

**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 11<sup>th</sup> 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 22<sup>nd</sup> 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-5pm	Chapel		5.6 C
TUE 24	10:30-12:00	10:30-12:00	10:30-12:00	2pm-5pm	Chapel		5.6 C
WED 25	10:30-12:00	10:30-12:00	10:30-12:00	2pm-5pm	Chapel		5.6 C
THU 26	10:30-12:00	10:30-12:00	10:30-12:00	2pm-5pm	Chapel		5.6 C
FRI 27	10:30-12:00	10:30-12:00	10:30-12:00	2pm-5pm	Chapel		5.6 C
SAT 28							
SUN 29							

Sabbath Day in June centred on the gifts of Creation.



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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).

### **VOLUNTEERS<sup>21</sup>**

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](http://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.



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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.



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*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 Siama (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 Siama 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.

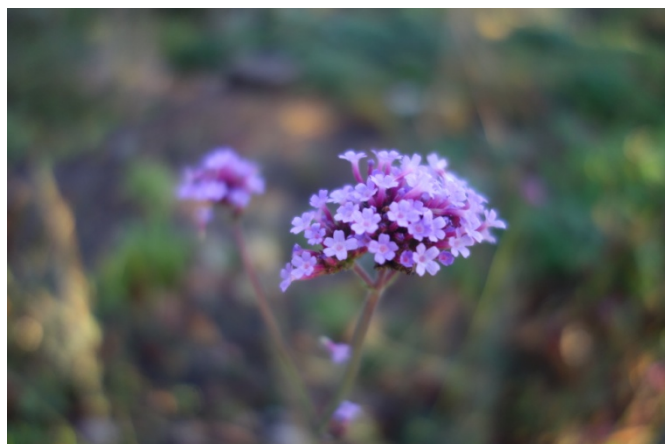
#### **MEDIUM TERM:**

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

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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.

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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.

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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 15<sup>th</sup> 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.





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**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](mailto:regula.hug@Sisters-of-st-andrew.com)

Website: [www.Sisters-of-st-andrew.com](http://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

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**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.

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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**

	<b>Notes</b>	<b>2020 Total £</b>	<b>2019 Total £</b>
<b>INCOME AND ENDOWMENTS FROM:</b>			
<i><b>Donations and legacies:</b></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		132,300	130,298
<b>EXPENDITURE ON:</b>			
Expenditure on Charitable Activities	3	239,820	359,402
Total Resources Expenditure		239,820	359,402
<b>OTHER RECOGNISED GAINS/(LOSSES):</b>			
Gain/(Loss) on investment	2	60,595	169,101
<b>NET MOVEMENT IN FUNDS</b>		(46,925)	(60,003)
<b>RECONCILIATION OF FUNDS:</b>			
Total funds brought forward at 1 January		5,530,424	5,590,427
Total funds carried forward at 31 December	7	5,483,499	5,530,424

The accompanying notes form part of these accounts.

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

**BALANCE SHEET**

**AS AT 31 DECEMBER 2020**

		<b>2020</b>		<b>2019</b>	
	<b>Notes</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>FIXED ASSETS</b>	5	2,535,635		2,595,771	
<b>INVESTMENTS</b>	4	1,089,782		1,029,872	
			3,625,417		3,625,643
<b>CURRENT ASSETS</b>					
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>	
<b>CREDITORS:</b> Amounts due within one year	7	(4,616)		(9,336)	
		<u></u>		<u></u>	
<b>NET CURRENT ASSETS</b>			1,865,896		1,974,832
<b>CREDITORS:</b> Amounts due after one year	8		(7,814)		(70,051)
			<u>(7,814)</u>		<u>(70,051)</u>
<b>NET ASSETS</b>			<u>5,483,499</u>		<u>5,530,424</u>
<b>FUNDS :</b>					
Unrestricted funds	9		324,673		311,462
Designated Funds	9		5,158,826		5,218,962
			<u>5,483,499</u>		<u>5,530,424</u>
<b>TOTAL FUNDS</b>			<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**

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**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

	<b>Total 2020 £</b>
<i>Income from investments includes</i>	
Gains on investment portfolio	60,595
Investment income	731
	<hr/> 61,326 <hr/>

## 3. ANALYSIS OF TOTAL EXPENDITURE

	<b>Depreciation £</b>	<b>Other Direct costs £</b>	<b>Total 2020 £</b>
<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/>
			<hr/>
	<b>Depreciation £</b>	<b>Other Direct costs £</b>	<b>Total 2019 £</b>
<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/>
			<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.



<b>4 INVESTMENT</b>	<b>Total 2020 £</b>
<b>Market value of listed investments</b>	
<b>Balance at 1 January 2020</b>	<b>1,029,872</b>
Deductions	(685)
Unrealised Gains	60,595
	<hr/>
<b>Balance at 31 December 2020</b>	<b>1,089,782</b>
	<hr/>
<b>Historical cost at 31 December 2020</b>	<b>800,000</b>
	<hr/>
Valued by reference to a UK stock exchange:	
COIF Charities Ethical Investment fund	51,408
Barclays Charity Fund – R -	9,187
	<hr/>

## 5. TANGIBLE FIXED ASSETS

	<b>Freehold Land and Buildings £</b>	<b>Fixtures Fittings and Equipment £</b>	<b>Motor Vehicles £</b>	<b>Total £</b>
<b>Cost or valuation</b>				
At 1 January 2020	3,016,927	33,691	19,104	<b>3,069,722</b>
Additions in year	-	681	-	<b>681</b>
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 December 2020	3,016,927	34,371	19,104	<b>3,070,403</b>
	<hr/>	<hr/>	<hr/>	<hr/>
<b>Depreciation</b>				
At 1 January 2020	422,373	32,474	19,104	<b>473,951</b>
Charge for the year	60,339	478	-	<b>60,817</b>
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 December 2020	482,711	32,952	19,104	<b>534,768</b>
	<hr/>	<hr/>	<hr/>	<hr/>
<b>Net Book Value</b>				
At 31 December 2020	2,534,216	1,419	-	<b>2,535,635</b>
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 December 2019	2,594,554	1,217	-	<b>2,595,771</b>
	<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.

<b>6. DEBTORS: Amounts due within one year</b>	<b>2020 £</b>	<b>2019 £</b>
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.

<b>7. CREDITORS: Amounts due within one year</b>	<b>2020 £</b>	<b>2019 £</b>
Trade creditors	866	1,426
Accruals	3,750	7,910
	<u>4,616</u>	<u>9,336</u>

<b>8. CREDITORS: Amounts due after one year</b>	<b>2020 £</b>	<b>2019 £</b>
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	<b>324,673</b>	<b>2,535,635</b>	<b>2,623,191</b>	<b>5,483,499</b>

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	<b>311,462</b>	<b>2,595,771</b>	<b>2,623,191</b>	<b>5,530,424</b>

### 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.