf by:

.....
Sister Regula Hug
Chair and Trustee

.....
Sister Lorella Cerutti
Trustee

4th April 2022



INDEPENDENT EXAMINERS' REPORT TO THE MEMBERS OF THE RELIGIOUS OF ST ANDREW

I report on the accounts of the charity for the year ended 31 December 2021.

Respective responsibilities of trustees and examiner

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

Having satisfied myself that the charity is eligible for independent examination, it is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

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

.....
Adam Halsey FCA

Date: 4 April 2022

Haysmacintyre LLP
10 Queen Street Place
London
EC4R 1AG

**RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2021**

	Notes	2021 Total £	2020 Total £
INCOME AND ENDOWMENTS FROM:			
<i>Donations and legacies:</i>			
Income from Sisters salaries and pensions		66,944	80,388
Income from other donations and legacies		53,346	51,181
Income from investments	2	36	731
Total Income and Endowments		<u>120,326</u>	<u>132,300</u>
EXPENDITURE ON:			
Expenditure on Charitable Activities	3	889,982	239,820
Total Resources Expenditure		<u>889,982</u>	<u>239,820</u>
OTHER RECOGNISED GAINS/(LOSSES):			
Gain/(Loss) on investment	2	160,473	60,595
NET MOVEMENT IN FUNDS		<u>(609,183)</u>	<u>(46,925)</u>
RECONCILIATION OF FUNDS:			
Total funds brought forward at 1 January		5,483,499	5,530,424
Total funds carried forward at 31 December	7	<u><u>4,874,316</u></u>	<u><u>5,483,499</u></u>

The accompanying notes form part of these accounts.

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

BALANCE SHEET

AS AT 31 DECEMBER 2021

	Notes	2021		2020	
		£	£	£	£
FIXED ASSETS	5	2,475,091		2,535,635	
INVESTMENTS	4	1,250,255		1,089,782	
CURRENT ASSETS			3,725,346		3,625,417
Debtors	6	850,638		1,510,456	
Cash at bank and in hand		312,172		360,056	
		<u>1,162,810</u>		<u>1,870,511</u>	
CREDITORS: Amounts due within one year	7	<u>(6,022)</u>		<u>(4,616)</u>	
NET CURRENT ASSETS			1,156,788		1,865,896
CREDITORS: Amounts due after one year	8		<u>(7,816)</u>		<u>(7,814)</u>
NET ASSETS			<u>4,874,316</u>		<u>5,483,499</u>
FUNDS :					
Unrestricted funds	9		73,469		324,673
Designated Funds	9		4,800,847		5,158,826
TOTAL FUNDS			<u>4,874,316</u>		<u>5,483,499</u>

The financial statements were approved and authorised for issue by the Trustees on and were signed below on its behalf by:

.....
Sister Regula Hug
Chair and Trustee

.....
Sister Lorella Cerutti
Trustee

2022

The accompanying notes form part of these accounts.

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2021**

1. ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of Accounting

The financial statements 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 UK and Republic of Ireland (FRS 102) - (Charities SORP (FRS102)), the financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Religious of St Andrew meets to definition of a public entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b) Going concern

The Board of Trustees is of the opinion that the charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties regarding the Trust's ability to do so.

c) Tangible fixed Assets

Depreciation is provided to write off the cost of all fixed assets except freehold land over their expected useful lives. It is calculated at the following annual rates.

Freehold Buildings	2%
Motor Vehicles	25%
Fixtures and fittings	20%
Office equipment	20%

The Charity capitalises all capital expenditure totalling £2,000 or more.

d) Taxation

The Religious of St Andrew is a registered charity and accordingly is not liable to United Kingdom taxation.

e) Income

Income comprise of pensions, salaries, gifts, donations, and investment income. The income is recognised when it is probable to be received can be measured reliably and charity is entitled to it.

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS (Continued)
YEAR ENDED 31 DECEMBER 2021**

1. ACCOUNTING POLICIES CONTINUED

a) Expenditure

Charitable expenditure consists of all expenditure relating to the objects of the Charity. All costs are directly attributable to the activities under which they have been analysed.

Governance costs include expenditure on the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

Irrecoverable VAT is included with the category of expense to which it relates.

b) Funds

All funds are unrestricted and are available for use by the charity in accordance with its objects. The trustees have designated all unrestricted funds as set out in note 7 to the financial statements.

c) Cash and Cash Equivalents

Cash and cash equivalents includes cash and short term highly liquid investments with short term maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

d) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

e) Estimates and Judgements

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Although these estimates are based on the trustee's best knowledge of the amount, events or actions, actual results ultimately differ from these estimates. The trustees do not consider there to be any estimates and judgements.

f) Financial Instruments

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

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS (Continued)
YEAR ENDED 31 DECEMBER 2021**

2. ANALYSIS OF TOTAL INCOME AND ENDOWMENTS

	Total 2021 £
<i>Income from investments includes</i>	
Gains on investment portfolio Investment Income	160,509

3. ANALYSIS OF TOTAL EXPENDITURE

	Depreciation £	Other Direct costs £	Total 2021 £
<i>Charitable Activities:</i>			
Support of members and their ministry	60,885	811,605	872,490
Support and Governance costs	-	6,124	6,124
Total Expenditure	<u>60,885</u>	<u>185,529</u>	<u>246,414</u>
Accountancy			9,568
Independent Examination Fees			1,800
			<u>889,982</u>

	Depreciation £	Other Direct costs £	Total 2020 £
<i>Charitable Activities:</i>			
Support of members and their ministry	60,817	162,601	223,418
Support and Governance costs	-	8,372	8,372
Total Expenditure	<u>60,817</u>	<u>170,973</u>	<u>231,790</u>
Accountancy			6,230
Independent Examination Fees			1,800
			<u>239,820</u>

As members of the Society the Trustees' living expenses (including travel) during the year were borne by the Charity but the Trustees received no remuneration or other benefits in connection with their duties as Trustees during the year.

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS (Continued)
YEAR ENDED 31 DECEMBER 2021**

4 INVESTMENT	Total 2021 £
Market value of listed investments	
Balance at 1 January 2021	1,089,782
Deductions	-
Unrealised Gains	160,473
	<hr/>
Balance at 31 December 2021	1,250,255
	<hr/> <hr/>
Historical cost at 31 December 2021	800,000
	<hr/> <hr/>
Valued by reference to a UK stock exchange:	
COIF Charities Ethical Investment fund	672,926
Barclays Charity Fund – R -	577,329
	<hr/> <hr/>

5. TANGIBLE FIXED ASSETS

	Freehold Land and Buildings	Fixtures Fittings and Equipment	Motor Vehicles	Total
	£	£	£	£
Cost or valuation				
At 1 January 2021	3,016,927	34,371	19,104	3,070,402
Additions in year	-	341	-	341
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 December 2021	3,016,927	34,712	19,169	3,070,743
	<hr/>	<hr/>	<hr/>	<hr/>
Depreciation				
At 1 January 2021	482,711	32,952	19,104	534,767
Charge for the year	60,339	546	-	60,885
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 December 2021	543,050	33,498	19,104	595,652
	<hr/>	<hr/>	<hr/>	<hr/>
Net Book Value				
At 31 December 2021	2,473,878	1,213	-	2,475,091
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
At 31 December 2020	2,534,216	1,419	-	2,535,635
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS (Continued)
YEAR ENDED 31 DECEMBER 2021**

The charity's current property at Lewisham has been valued at cost plus improvements. This property is in functional use and therefore the cost of a full valuation would be an unnecessary use of the assets of the charity.

6. DEBTORS: Amounts due within one year	2021	2020
	£	£
Prepayments and accrued income	5,610	2,588
Other debtors	-	331
Loans	845,028	1,507,537
	<u>850,638</u>	<u>1,510,456</u>

In 2020 the charity approved a request from its General Council in Belgium that it be granted an interest free loan of £2,400,000. These funds arose from the sale of the Eden Hall estate. During the year the Charity gifted a further part of the loan to ASBL Foyer Saint – Andre in the Democratic Republic of the Congo. The loan term is for 10 years but is included in short term debtors as it is repayable on demand.

