

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

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



Registered Charity No: 227315

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

## THE CHARITY

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

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



## THE CHARITY'S OBJECTIVES & ACTIVITIES

### Objectives: What we aim to do.

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

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

### Activities: This is what we do.

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



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

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



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



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

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

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

### **IMPACT OF COVID-19 Pandemic:**

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



## REVIEW OF ACHIEVEMENTS AND PERFORMANCE

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



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

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

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

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

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

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



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

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



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

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

*"Such a peaceful place..."*

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



### **The Welcome Finance**

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

### **VOLUNTEERS**

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



## COMMUNITY

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



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

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

### The Community's Finance

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

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



### Outreach

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



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



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

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

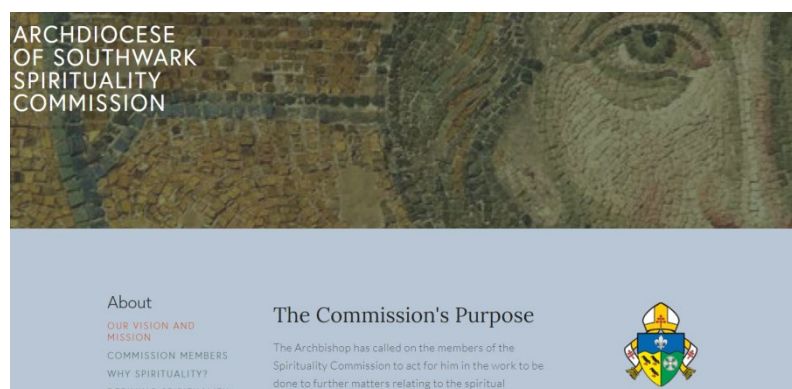


In October, a Sister led an evening online workshop for the Spiritual Exercises Network using Saint Ignatius' begging bowl as a starting point for a reflection and sharing on the theme of asking and receiving.

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

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

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



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

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





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

### **Outreach Finance:**

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

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

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

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



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



The Sisters manage different institutions to achieve the above:

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



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

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

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



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





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

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

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

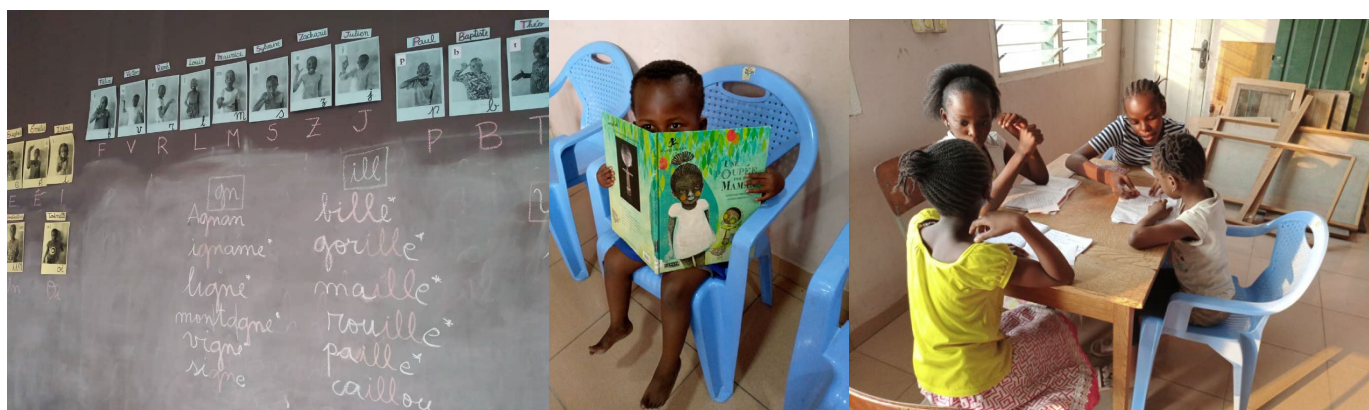


This year has been marked by the construction of a small building as a dispensary in the village of Muvuma as well as a cistern to collect the rainwater. The development means that it will be possible to deliver primary health care in better conditions. Agreement has been reached to develop solar electrification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

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

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

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





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



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

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

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

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



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

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

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

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

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



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



## FUTURE PLANS

### INTRODUCTION:

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

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

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

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





### **SHORT TERM:**

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

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



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

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

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

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

### **MEDIUM TERM:**

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

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

### **LONG TERM:**

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

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



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

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

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

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

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



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

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

### **RISK ASSESSMENT AND MANAGEMENT**

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

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

#### **RISK No 1**

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

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

#### **RISK No 2**

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



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



#### RISK No 3

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

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

#### RISK No 4

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

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

#### RISK No 5

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



#### RISK No 6

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

## FINANCIAL REVIEW

### ACCOUNTING POLICIES

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

### ADMINISTRATION FINANCE

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

### TRUSTEE & STAFF REMUNERATION

All trustees are members of the Congregation and whilst their living and personal expenses are borne by the charity they receive no remuneration or reimbursement of expenses in connection with their duties as trustees. The Trust does not employ any staff.

### CUSTODIAN TRUSTEE

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

### THE LEWISHAM COMMUNITY 2022

### INCOMING RESOURCES

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

### EXPENDITURE

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

### INVESTMENTS

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

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

### ALLOCATION OF COSTS BY ACTIVITY

Please refer to the separate notes under each activity.

