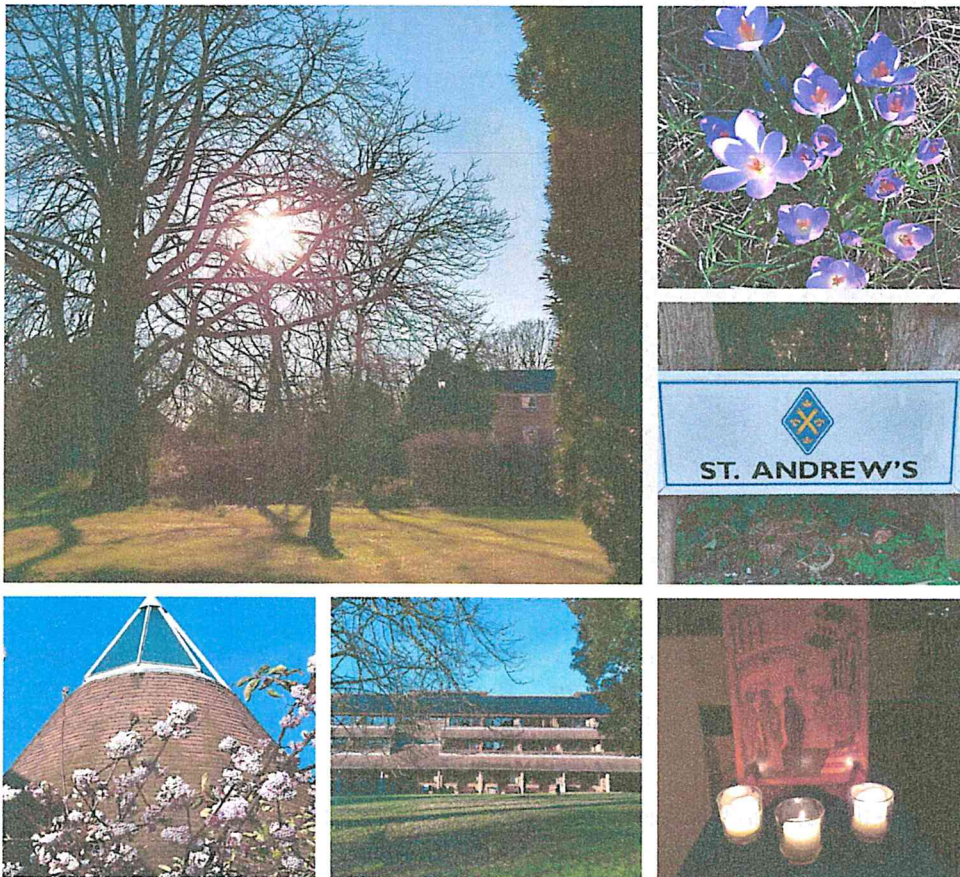


**THE RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

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

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



Registered Charity No: 227315

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

THE CHARITY

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

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



THE CHARITY'S OBJECTIVES & ACTIVITIES

Objectives: What we aim to do.

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

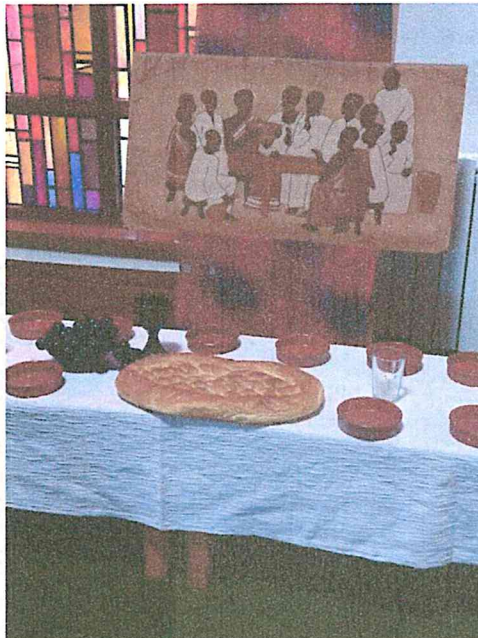
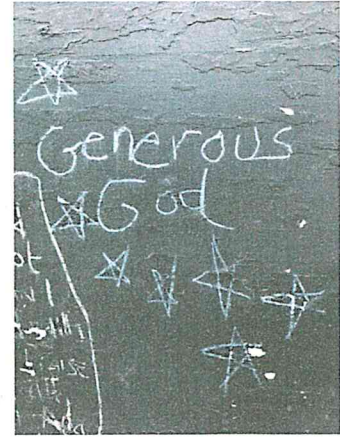
According to the Constitutions, in the spirit of the Order, priority in its choice of Mission should be given to ministries that contribute to a greater awareness of and a deepening of the spiritual experience of the Christian Faith and belief, as well as accompanying people in their journeys of spiritual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