7. CREDITORS: Amounts due within one year	2021	2020
	£	£
Trade creditors	1,328	866
Accruals	4,694	3,750
	<u>6,022</u>	<u>4,616</u>

8. CREDITORS: Amounts due after one year	2021	2020
	£	£
Amounts held on behalf of members	7,814	7,814
	<u>7,814</u>	<u>7,814</u>

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

**NOTES TO THE ACCOUNTS (Continued)
YEAR ENDED 31 DECEMBER 2021**

9. FUNDS	Unrestricted Funds English Communities £	Designated funds:		Total Funds £
		Fixed Assets £	Members' Maint. Res £	
Funds as at 1 January 2021	324,673	2,535,635	2,623,191	5,483,499
Income	120,326	-	-	120,326
Expenditure	(829,097)	(60,885)	-	(889,982)
Purchase of fixed assets	(341)	341	-	-
Gain on disposal of fixed assets	-	-	-	-
Gain on Investments	160,473	-	-	160,473
Transfer between funds	297,435	-	(297,435)	-
Funds at 31 December 2021	73,469	2,475,091	2,325,757	4,874,316

FUNDS	Unrestricted Funds English Communities £	Designated funds:		Total Funds £
		Fixed Assets £	Members' Maint. Res £	
Funds as at 1 January 2020	311,462	2,595,771	2,623,191	5,530,424
Income	132,300	-	-	132,300
Expenditure	(179,003)	(60,817)	-	(239,820)
Purchase of fixed assets	(681)	681	-	-
Gain on disposal of fixed assets	-	-	-	-
Gain on Investments	60,595	-	-	60,595
Transfer between funds	-	-	-	-
Funds at 31 December 2020	324,673	2,535,635	2,623,191	5,483,499

English Communities

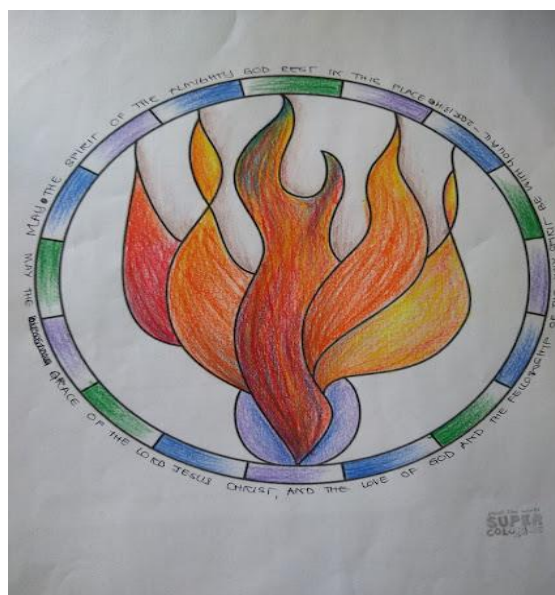
The activities reflected in the accounts of the English Community are primarily those that relate to the control and management of the Trust and its assets.

Members' Maintenance Fund

This reserve was created to acknowledge the Trust's responsibility for the future maintenance of its elderly members. The level of the reserve is calculated on an informal actuarial basis and reassessed biennially. The valuation of the fund was recalculated in December 2021.

All of the charity's funds are unrestricted.

	2021		2020	
	£	£	£	£
INCOME AND ENDOWMENTS FROM:				
Rents	1,810		1,755	
Donations and gifts	46,687		44,218	
Salaries and Pensions	66,944		80,388	
Miscellaneous income	581		244	
Gift Aid	4,304		4,964	
Investment income	-		731	
	<hr/>		<hr/>	
		120,326		132,300
 EXPENDITURE ON:				
Living costs	27,536		27,831	
Living costs of sisters at Ramagnies-Chin	56,398		64,683	
Pension contributions payable in Belgium	15,542		5,960	
Property costs	64,716		49,996	
Admin costs	5,147		4,355	
Travel	4,528		5,015	
Legal & professional	22,471		20,529	
Gift	632,759		634	
Depreciation	60,885		60,817	
	<hr/>		<hr/>	
		(889,982)		(239,820)
 OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on investment assets		160,473		60,595
		<hr/>		<hr/>
NET MOVEMENT IN FUNDS		(609,183)		(46,925)
		<hr/> <hr/>		<hr/> <hr/>



THE RELIGIOUS OF ST ANDREW

England & Wales - Charity number 227315

Accounts

THE RELIGIOUS OF ST ANDREW
The Community in Lewisham, London
Trustees Annual Report and Accounts 2020



RELIGIOUS OF ST ANDREW
TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2020

The Trustees present their annual report and financial statements for the year ended 31 December 2020 and confirm that they comply with the requirements of the Charities Act 2015 including updates No 1 & No 2, the Trust Deed and the Charities SORP [FRS 102].

THE CHARITY

The Trustees, all of whom are members of the Society, are responsible for the English charity of 'The Religious of St. Andrew', which is also known as the Sisters of St Andrew. It forms part of The Society of the Religious of St Andrew which is an International religious Order with communities in England, Belgium, Brazil, France, the Democratic Republic of the Congo and South Korea. The Generalate of the Society is at Ramegnies-Chin in Belgium.

The Order was founded in 1231 in Tournai, which was then part of France and is now in Belgium. Hospitality and a readiness to respond to the needs of the time - in the light of the Gospel - and in accordance with the Society's Constitution has been part of the Congregation's history and tradition since the 13th century.



THE CHARITY'S OBJECTIVES & ACTIVITIES

Objectives – What we aim to do.

The Trust Deed requires the charity to apply its resources to *“such charitable purposes which advance the religious and other charitable work ... carried out ... by or under the direction of the Society...”*. In other words, the charity's mission is to encourage and support the life and the ministries undertaken by the Sisters of St Andrew in England.

It is inherent in the spirit of the Order that in its choice of Mission, priority is given to ministries that contribute to creating awareness and experience in areas of the Christian Faith and belief, as well as in areas of human and spiritual growth, 'walking' alongside people as they journey through life. This is in line with the mission of the Order, which is to devote itself to the service of the Church (meaning Christians of all churches and traditions) as well as to the service of those who are searching for a deeper meaning in life (whether they are part of a faith community or not).

Activities – This is what we do.



The work of the Charity in the community of Lewisham consists in providing a place of hospitality for individual guests and groups seeking spiritual resources, silence, rest and space. The charity also responds to requests to facilitate and lead different groups: in the house, in the local area, and further afield. These include training days, spiritual formation, both day and residential retreats and participation in local or Diocesan Spirituality Commissions.

At St Andrew's, the main ministry of the Community is hospitality in various forms. It responds to a need of today, where many people are looking for a place to be

recognised, to be valued in their own lives and work and to a certain extent to belong. The presence of a Community that lives, works and prays together provides a stable model in a society which is becoming more and more fragmented. Many of the visitors to the community seek a place of hospitality where they can share something of their life in a confidential environment (see the chapter below on 'Review of achievements and performance'). In 2020, with the Covid 19 pandemic impacting on the communities' ability to welcome face to face, this ministry of hospitality has been increasingly exercised online.

Living together as a community with a certain pattern of daily life can attract others who wish to experience something of the lifestyle of the Sisters, for a day or for a longer period of time. Withdrawal from the rush of life and its usual activities certainly helps people to return to the ordinariness of their life in a different way. Many visitors write to thank the Sisters for their welcome and presence. They convey their appreciation by sharing their stories about the value of taking time and space in order to be more effective in their ministries or jobs and their greater sense of well-being. The result is that a large number of visitors ask to return to St Andrews on a regular basis, seeking refreshment and renewal.



The Charity's home in Lewisham, besides providing accommodation for the Community, provides ample space for such hospitality. The spacious house with a purpose-built round chapel in the shape of an Oast House and surrounded by a large, attractive garden is like a 'spiritual oasis' at



the heart of a busy area close to the centre of London. There are several meeting rooms on the ground-floor, one of which is big enough to welcome day groups of up to 25 participants. Eight to ten bedrooms allow for a residential welcome on a self-catering basis. There are a number of well-equipped kitchenettes around the house.

A team comprising the Community's Sisters co-ordinates and administers all aspects of the ministry of hospitality.

IMPACT OF COVID-19 Pandemic

For the year 2020, like everybody else in the world, the charity has had to cope with the effects of the Coronavirus pandemic. Three lockdowns and various forms of lesser restrictions during the times in between, has obliged the Sisters to adapt their lives and their ministry of welcome. St Andrews Retreat Centre adopted Government guidance and rules in order to protect lives. During the times of full lockdown the centre was closed to individual retreatants and groups. During the times in between, limited work was possible with individuals in a covid safe environment; however it has not been possible to welcome groups. Despite this the ministry of 'welcome' has been able to continue, albeit in new forms and there has been new growth in the development of digital outreach and mission.

REVIEW OF ACHIEVEMENTS & PERFORMANCE

The year 2020 began well at St Andrew's. There were people coming for retreats, quiet days, spiritual accompaniment and supervision. Groups, as usual, came mainly on Saturdays and the planned programme started with Sabbath Days in January and February, and an Individually Guided Retreat weekend in February.

A new initiative, the Lenten retreat in daily life, started well, with a group of retreatants and accompaniers journeying together. The usual Lenten Quiet Day was a success, gathering about 20 people. However, only a few days later on 11th March The Lenten Quiet Evening, had only 2 or 3 participants, as the serious nature of the Covid 19 outbreak became clearer and the World Health Organisation declared a pandemic.