### FINANCIAL RISKS

Please refer to the section on Risk Assessment & Management.

### LOAN TO GENERALATE

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





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

#### GIFTS

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

#### RESERVES POLICY

##### FREE RESERVES

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

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

##### MEMBERS' MAINTENANCE RESERVE

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

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

##### PROPERTY MAINTENANCE RESERVE

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



##### MISSION & MINISTRY RESERVE

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

##### GOING CONCERN

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

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

## POST BALANCE SHEET DATE EVENTS

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

## PUBLIC BENEFIT

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

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

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

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

## STRUCTURE, GOVERNANCE & MANAGEMENT

### STRUCTURE

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



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

### GOVERNANCE

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

### TRUST MANAGEMENT

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

### TRAINING OF TRUSTEES

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



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

## TRUSTEES

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

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

## GENERAL DATA PROTECTION REGULATIONS

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

## BREXIT

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

## LEGAL STATUS OF CHARITY

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

## TRUSTEES' BIOGRAPHIES

The current trustees are:



### **Sister Regula Hug**

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



### **Sister Sigrun Gross**

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



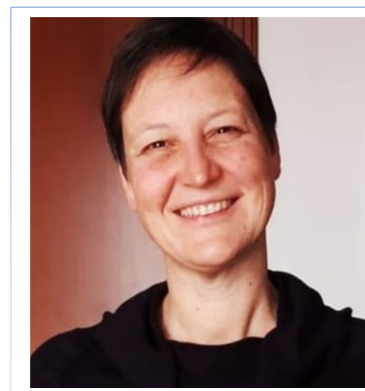
### **Sister Christiane Lehair**

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



### **Sr Lorella Cerutti**

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





**Sister Marie-Christine Berg**

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

**Sister Fiona Maguire**

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

**LEGAL AND ADMINISTRATIVE INFORMATION****TRUSTEES**

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

**CHAIR OF TRUSTEES**

Sister Regula Hug

**SUPERIOR, LEWISHAM COMMUNITY**

Sister Sigrun Gross

**SECRETARY**

Ms Trudy Kilcullen MBE

**REGISTERED ADDRESS**

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

Tel: 0208 852 1662

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

### BANKERS

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

### SURVEYOR

Landers & Associates  
67 Riefeld Road  
London SE9 2RA

### INVESTMENT POWER

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

## STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees of the charity to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing those financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and reports) Regulations 2008 and with the constitution. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustee's Report was approved by the Board and signed on 17<sup>th</sup> April 2023 on its behalf by:

.....  
Sister Regula Hug  
Chair and Trustee

.....  
Sister Lorella Cerutti  
Trustee



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

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

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

---

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

**Respective responsibilities of trustees and examiner**

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

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

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

**Basis of independent examiner's report**

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

**Independent examiner's statement**

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

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

.....  
**Adam Halsey FCA**

Date: 2023

Haysmacintyre LLP  
10 Queen Street Place  
London  
EC4R 1AG

**RELIGIOUS OF ST ANDREW  
COMMUNITY IN ENGLAND**

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

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

The accompanying notes form part of these accounts.



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

**BALANCE SHEET**

**AS AT 31 DECEMBER 2022**

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

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

.....  
Sister Regula Hug  
Chair and Trustee

.....  
Sister Lorella Cerutti  
Trustee

2023

The accompanying notes form part of these accounts.

# THE RELIGIOUS OF ST ANDREW COMMUNITY IN ENGLAND

## NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2022

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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.

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 the charity is entitled to it.



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

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

**1. ACCOUNTING POLICIES CONTINUED**

a) Expenditure

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

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

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

b) Funds

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

c) Cash and Cash Equivalents

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

d) Creditors and provisions

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

e) Estimates and Judgements

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

f) Financial Instruments

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

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

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

**2. ANALYSIS OF TOTAL INCOME AND ENDOWMENTS**

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

**3. ANALYSIS OF TOTAL EXPENDITURE**

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

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

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



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

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

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

**5. TANGIBLE FIXED ASSETS**

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

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

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

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

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

In

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

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

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

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

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

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

| FUNDS                            | Unrestricted Funds  | Designated funds: |                     |  | Total Funds      |
|----------------------------------|---------------------|-------------------|---------------------|--|------------------|
|                                  | English Communities | Fixed Assets      | Members' Maint. Res |  |                  |
|                                  | £                   | £                 | £                   |  | £                |
| Funds as at 1 January 2021       | 324,673             | 2,535,635         | 2,623,191           |  | 5,483,499        |
| Income                           | 120,326             | -                 | -                   |  | 120,326          |
| Expenditure                      | (829,097)           | (60,885)          | -                   |  | (889,982)        |
| Purchase of fixed assets         | (341)               | 341               | -                   |  | -                |
| Gain on disposal of fixed assets |                     | -                 | -                   |  | -                |
| Gain on Investments              | 160,473             | -                 | -                   |  | 160,473          |
| Transfer between funds           | 297,435             | -                 | (297,435)           |  | -                |
| Funds at 31 December 2021        | <b>73,469</b>       | <b>2,475,091</b>  | <b>2,325,757</b>    |  | <b>4,874,316</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 reviewed annually to ensure there are sufficient funds available to sustain members. In the event of insufficient reserves funding will be available from Ramagnies-Chin.

**Property Maintenance Fund**

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



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

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

**Mission and Ministry Fund**

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

All of the charity's funds are unrestricted.

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