Activities: This is what we do.

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

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

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



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

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



REVIEW OF ACHIEVEMENTS AND PERFORMANCE

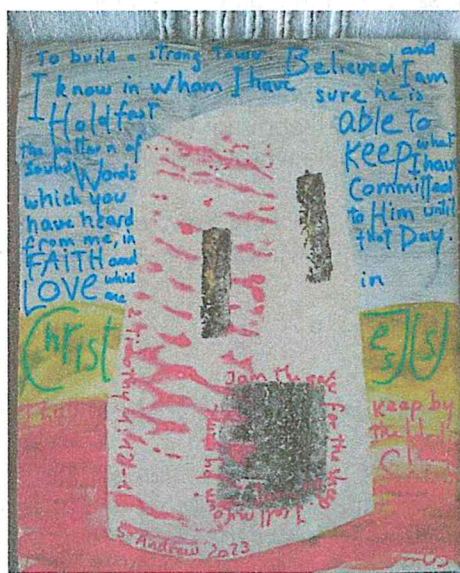
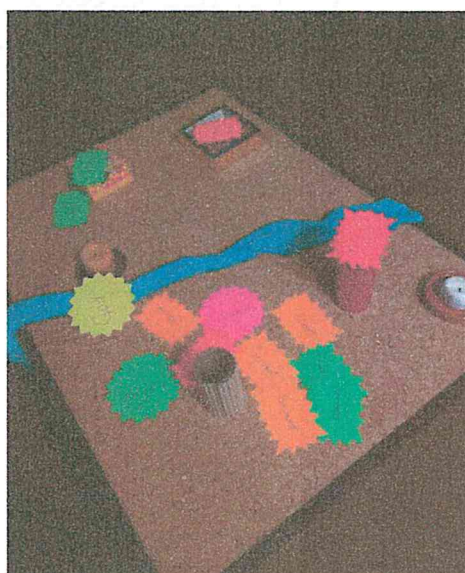
The retreat house at St. Andrew's welcomed guests and visitors throughout 2023 for workshop days, events, retreats, spiritual accompaniment and supervision. Retreats were either guided, with individual accompaniment given by one of the sisters; or private, where guests have no daily accompaniment or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

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

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

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

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

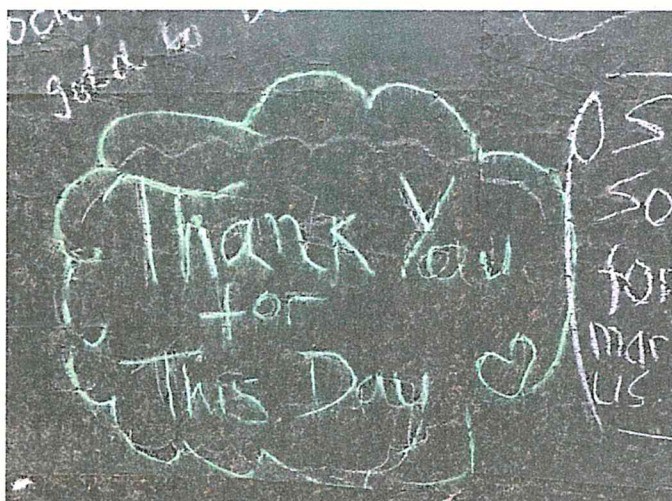


We also continued to offer a monthly workshop, a quiet reflection morning for carers in the local area, facilitated by one of sisters.