When the first national lockdown began on 22nd March everything was cancelled, although the Sisters were able to continue to accompany the retreatants online in most cases, and to begin to offer ongoing spiritual accompaniment online.

The three first days of a planned Holy Week retreat couldn't take place and a number of new initiatives planned for the spring were also sadly cancelled. It had been planned to welcome the 'Woman at the Well', an icon commissioned by the Retreat Association and to enable a number of events - visitors to come and pray silently in the chapel; a Saturday facilitated by a friend of the community; an evening prayer; a Sabbath Day and a 'Come Away' morning for the group of those caring of a loved one in ill health. All of this was built around the icon and the theme of the Samaritan woman in John 4.

March	G05	G06 (Bed R)	G09	G10	U11+12	Chapel	Gatehouse
MON 23			10:30-12:00	2pm-5	Shrine of the Holy Spirit		3-6 C
TUE 24	10:30-12:00	10:30-12:00	4:15-5:30pm	2pm-5	Shrine of the Holy Spirit		
WED 25	10:30-12:00	10:30-12:00	2pm-5	2pm-5	Shrine of the Holy Spirit		8-10 C
THU 26							8-10 C
FRI 27			10:30-12:00	2pm-5			8-10 C
SAT 28							
SUN 29							

In May, there would have been a day on 'Co-dependency' facilitated by another friend of the community, this aimed to provide tools for use when people become aware of unhelpful behaviours in ministry or in their personal lives. The traditional May 'Open Afternoon' was also cancelled, as well as the Sabbath Day in June centred on the gifts of Creation.

RELIGIOUS OF ST ANDREW
TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2020

In April, the Sisters began to film their monthly Meditative Prayer (on the last Wednesday of the month) and post it on the website. This new approach continued all through the year. The ministry of intercessory prayer took a new turn as people entrusted the community with situations and people to pray for. All requests were recorded in a book of prayer requests placed on the altar throughout 2020 and beyond.



In June, the Sisters began to wait for the possibility of resuming a ministry of welcome in the house, managed in line with the government guidelines. From the beginning of July it was possible to welcome individual guests for quiet days and retreats. Due to strict safety conditions only two or three residential guests could be welcomed at a time, with a few more just for day stays. The requirement to wait 72 hours between guests and increased cleansing measures to avoid any contamination meant that the number of people who could be welcomed was significantly smaller than in 'normal' times. However those who came were very grateful to have the possibility of staying in the house.

The Sisters also developed some online individually guided retreats, beginning earlier in May or June. Some written comments from both residential and online retreatants are gathered below. All the planned events on the programme were cancelled as there was no possibility of welcoming groups safely. As restrictions were lifted in the Sisters were able to resume one to one spiritual accompaniment in person although some continued to opt for online accompaniment.

During the November lockdown the house was entirely closed once again, reopening for a week or two in December, under much stricter rules, welcoming a very small number of people in individual rooms, mainly for day stays; and meeting people face to face only in exceptional circumstances. Once again planned meetings with people were moved online and soon new tier restrictions meant that the house was closed once again.

On the whole, except for the first three months of 2020, the planned events announced on the programme had to be put on hold, with the exception of meetings for personal accompaniment.



Some feedback from people who stayed at St Andrew's:

"I have stayed at St Andrew's for 7 nights for a silent retreat. Despite this pandemic period, it has been a blessing to be able to spend the time in retreat. The Sisters have put in place very good social distancing measures to ensure our safety like I have my own kitchenette, bathroom and en suite bedroom. I was able to use the chapel, creative materials and books as long as I left



everything in my room after use. Everyone was very kind and welcoming despite the silence. I particularly love the evening and night prayers as it reignited my love of the Taizé chants. But without a doubt the labyrinth which is in the back garden became a prayer tool and a focal point which appealed to me very much. I have even made an art piece of the labyrinth as part of my journaling. I give thanks for everything."

"Lord, it is good for us to be here." (Matthew 17: 4)

Winnie, July

"As my retreat in North Wales in July had been cancelled, I was delighted to receive the email telling me that the Sisters of St Andrew were reopening to guests. Despite the Covid restrictions it was nevertheless good to be back at St Andrew's...

Sitting in the garden it seemed appropriate to meditate on the God of Creation, so I focused on Psalms 103 and 104. Despite the peace of the garden at times being shattered by workmen of various descriptions it was good just 'to be', to be in God's presence, in the real world."

Cynthia, August

"Hesitant as I was about making a residential retreat in these Covid times, a personal crisis propelled me into needed time with God. I was warmly welcomed, procedures were explained – they are not burdensome and they are reassuring. I had a daily meeting with a sister. It was such a beneficial and fruitful three days. A particular memorable time was spent sitting at night on the balcony painting the tree outside my window as the moon glided in and out of the clouds."

Pat, end of September

"I was so fortunate to come away for a few days to stay with the Sisters. As always this little oasis is a haven of calm. I had a real sense of the love of God in all its abundance. I reflected on the beauty of creation, delighting in God's children. "The trees of the field shall clap their hands". Lovely images to face another lockdown."

Jane, beginning of November



The Welcome Finance

The Welcome does not charge a fee for participation in its activities but seeks donations towards its overhead costs. From this source donations of £31,775 were received in addition to which £4,964 of tax was recovered under the Gift Aid scheme.

Most visitors come on a self-catering basis although light refreshments are made available from the Community's kitchen prior to Covid 19 restrictions (for which no separate costing records are available).

VOLUNTEERS²¹

The Sisters are fortunate to have friends who come and help occasionally with various tasks. These include some who are willing to help with maintenance, gardening, decorating and more. This contributes to making the house ever more welcoming for guests. The community are grateful to those who provide their time without charge. It is not possible to quantify the value of this help in financial terms.

COMMUNITY AND CARE OF THE ELDERLY SISTERS



The six Sisters who comprise the community in Lewisham come from many countries: France, Belgium, Germany, Switzerland and Canada. All the communities of the Sisters of St Andrew in the European Region are international.

As autumn approached, the Canadian sister left the community in Lewisham to join one of the Congregation's communities in France, and the community in Lewisham were able to welcome a British sister coming back to the UK from France.

All of the Sisters are actively involved in various aspects of the ministry of welcome and hospitality in the Community House in Lewisham, and in activities in the local area as well as further afield. They offer their service to the charity on a voluntary basis. Likewise, as for the volunteers, it is not possible to quantify the value of this service in financial terms. Their contribution is essential for the delivery of all the activities offered and undertaken by the charity.

The Charity is responsible for the care of its elderly members. However, in 2017 and 2018 two of the elderly Sisters have moved to

the Sisters of St Andrew motherhouse in Belgium, Ramegnies-Chin (Tournai), where there are appropriate care facilities for elderly Sisters. Their ongoing care remains the financial responsibility of the Charity.

In early March, just before the pandemic started, the Sisters welcomed one of the Congregation's novices in order to share their life and their ministry in the Retreat Centre. Her stay with them was planned for a month. The first lockdown due to the Covid pandemic prevented her from returning to the noviciate as



planned, so it was June before she was able to go back.

The Community's Finance

The Community's members received £ 80,388 from both personal and professional retirement pensions. The Sisters' living costs for the year were £27,831 a small decrease on last year's £31,972.

OUTREACH

Due to the pandemic in 2020, not only was the welcome ministry at the Centre affected, but also the Outreach work of the charity. This can be seen in the following chapter:

The Churches in the Area:

The Sisters continue to be active and present in the local Christian Churches, as much as possible during the pandemic time. As well as attending the local Parish Council meetings, one sister is an active member of the 'Justice and Peace' committee involved in local and international initiatives. Since Autumn 2019 one sister is a member of Lewisham Deanery Pastoral Council, a group to help to promote and coordinate events and spiritual formation in the parishes of Lewisham Deanery. And during 2020 a sister became a member of the Southwark Diocesan Spirituality Commission.

The Sisters continue to be present at the meetings of '*Churches Together in South London*': <http://www.ctslondon.org.uk>. These meetings were less frequent and adapted to the form of online meetings. This organisation networks different Churches together to help people in their understanding of each other's denominations and also to explore ways in which the different churches can work together in the local community and provide a network of resources to help those in need, for example the homeless, and welcoming of refugees.



Working with the Homeless

At the beginning of the year, one of the Sisters continued to volunteer with the '999 Club' in Deptford www.999club.org 'Making change count for Homeless People'. She had been a volunteer there for many years and her service was much appreciated. Unfortunately the 999 Club had to close because of the pandemic. The club found different ways to continue to help homeless people; nevertheless the participation of volunteers, especially elderly ones, was much reduced. The sister is still in contact with the person in charge and the community continues to support the club with their prayers.

