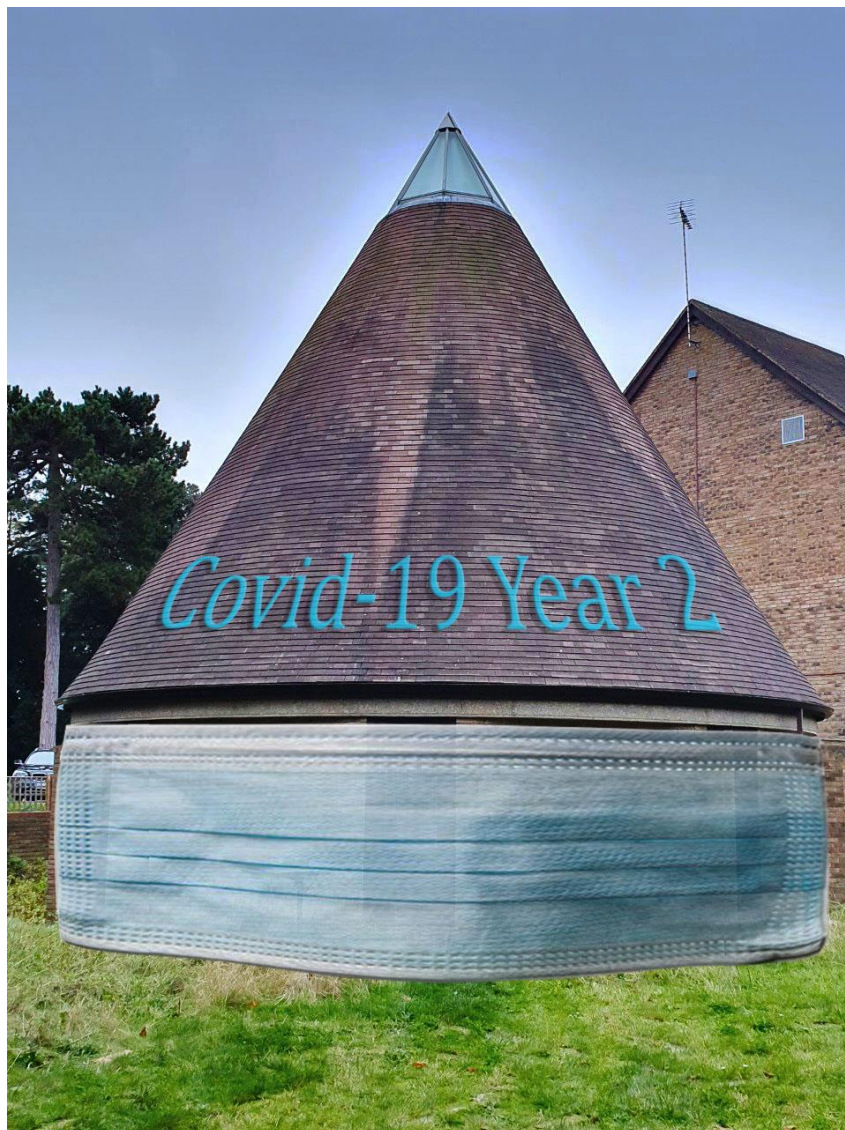


RELIGIOUS OF ST ANDREW
TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2021

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".

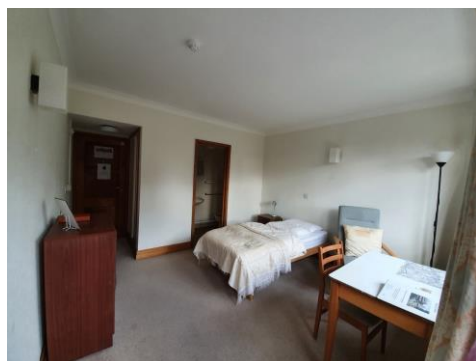
Our regular meditative prayers on the last Wednesday of each month were recorded and posted on the website, including in September, October and November when it was possible to host these prayers in person at St Andrew's.

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 charism".

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 indoor 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 to 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

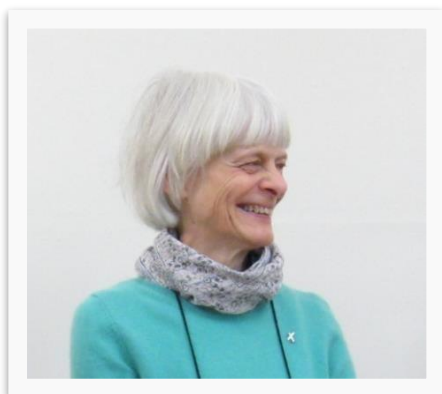
The trustees have maintained an interest in impact of Brexit throughout the year. The situation is of particular importance to them because most of the Sisters resident at Lewisham are nationals of EU countries or Switzerland. All Sisters have registered as either Settled or Pre-settled.

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 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 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.



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

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 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 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		120,326	132,300
EXPENDITURE ON:			
Expenditure on Charitable Activities	3	889,982	239,820
Total Resources Expenditure		889,982	239,820
OTHER RECOGNISED GAINS/(LOSSES):			
Gain/(Loss) on investment	2	160,473	60,595
NET MOVEMENT IN FUNDS		(609,183)	(46,925)
RECONCILIATION OF FUNDS:			
Total funds brought forward at 1 January		5,483,499	5,530,424
Total funds carried forward at 31 December	7	4,874,316	5,483,499

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/>
Historical cost at 31 December 2021	800,000
	<hr/>
Valued by reference to a UK stock exchange:	
COIF Charities Ethical Investment fund	672,926
Barclays Charity Fund – R –	577,329
	<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/>
At 31 December 2020	2,534,216	1,419	-	2,535,635
	<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: Fixed Assets £	Members' Maint. Res £	Total Funds £
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: Fixed Assets £	Members' Maint. Res £	Total Funds £
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	
		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	
		(889,982)		(239,820)
OTHER RECOGNISED GAINS/(LOSSES)				
Gain/(Loss) on investment assets		160,473		60,595
NET MOVEMENT IN FUNDS		(609,183)		(46,925)