University Contacts

One sister who was in Religious Formation continued her studies in Ministerial Theology at the University of Roehampton, until the end of summer term. Due to the pandemic, from March onwards all courses and meetings took place online.

The course was designed for those already in Christian ministry, and study takes place alongside ministry. Exploring links between what is taught in class and lived experiences is greatly encouraged. The staff and student body on the course is very diverse, coming from many different Christian traditions, ministry settings, countries of origin/countries lived in, making for rich

discussions. As this was her final year, she had to write a dissertation and sit various exams, all of which she passed with distinction.

Scouts:

Until her departure for France at the end of summer, one of the Sisters continued to volunteer as a leader with the Forest Hill 20th Division Scouts (part of The Scout Association) which offers an adapted programme for Scouts with special needs. It is the only Division of its kind in London. There are two groups within the division (each meets separately). One is for Cubs (8-11) and another for Scouts and Explorers (12-18). The leaders are continually exploring how to best provide a program for the Division as a whole, while also expanding (as there is a waiting list). One particular challenge was to find new adult volunteers, as for a good part of the year the leadership team consisted of 2 adults, our sister and another female leader. From the month of March onwards the meetings took place online. To have the space to meet each other and share with friends and leaders, even though it was online, was particularly important for these young scouts with special needs.

Third Thursday Time (TTT):

One sister has been volunteering in the 'TTT' (Third Thursday Time) meetings. TTT is a mental well-being café run by volunteers of Holy Cross Parish, Catford: *'A space for those wanting to find support and a safe place to be'*. It takes place every Third Thursday of the month in the evening from 5.30-8.30pm in the Parish Hall. The volunteers are acutely aware of how much mental well-being is as important as physical well-being. All the team aims to be supportive, non-judgemental, friendly, compassionate and creative. After having been able to meet in the hall in January and February, the café had sadly to be closed. For the rest of the year the meetings have moved online. Between the lockdowns some walks were organised in small numbers in the local parks, and the participants really appreciated meeting in person.

Bring Me Sunshine:

Since the first lockdown in March, one sister has supported 'Bring Me Sunshine'. 'Bring Me Sunshine' is a community project for older people in Catford. It is co-ordinated by the 'Diamond Club'. There are five churches who are partnering to bring events to older people around the Catford area, including Holy Cross Parish. When Covid-19 hit they acted immediately to respond to the most vulnerable isolated older people especially the 70% not able to access computers or smart phones. They have been delivering 110 activity bags with newsletters from the differing churches, a 'Bring Me sunshine magazine' filled with puzzles, stories, personal anecdotes and poems and little treats donated from the community and a few companies. They also send out another 100 Bring Me Sunshine Magazines by post to those living a bit further afield.



Safeguarding of Creation:

Another area of interest to which the Sisters are particularly attentive is that of 'safeguarding of creation' and the sharing of resources for renewable energy, eco products, etc. Whenever possible they have attended various talks on the subject. This continues to challenge them as a community

as they reflect on climate change and in what ways they can contribute towards sustainable living. They have changed energy suppliers, in favour of those providing energy from sustainable



sources. In 2020 they took part in a divestment announcement by Religious Orders led by Operation Noah (A Christian charity supporting churches in addressing the climate crisis) and have committed to ensure that none of their resources are invested in fossil fuels.

Outreach abroad (Kairé):

One sister is a member of the Kairé core-group. Kairé is an informal, ecumenical and international group of women committed in religious life or in ministry in their Churches. They meet on a yearly basis to share, and to prepare international meetings for women, which take place every two or three years. There was a meeting of the core-group in Bethel, Germany, in February 2020, just before travelling became impossible. It was a time to evaluate and share about the last bigger meeting of 2019 and to reflect on future activities of the group.

Counselling:

One sister provides a counselling service in the community, working from the Gatehouse. This year has seen a noticeable diminution of the counselling practice activity due to the Covid 19 pandemic and consequent restrictions on face to face meetings for a number of months. Only a few clients were able to move to online counselling.

Outreach Finance:

A small amount of income was received by way of donations for the provision of Outreach services. No separate record was kept of expenses incurred in the provision of these facilities although these would have been limited to travel costs.



SUPPORT FOR THE ST ANDREW'S COMMUNITIES IN THE DEMOCRATIC REPUBLIC OF CONGO (RDC)

The Sisters of St Andrew arrived in the DRC in 1932. Ever since their arrival they have been involved in education, healthcare and religious and spiritual formation. The Sisters serve the population who can no longer hope for a better tomorrow. They work to improve the quality of education, healthcare, spiritual accompaniment, and of relationships with the goods of this earth. They stay tall, in solidarity with all, continuing to sing to the living God. Day after day, they pay attention to basic needs: assuring a constant electricity supply, making sure living spaces and their environment stay clean and healthy, sustaining inner growth, in the middle of the constraints of daily life, so as to become builders of peace and justice.

At present there are three communities in the DRC, where they run different institutions related to the purposes stated above:

In *Lubumbashi* (in the Province of High Katanga) they started a school in 2005, where the intake of pupils increases year after year.

In *Kikwit* (in the Province of Kwilu) they have been running a school and health centre for many years.

In *Kinshasa*, the capital, the Sisters are working at the university, providing training courses for pastoral workers, and recently, providing education for children in a primary school and for youth leaders in the Catholic Church.

Since 2015, the Charity has provided financial support for this work via its Generalate in Belgium.

Report on the projects currently supported by the English Charity:

In Kinshasa:

From Bandal to Righini: The original house bought in 2015 at Bandal-Kinshasa has become unsuitable for its intended purpose due to the change in the surrounding area. Noise and activity 24 hours a day made it impossible to create an environment conducive for the work and activities of the community living there. A decision was made to move the community to the district of Righini and build a house on a plot of land already owned by the



Congregation. The ministries of the community have not changed (school teaching, pastoral work, university teaching, education...) but in fact expanded to include the welcome of young women and youth groups, therefore strengthening the impact of the work in Kinshasa. The original house will be sold and a new request for assistance has been made to the Charity (see more in Future Plans).



In Lubumbashi:

At the farm the Sisters have welcomed a diocesan community of brothers who were in charge of part of the cultivation of the land for the last two years. The community will now sign a similar agreement with the teachers of St Andrew's College so that they will be involved in the cultivation and profit from part of the production. This initiative is a response to the financial difficulties faced by all teachers as a result of the Covid crisis and its lasting impact on the economy of the country and the wages.

RELIGIOUS OF ST ANDREW
TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2020



At St Andrew's College the year 2019-2020 has been very difficult because of the great economic crisis in the country and the impact of the pandemic. Without any financial income from the parents of the pupils, the teachers could not be paid. The Congregation (Generalate) has sent some help. The financial problem remains ongoing and the managers/administrators are putting all their efforts into solving it as best they can. The farm production will help and the Sisters hope that the return to school will enable a further solution. The results of the State Exams are a motif for encouragement: all the pupils succeeded.



In Kikwit:

The Health Centre, with its Operating Theatre, continues to serve the population. The Covid crisis has resulted in a reduction in patients seeking help (out of fear of hospitals as places of contamination) although no case of Covid has been recorded in the province of the Kwilu. The social and economic instability affects the nursing staff who turn all too easily to corruption. The team of the Health Centre has had to be thoroughly reshuffled. A new Medical Director has been appointed and a new manager is due to be appointed shortly. The needs of the population remain enormous.

The Lycée Siam (secondary school) had a difficult year, too: the programme of free schooling declared by the government has cut all financial resources and there have been no grants from the State. Teaching has simply stopped (because the teachers who are not paid have to work in the fields to feed their families!) with dramatic consequences for the educational system. Despite this, state exams have been organised and all the students have succeeded! The community has taken care of the buildings and was able to build two new classrooms thanks to a donation offered by a Congolese person returning from Japan. A lot of green spaces have been cultivated, helping to feed the workers, the teachers and the community ... also providing food for the boarding school which has reopened its doors. It is truly living day by day, with much courage!



Satellite Internet Connection: the connection works well. The connection fees are paid with regular donations made to the Generalate. This allows continuity for the computer courses for students of the Lycée Siam and other secondary schools in the neighbourhood as well as permanent access to the internet for the teachers and the community.



SUPPORT FOR THE ST ANDREW'S COMMUNITY IN AMEUGNY (FRANCE)

The 'Pear Tree' Cottage: for more than 40 years this small cottage has served the mission of the community, enabling the welcome of Sisters, friends, families and generally people seeking silence, reflection and rest in their hectic lives. More recently groups of young women have been welcomed for times of reflection, sharing and inter-cultural encounters. The Trust had funded the development of the cottage in 2019. The works are now complete and in this time of pandemic, the cottage is very well adapted to welcome Sisters and friends in quarantine!



FUTURE PLANS

INTRODUCTION: The plans and orientations for the mission of the Society of the Sisters of St Andrew are determined at a meeting called the 'General Congregation' (sometimes also called 'General Chapter'), which is held every six years. The last such meeting was held in January 2017.

As mentioned in the 2018 and 2019 Annual Reports, two of the challenges discerned at this meeting in our contemporary world were the following:

- *The call to an “ecological conversion” brought to us with a renewed urgency by the encyclical letter “Laudato Si” [by Pope Francis, 2015]. It challenged us to review and renew the commitment to solidarity in day-to-day life.*
- *The reflection on ‘digital culture’ invited us to take risks, without fear and with discernment: in this networked world, human relationships are created and take shape on a daily basis.*

In light of these guidelines, the community has continued the process of listening and discernment of its ministries and way of life in the UK. Over the last six years the Sisters have continued to get to know and to identify the needs of the local area, as well as the wider church and society. This process, which will continue into the future, serves to determine how the Charity can respond through its particular ministries and how best to use the premises for the greater benefit of a broad public seeking space for silence and reflection. Since March 2020, this includes reflection on the Covid 19 pandemic and its impact on our beneficiaries. This is important in the short term as well as the long term.



SHORT TERM:

After carrying out an evaluation of the events of the 2020 programme, based upon what the Sisters discerned as responding to more people's needs, they have prepared a programme with various new features for 2021, including online events. One of the short-term aims is to implement this over this year of 2021.

As new requests for hospitality and outreach for both individuals and groups arrive daily, a team of Sisters will continue to meet weekly in order to discuss these requests and discern how to respond in line with the charity's mission whilst bearing in mind what is of greatest benefit to the public. As this report shows, with the impact of the Covid 19 pandemic on the charity's work, the Sisters have shifted part of their ministries online. This represents a new challenge and a new way of working in the immediate future. Every year, in September the community receives a 'Mission Letter' from the General Superior of the Sisters of St Andrew worldwide, with guidelines for the coming year; these are in line with the overall objectives of the Charity, and more specifically according to the context in which the community lives today, this year the context of the pandemic.

These guidelines then form part of our short term plans. In September 2020 this letter invited the Sisters to:

“... be attentive to all forms of newness which may rise in these times:

- *New needs and calls;*
- *New ways of encountering others;*
- *New networks of solidarity with those who suffer most from this crisis;*
- *New outlook as well, on long existing preoccupations which cry out in our world”*

The two challenges discerned during the ‘General Congregation 2017’ as mentioned above will influence our plans and decisions in the short as well as in the medium term.

In terms of a commitment to ‘the Care of our Common Home’ (subtitle of ‘Laudato Si’) the Sisters have switched to Gas and Electricity providers which use renewable sources of energy and thus have accepted to pay higher rates. They understand this as a matter of public benefit. In their daily living and provision of hospitality the Sisters are also seeking diverse ways of living more sustainably. They see this as part of an important contribution to public benefit. As a result of the public commitment made in 2020 to divest from fossil fuels, the Sisters seek to manage all resources by investment in companies which further justice, peace and integrity of creation. This is an important part of the charity’s short term plans.



With regard to the challenges associated with the new digital culture, the Sisters are in the process of discerning how best to use the possibilities this culture offers in a way that helps them in their various ministries. The process of renewing the website has now been completed (launched on 30 November 2019) and work continues to use this as a communication tool to support the mission of the charity.

With regard to the good maintenance of the property, the charity has adopted a ‘Planned Maintenance Schedule’ for the next 10 years (completed by a surveyor in 2018). Work has started to implement this with a number of extensive repairs and maintenance works which will enable the Sisters to develop their work and ministry of welcome.

MEDIUM TERM:

In addition to the short-term plans and in order to plan for the future, a team of Sisters will meet in the early summer of 2021 to review and evaluate the activities and the hospitality offered over the past year and their impact on the beneficiaries. This review will include reflection on the impact of Covid 19 on society and form the basis for planning the programme and hospitality for 2022.

The ‘Planned Maintenance Schedule’ will continue to implement maintenance works for the next three to eight years and ensure an appropriate budget is established to enable this.

LONG TERM:

The present property in Lewisham is an ideal asset for the mission of the Charity and the Sisters do not anticipate any major changes. The Congregation of the Sisters of St Andrew plans to maintain their community in Lewisham, London, and its ministries for the long term. This means that the medium-term plans will be continued into the future.



To this end, the Charity endeavours to develop the hospitality offered to people coming from many different backgrounds and to respond appropriately to the identified needs of the surrounding population.

In terms of maintenance of the property, the above-mentioned report identifies broadly the maintenance works needing to be undertaken in the next eight years to enable this.

FUTURE PLANS OF THE CONGREGATION OF THE SISTERS OF ST ANDREW HAVING AN IMPACT ON THE ENGLISH CHARITY:

During the General Congregation, in January 2017, the congregation of the Sisters of St Andrew made the decision to leave Ramegnies-Chin. Ramegnies-Chin is situated near the place of foundation of the congregation (Tournai, Belgium). For the last 70 years it has been the 'Mother House' and the seat of the Generalate.

Dwindling numbers and a large and costly building have led the Sisters to decide to leave this place for a new foundation in Brussels. This will enable them to respond to the calls of the Church and the world, taking into account the make-up of the congregation today: more international, smaller in number, open to new forms of apostolic commitments. The building in Ramegnies-Chin will be sold. The Diocese of Tournai and the CIVCSVA (Rome) have agreed to the process.

The way is now open for the foundation of two communities in Bruxelles:

- **Nazareth**, for the older Sisters, including the older English Sisters. This residential and nursing home has already proposed plans for the redesign of the part which is set apart for the Sisters of St Andrew. The move is scheduled for the end of 2022.
- **Avenue Huart Hamoir**: a piece of land has been bought and plans for a new building are progressing. It will accommodate: the Generalate and its various services, the administrative services for the European Region, a local community of Sisters integrated in the city of Brussels, and space to welcome groups and retreatants. The move is scheduled for the end of 2022/beginning 2023.

A request has been received from the Generalate for a financial contribution from the English Charity towards the new purpose-built house in Brussels. The Trustees have agreed in principle and have invited a formal request for their consideration.

In addition, as the mission of the Sisters of St Andrew in DRC develops, the English Charity has received *two new requests* for financial support of their projects in RDC: A request for assistance

to meet the cost of building the new property in Righini, Kinshasa, and a request for assistance to cover the cost of fitting solar panels at the same property. These are under consideration and further information has been requested.

RISK ASSESSMENT AND MANAGEMENT

The Trustees undertake an annual review of the risks and uncertainties that the charity faces with regard to the governance, management, operation, finance and the reputation of the charity as well as risks due to changes in government policy, laws and regulations.

The key risks are described below together with the principal ways in which they are being mitigated.

RISK No 1

The trustee board does not have all of the necessary competencies with regard to governance, administration and accounting in the charity.

The trustees have, therefore, contracted for the provision of these services to assist them in the execution of these tasks. In addition, the Sisters participate in ongoing training to keep up to date with charity law, administration and financial accounting for charities.

RISK No 2

The charity has donated a significant amount in support of the Congregation of The Sisters of St Andrew in the Democratic Republic of the Congo. It is accepted that political instability in that country may expose the amount spent to be at risk.

The Superior General of the Sisters of St Andrew visits regularly (at least once a year) the communities and the projects supported by the Charity in the DRC. The trustees have received assurances that the properties on which money has been spent are properly registered in the name of the Congregation and full written reports, supported by photographs, of how the monies have been utilised are submitted annually to the trustees.



RISK No 3

The trustees are aware of their moral and legal obligation to care for their older members. While the Congregation has decided that its elderly members should be housed and cared for by the Community at Ramegnies-Chin in Belgium the Trust retains financial responsibility for their care.

Because none of the Sisters have any financial resources of their own the trustees are aware of the need for them to secure a reliable income from the assets available to

the trust. A key element of the management of this risk is to ensure that the charity has the

RELIGIOUS OF ST ANDREW
TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2020

available resources to finance the Sisters' care, should it be needed, both now and in the years to come, by setting aside assets in a designated fund, the value of which has been based on actuarial principles.

RISK No 4

The trustees are aware of the need to adequately insure their assets, particularly the property at Lewisham. Accordingly, they acted upon the advice of their insurance broker and arranged a professional assessment of the rebuilding costs in 2017. As a consequence, the level of insurance cover has been increased to meet the possible rebuilding and professional costs in the event of a major incident.

RISK No 5

Covid -19 presented a new and significant risk to the ability to continue to provide a ministry of welcome at St Andrews. Having been forced to 'close' to providing a physical welcome for long periods in 2020, the trustees have reconsidered ways in which the ministry can be delivered safely and in line with government restrictions. New ways of working have been developed both at the centre and in terms of outreach and digital work. This will enable the Sisters to respond to the needs of the community into the future. It is anticipated that there may be even greater need for the ministry offered.



FINANCIAL REVIEW

ACCOUNTING POLICIES

Details of the accounting policies are set out in the notes to the Accounts.

ADMINISTRATION FINANCE

The costs incurred in administering the charity were modest, amounting to £20,528 (2019: £21,979) for accountancy, administrative support, legal and professional services, all of which are provided under contract.

TRUSTEE & STAFF REMUNERATION

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 Trust does not employ any staff.

CUSTODIAN TRUSTEE

The trust does not act as a custodian for any other organisation.

THE LEWISHAM COMMUNITY 2020

INCOMING RESOURCES

Incoming resources during the year were £132,300 – an increase of £28,498 due primarily to backdated pension income. This offsets a challenging year with reduced donations (£18,734 less than 2019) as a consequence of reduced activity due to the Covid 19 pandemic.

EXPENDITURE

Resources expended were £239,820 which, after allowing for the investment gain of £60,595 resulted in a deficit for the year of £46,925. This deficit included the cost, of £64,683 in respect of maintaining the two English Sisters requiring care support in Belgium.

INVESTMENTS

In 2016 the trustees reviewed their financial situation with both their professional advisers and their Generalate. As a result, the decision was taken to invest 66% of their cash resources in medium term common investment funds. Two investments of £400,000 each were made in ethical funds early in 2017.

During 2020 the Trust's investment portfolio increased by £60,595.

ALLOCATION OF COSTS BY ACTIVITY

Please refer to the separate notes under each activity.

FINANCIAL RISKS

Please refer to the section on Risk Assessment & Management.

LOAN TO GENERALATE

Following the sale of the Eden Hall estate in 2014 the English charity granted a loan of £2,400,000 to the Generalate of the Congregation to further the international activities of the Congregation. The trustees, after seeking professional advice, sought and obtained confirmation from the General Council with regard to the compatibility of the respective trust deeds and the missions of both organisations. Having received the appropriate assurances and given due consideration to the request the trustees decided to grant the loan on an interest free basis for a period of 10 years, subject to earlier repayment should the need arise.

During the year reductions in the loan balance were authorised to enable the Trust to retain the cash and avoid currency exchange and bank transmission costs. These reductions related to the transfer of an inheritance of £62,237 associated with one of the Sisters who has moved overseas and the settlement of a debt of £34,711 to the European Region being the net difference between what was due both to and from the Region. This included the cost of care support relating to two elderly Sisters from the UK now cared for in Belgium. The balance of the loan at the year-end was £1,507,537.

GIFTS

There were no gifts to support the work of the Sisters overseas during 2020, however the trustees have received a request from the Generalate in relation to the work of the Sisters in **Righini, Kinsasha Congo**. The request is for €716,365 to meet the building costs of the new house at Righini (less that already donated for the original house in Bandal). The trustees are minded to support the request and have requested further details in order to be in a position to make a final decision.

RELIGIOUS OF ST ANDREW
TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2020

A further request for €18,659 was made to fit solar panels at the above property. Energy Assistance, a Belgian NGO, was also supporting this project. Sustainable energy is in line with Sisters of St Andrew's values and they would wish to support this once a decision can be made regarding the request above.

DONATIONS TO THE CHARITY BY TRUSTEES

All of the trustees are professed members of the congregation and as such have committed to donate all of their pensions and other income to the charity. This is included within pensions and salaries on the statement of financial activity.

RESERVES POLICY

The trustees reviewed their reserves policy during the year and decided that the appropriate level of reserves to be maintained should remain at the amount required to cover the trust's normal expenditure for a period of six months.

With annual operational expenditure [gross expenditure less gifts and depreciation] in 2020 of £179,003 the level of reserves required was £89,502. This level is adequately covered by the value of cash in the bank and the deposit account.

MEMBERS' MAINTENANCE RESERVE

The trustees maintain a Members' Maintenance Reserve to reflect their liability for the future maintenance of their elderly members. This was assessed on an informal actuarial basis on the assumption that the Sisters would continue to live with the English Community. During 2017 the Congregation decided that any member whose care needs warranted special support would, with her agreement, move to Belgium to the community at Ramegnies-Chin, where both suitable accommodation and care support facilities are available.

The Members' Maintenance Reserve was revalued at 31 December 2019. The liability stands at £2,623,191. This is due to be reviewed again in December 2021.

GOING CONCERN

The trustees are confident, supported by the level of net current assets available to them and the decision by the Congregation to maintain a presence in England, that they have adequate resources to ensure their medium-term continuity.

POST BALANCE SHEET DATE EVENTS

The only post balance sheet date event of significance is the continuing turbulence in the economy caused by the coronavirus epidemic. Some comfort is available to the trustees by virtue of their substantial cash holdings which will protect their investment portfolios from the need to sell units in the short term.

PUBLIC BENEFIT

The trustees are aware of the applicable principles of public benefit as set out in guidance from the Charity Commission. The trustees are also aware of the need to demonstrate that the public derives benefit from the use of the Trust's facilities and the activities initiated by the Trust. This benefit is mainly provided by the Sisters and their volunteer helpers to those



members of the public who wish to participate in retreats held at Lewisham and elsewhere.

The welcome of retreatants caters for the spiritual and material needs of individuals and groups of both medium and small size. The trust aims to recover the additional costs it incurs in running retreats by seeking donations from the participants. It is, however, the trust's policy that those who cannot afford the suggested donation should be accepted at a reduced, or even a nil, rate. The availability of concessions is publicised in the trust's literature and on its website. The website of The Welcome has also contributed to a greater awareness of the activities of the

Community and of its benefit to the public. This has resulted in reaching out to local schools, a wider public and a catchment area outside the Lewisham locality. |



Details of the public benefit provided are also included under the achievements paragraphs relating to The Welcome and Spiritual Accompaniment. In addition to running retreats the trust also makes the facilities at Lewisham available to visiting groups and for special events.

STRUCTURE, GOVERNANCE & MANAGEMENT

STRUCTURE

The trustee board comprises of five members, all of whom are members of the Community. Sr Regula Hug was re-elected the Chair for a period of three years from September 2018.

GOVERNANCE

The administration of the Trust is the responsibility of all of the trustees, who meet regularly. The trust secretary monitors governance issues and is the trust's interface with its professional advisers.



TRUST MANAGEMENT

Sr Regula, the Trust's Chair, is in charge of the day to day administration in consultation with the Superior and the other trustees. Support with both book keeping and trust secretarial duties are outsourced.

Mr Rick Ahern, who has worked as the Trust Secretary with the Charity for 30 years, retired at the end of September 2020. He has made sure to hand over his knowledge and experience to the new Trust Secretary and remains available for advice if needed. The Trustees are very grateful for his most valued support over so many years.



Ms Trudy Kilcullen MBE agreed to take on this role in September 2020. She is an invaluable aid and complements the trustee board with her competence and skills in order to achieve good governance, administration and financial accounting for the charity, as stated in the risk assessment. The Trustees are very grateful to their new Trust Secretary who has taken up this role in a difficult time where they have to work together mostly online.

TRAINING OF TRUSTEES

Newly appointed trustees are provided with an induction information pack. All trustees are encouraged to undertake continuation training, including attendance on relevant courses, conferences and seminars. During 2020 the Covid 19 pandemic led to cancellation of in person training. Trustees participated in online training opportunities including the Annual conference of the Association of Provincial Bursars. In addition relevant seminars run by the Trust's professional advisers were attended on line. Should not all of the trustees be able to attend a relevant event those unable to attend are provided with notes of the meeting and they are briefed on the major topics that had been discussed. Copies of relevant press, magazine articles, professional reports and webinars are circulated to ensure that the trustees are kept informed about relevant current events.



TRUSTEES

The power to appoint new trustees is vested in the Superior General, who is the head of the Congregation. The Superior recommends the names of Sisters suitable to become trustees to the Superior General based upon their personal skills and the needs of the trustee board. The trustees may also co-opt either general or specialist advisers to provide advice to the trustee board.

The Superior General has the power to remove any trustee and to request the resignation of a trustee if she considers it appropriate for the good government and benefit of the charity. She also appoints the Local Superiors of each Community.

GENERAL DATA PROTECTION REGULATIONS

The trustees are aware of the requirements of GDPR and they have adapted their administrative procedures to ensure that they are compliant with the new regulations.

BREXIT

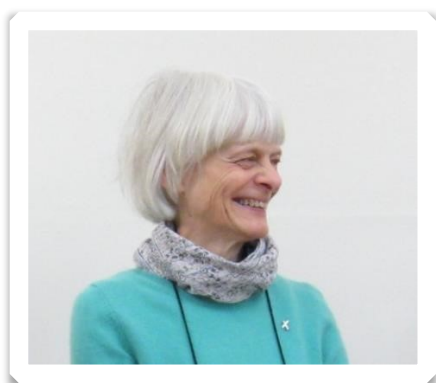
The trustees have maintained an interest in the government's plans for Brexit throughout the year. The proposals are of particular importance to them because most of the Sisters resident at Lewisham are nationals of EU countries or Switzerland. All Sisters have registered as either Settled or Pre-settled.

LEGAL STATUS OF CHARITY

The legal status of the charity is that of a Charitable Trust established by a Trust Deed executed on 15th February 1963.

TRUSTEES' BIOGRAPHIES

The trustees are:

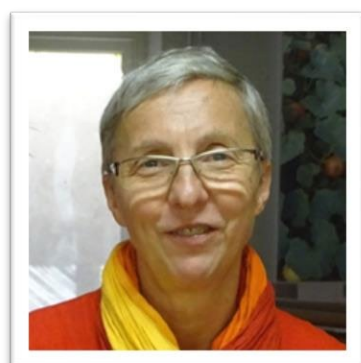


Sister Regula Hug

Sister Regula arrived in England from one of the communities of the Sisters of St Andrew in France in 1998. She was part of the community in London (first in Vauxhall and then in Tooting) for 10 years until she moved to Edenbridge in September 2008. She worked as a Prison Chaplain until 2004 and as a Mental Health Chaplain with the South West London and St George's Mental Health NHS Trust until her retirement in September 2013. She was Superior of the Edenbridge and the Lewisham community from October 2011 – April 2018. She is involved in administration, management, retreat work and spiritual accompaniment and has been the Chair of trustees since 2016.

Sister Sigrun Gross

Sister Sigrun was part of the community of the Sisters of Saint Andrew in Ameugny, France, from 1983 until 2002, taking part in the ministry of the Sisters with the Taizé community and in the formation of the young Sisters. She then spent three years in the community in Lubumbashi, Congo, also working for the formation of the young Sisters there. After two years in the community in Edenbridge, Kent, from 2006 to 2008, where she was involved in the Sisters' Retreat Centre, she was sent to Belgium. In the communities of Charleroi and then in La Pairelle, where the Sisters collaborate with the Jesuits in their Retreat Centre, she was involved in spiritual direction and in giving retreats, as well as in a voluntary work in the catechumenate of the diocese of Tournai. Since April 2018 she has been in the community in Lewisham, where she is superior of the community and involved in retreat work and spiritual accompaniment.



Sister Christiane Lehair

Sister Christiane was part of the London community from 1996 until September 2008, first in Vauxhall (1996 to 2004) and then in Tooting Bec (2004 -2008). She worked in a voluntary capacity in Trinity Hospice for 3 months and then as a nurse for 2 months in a nursing home. At the same time, she did voluntary work with the Methodist Vauxhall Youth Club (5 to 11years of age) and worked at the Day

Centre of the Refugee Council. She worked at Guy's and St Thomas' NHS Trust for 12 years as a Palliative and Supportive Care Senior Chaplain. She was part of the Edenbridge community from 2008 until 2013 when it closed. During this time she trained as a Psychosynthesis counsellor. She now runs a small private counselling practice where she works with about 8 clients at any given time.

She is part of the management and maintenance team of the Lewisham House. With the other Sisters she facilitates the welcome of the guests, be they individuals or groups. She also undertakes spiritual accompaniment.

Sister Isabelle Vitry

From 1987-2001 Sr Isabelle was ministering in pastoral work in the Diocese of Lyon (France) with students and Seekers of God. From 2001-2006 she worked as a psychologist in different institutions and formation centres in Lyon.



After one year in a St Andrew's community in the Democratic Republic of the Congo and two years in Brussels she has been living in Ameugny (South Burgundy – France) next to the Ecumenical Community of the Brothers of Taizé where she was involved in spiritual accompaniment for young adults.

From 2014 – 2020 Sr Isabelle has been the Delegate Superior of the General Superior for the St Andrew's communities in the European Region (England, Belgium and France). She started being a Trustee during that period.

Since September 2019, she has been appointed superior of the St Andrew's community in Lyon. Besides being attentive to the Sisters of the community, she is involved in spiritual accompaniment for adults. She takes part in the facilitation of a program run by the Jesuits in their Spiritual Centre (Le Châtelard). She also starts to supervise the formation of aspirant deacons in the diocese of Lyon.

Sister Marie-Christine Berg

Sister Marie-Christine Berg lived in the community of Ameugny (France) taking part in the ministry of the Sisters with the Taizé Community. She then worked with Jesuits in Lyon (France) to accompany the formation of medical students. Since 2010, she has been involved full time at St Andrew's, giving spiritual direction and supervision, leading retreats and quiet days. She is part of the administration team and welcomes guests in the house.



RELIGIOUS OF ST ANDREW
TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2020

LEGAL AND ADMINISTRATIVE INFORMATION

TRUSTEES

The trustees during the year were Sister Regula Hug [Chair], Sister Isabelle Vitry, Sister Sigrun Gross, Sister Christiane Lehair and Sister Marie-Christine Berg.

CHAIR OF TRUSTEES

Sister Regula Hug

SUPERIOR, LEWISHAM COMMUNITY

Sister Sigrun Gross

SECRETARY

Mr C J Ahern TD ACIB to September 2020

Ms Trudy Kilcullen MBE from September 2020

REGISTERED ADDRESS

The Sisters of St Andrew

99 Belmont Hill

Lewisham

SE13 5DY

Tel: 0208 852 1662

E-mail: regula.hug@Sisters-of-st-andrew.com

Website: www.Sisters-of-st-andrew.com

CHARITY NUMBER

227315

GOVERNING INSTRUMENT

Trust Deed dated 15 February 1963

Scheme L[S] 227315 sealed 27 August 1996

PROFESSIONAL ADVISERS

INDEPENDENT EXAMINER

Adam Halsey

Haysmacintyre LLP

10 Queen Street Place

London

SOLICITOR

Stone King

13 Queen Square

Bath BA1 2HJ

RELIGIOUS OF ST ANDREW
TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2020

BANKERS

Royal Bank of Scotland
Drummonds
49 Charing Cross
London SW1A 2DX

SURVEYOR

Landers & Associates
67 Riefeld Road
London SE9 2RA

INVESTMENT POWER

Under the Society's Trust Deed dated 15 February 1963 and supplemented by a Section 26 authority CD[T] 227315 sealed by the Charity Commission 12 January 1995.



STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements 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 of the charity to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles of the Charities SORP
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.

RELIGIOUS OF ST ANDREW
TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2020

- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that this basis applies.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and reports) Regulations 2008 and with the 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 Trustee's Report was approved by the Board and signed on its behalf by:

.....
Sister Regula Hug
Chair and Trustee

.....
Sister Sigrun Gross
Trustee

26 April 2021



**INDEPENDENT EXAMINERS' REPORT TO THE MEMBERS OF THE
RELIGIOUS OF ST ANDREW**

I report on the accounts of the charity for the year ended 31 December 2020.

Respective responsibilities of trustees and examiner

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

Having satisfied myself that the charity is eligible for independent examination, it is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

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

.....
Adam Halsey FCA

Date: 26 April 2021

Haysmacintyre LLP
10 Queen Street Place
London
EC4R 1AG

**RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2020

	Notes	2020 Total £	2019 Total £
INCOME AND ENDOWMENTS FROM:			
<i>Donations and legacies:</i>			
Income from Sisters salaries and pensions		80,388	53,207
Income from other donations and legacies		51,181	74,396
Income from investments	2	731	2,695
Total Income and Endowments		<u>132,300</u>	<u>130,298</u>
EXPENDITURE ON:			
Expenditure on Charitable Activities	3	239,820	359,402
Total Resources Expenditure		<u>239,820</u>	<u>359,402</u>
OTHER RECOGNISED GAINS/(LOSSES):			
Gain/(Loss) on investment	2	60,595	169,101
NET MOVEMENT IN FUNDS		<u>(46,925)</u>	<u>(60,003)</u>
RECONCILIATION OF FUNDS:			
Total funds brought forward at 1 January		5,530,424	5,590,427
Total funds carried forward at 31 December	7	<u><u>5,483,499</u></u>	<u><u>5,530,424</u></u>

The accompanying notes form part of these accounts.

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

BALANCE SHEET

AS AT 31 DECEMBER 2020

	Notes	2020		2019	
		£	£	£	£
FIXED ASSETS	5	2,535,635		2,595,771	
INVESTMENTS	4	1,089,782		1,029,872	
			3,625,417		3,625,643
CURRENT ASSETS					
Debtors	6	1,510,456		1,611,723	
Cash at bank and in hand		360,056		372,445	
		<u>1,870,511</u>		<u>1,984,168</u>	
CREDITORS: Amounts due within one year	7	(4,616)		(9,336)	
NET CURRENT ASSETS			1,865,896		1,974,832
CREDITORS: Amounts due after one year	8		(7,814)		(70,051)
NET ASSETS			<u>5,483,499</u>		<u>5,530,424</u>
FUNDS :					
Unrestricted funds	9		324,673		311,462
Designated Funds	9		5,158,826		5,218,962
TOTAL FUNDS			<u>5,483,499</u>		<u>5,530,424</u>

The financial statements were approved and authorised for issue by the Trustees on and were signed below on its behalf by:

.....
Sister Regula Hug
Chair and Trustee

.....
Sister Sigrun Gross
Trustee

26 April 2021

The accompanying notes form part of these accounts.

**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2020**

1. ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of Accounting

The financial statements 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 UK and Republic of Ireland (FRS 102) - (Charities SORP (FRS102)), the financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Religious of St Andrew meets to definition of a public entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b) Going concern

The Board of Trustees is of the opinion that the charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties regarding the Trust's ability to do so.

The Trustees recognise that the world is facing the uncertainties of the COVID-19 pandemic. Nevertheless, the trustees are working on various mitigation strategies and will work with affected parties in a collaborative manner to protect the interests of the charity and its stakeholders.

c) Tangible fixed Assets

Depreciation is provided to write off the cost of all fixed assets except freehold land over their expected useful lives. It is calculated at the following annual rates.

Freehold Buildings	2%
Motor Vehicles	25%
Fixtures and fittings	20%
Office equipment	20%

The Charity capitalises all capital expenditure totalling £2,000 or more.

d) Taxation

The Religious of St Andrew is a registered charity and accordingly is not liable to United Kingdom taxation.

e) Income

Income comprise of pensions, salaries, gifts, donations, and investment income. The income is recognised when it is probable to be received and can be measured reliably and charity is entitled to it.

1. ACCOUNTING POLICIES CONTINUED

a) Expenditure

Charitable expenditure consists of all expenditure relating to the objects of the Charity. All costs are directly attributable to the activities under which they have been analysed.

Governance costs include expenditure on the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

Irrecoverable VAT is included with the category of expense to which it relates.

b) Funds

All funds are unrestricted and are available for use by the charity in accordance with its objects. The trustees have designated all unrestricted funds as set out in note 7 to the financial statements.

c) Cash and Cash Equivalents

Cash and cash equivalents includes cash and short term highly liquid investments with short term maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

d) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

e) Estimates and Judgements

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Although these estimates are based on the trustee's best knowledge of the amount, events or actions, actual results ultimately differ from these estimates. The trustees do not consider there to be any estimates and judgements.

f) Financial Instruments

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

2. ANALYSIS OF TOTAL INCOME AND ENDOWMENTS

	Total 2020 £
<i>Income from investments includes</i>	
Gains on investment portfolio	60,595
Investment income	731
	<hr/>
	61,326
	<hr/>

3. ANALYSIS OF TOTAL EXPENDITURE

	Depreciation £	Other Direct costs £	Total 2020 £
<i>Charitable Activities:</i>			
Support of members and their ministry	60,817	162,601	223,418
Support and Governance costs	-	8,372	8,372
	<hr/>	<hr/>	<hr/>
Total Expenditure	60,817	170,973	231,790
	<hr/>	<hr/>	<hr/>
Accountancy			4,480
Independent Examination Fees			1,800
			<hr/>
			239,820
			<hr/>

	Depreciation £	Other Direct costs £	Total 2019 £
<i>Charitable Activities:</i>			
Support of members and their ministry	63,005	274,620	337,625
Support and Governance costs	-	9,095	9,095
	<hr/>	<hr/>	<hr/>
Total Expenditure	63,005	283,713	346,718
	<hr/>	<hr/>	<hr/>
Accountancy			10,942
Independent Examination Fees			1,740
			<hr/>
			359,402
			<hr/>

As members of the Society the Trustees' living expenses (including travel) during the year were borne by the Charity but the Trustees received no remuneration or other benefits in connection with their duties as Trustees during the year.

4 INVESTMENT	Total 2020 £
Market value of listed investments	
Balance at 1 January 2020	1,029,872
Deductions	(685)
Unrealised Gains	60,595
	<hr/>
Balance at 31 December 2020	1,089,782
	<hr/> <hr/>
Historical cost at 31 December 2020	800,000
	<hr/> <hr/>
Valued by reference to a UK stock exchange:	
COIF Charities Ethical Investment fund	51,408
Barclays Charity Fund – R -	9,187
	<hr/> <hr/>

5. TANGIBLE FIXED ASSETS

	Freehold Land and Buildings £	Fixtures Fittings and Equipment £	Motor Vehicles £	Total £
Cost or valuation				
At 1 January 2020	3,016,927	33,691	19,104	3,069,722
Additions in year	-	681	-	681
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 December 2020	3,016,927	34,371	19,104	3,070,403
	<hr/>	<hr/>	<hr/>	<hr/>
Depreciation				
At 1 January 2020	422,373	32,474	19,104	473,951
Charge for the year	60,339	478	-	60,817
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 December 2020	482,711	32,952	19,104	534,768
	<hr/>	<hr/>	<hr/>	<hr/>
Net Book Value				
At 31 December 2020	2,534,216	1,419	-	2,535,635
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
At 31 December 2019	2,594,554	1,217	-	2,595,771
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

The charity's current property at Lewisham has been valued at cost plus improvements. This property is in functional use and therefore the cost of a full valuation would be an unnecessary use of the assets of the charity.

6. DEBTORS: Amounts due within one year	2020	2019
	£	£
Prepayment	2,588	5,945
Other debtors	331	1,294
Loans	1,507,537	1,604,484
	<u>1,510,456</u>	<u>1,611,723</u>

In 2019 the charity approved a request from its General Council in Belgium that it be granted an interest free loan of £2,400,000. These funds arose from the sale of the Eden Hall estate. During the year the Charity gifted a further part of the loan to ASBL Foyer Saint – Andre in the Democratic Republic of the Congo. The loan term is for 10 years but is included in short term debtors as it is repayable on demand.

7. CREDITORS: Amounts due within one year	2020	2019
	£	£
Trade creditors	866	1,426
Accruals	3,750	7,910
	<u>4,616</u>	<u>9,336</u>

8. CREDITORS: Amounts due after one year	2020	2019
	£	£
Amounts held on behalf of members	7,814	70,051
	<u>7,814</u>	<u>70,051</u>

9. FUNDS	Unrestricted Funds English Communities £	Designated funds:		Total Funds £
		Fixed Assets £	Members' Maint. Res £	
Funds as at 1 January 2020	311,462	2,595,771	2,623,191	5,530,424
Income	132,300	-	-	132,300
Expenditure	(179,003)	(60,817)	-	(239,820)
Purchase of fixed assets	(681)	681	-	-
Gain on disposal of fixed assets	-	-	-	-
Gain on Investments	60,595	-	-	60,595
Transfer between funds	-	-	-	-
Funds at 31 December 2020	324,673	2,535,635	2,623,191	5,483,499

FUNDS	Unrestricted Funds English Communities £	Designated funds:		Total Funds £
		Fixed Assets £	Members' Maint. Res £	
Funds as at 1 January 2019	381,931	2,657,826	2,550,670	5,590,427
Income	130,298	-	-	130,298
Expenditure	(296,397)	(63,005)	-	(359,402)
Purchase of fixed assets	(950)	950	-	-
Gain on disposal of fixed assets	-	-	-	-
Gain on Investments	169,101	-	-	169,101
Transfer between funds	(72,521)	-	72,521	-
Funds at 31 December 2019	311,462	2,595,771	2,623,191	5,530,424

English Communities

The activities reflected in the accounts of the English Community are primarily those that relate to the control and management of the Trust and its assets.

Members' Maintenance Fund

This reserve was created to acknowledge the Trust's responsibility for the future maintenance of its elderly members. The level of the reserve is calculated on an informal actuarial basis and reassessed biennially. The valuation of the fund was recalculated in December 2019 and is due again in December 2021.

All of the charity's funds are unrestricted.

10. PRIOR YEAR RESTATEMENT

In prior year accounts, pensions received were netted-off of living costs of sisters at Ramegnies-Chin, the comparisons have been restated to reflect their true values. Medical costs for the sisters living at Ramegnies-Chin have been restated to their gross value of £64,641. The difference of £26,494 has been reflected in Sisters pensions received. There have been no changes to the overall loss for 2019.