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

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

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



Comments from our guests included:

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

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

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

"Loved being able to join you for prayer"

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

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

The Welcome Finance

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

VOLUNTEERS

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



COMMUNITY

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

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

The Community's Finance

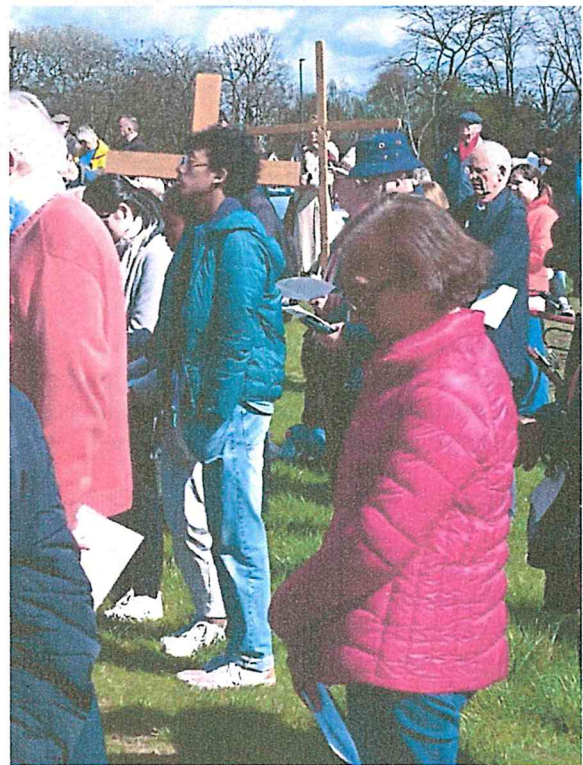
The Community's members received £28,174 from both personal and professional retirement pensions.

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

Outreach

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

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



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

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



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



Outreach Finance:

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

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

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

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

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

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

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

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





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

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

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

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



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

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



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



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



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

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

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

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

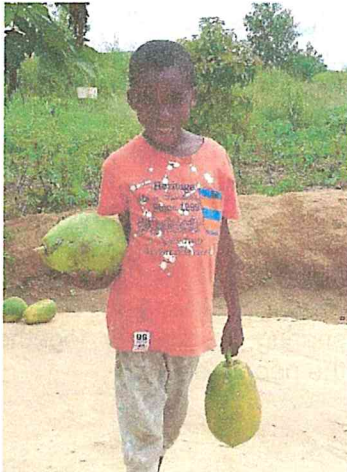


There is a reading centre for children who are failing at school and a small library operated throughout the year from Righini House. Given the success and enthusiasm of the method used, it was decided to entrust its continuation to the "Foi et joie" association (in association with the Jesuits) when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

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

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

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



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

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

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

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

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

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

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

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

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



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



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

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

FUTURE PLANS

INTRODUCTION:

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

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

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

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

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



SHORT TERM:

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

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

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

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

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

MEDIUM TERM:

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

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



LONG TERM:

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

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

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

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

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

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



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

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

RISK ASSESSMENT AND MANAGEMENT

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

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

RISK No 1

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

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

RISK No 2

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

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

RISK No 3

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

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

RISK No 4

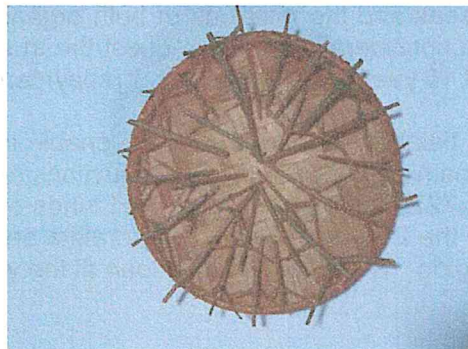
The trustees are aware of their moral and legal obligation to care for their older members. While the Congregation has decided that its elderly members should be housed and cared for by the Community at Ramegnies-Chin in Belgium the Trust retains financial responsibility for their care. Because none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

RISK No 5

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

RISK No 6

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



FINANCIAL REVIEW

ACCOUNTING POLICIES

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

ADMINISTRATION FINANCE

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

TRUSTEE & STAFF REMUNERATION

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

CUSTODIAN TRUSTEE

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

THE LEWISHAM COMMUNITY 2023

INCOMING RESOURCES

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

EXPENDITURE

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

INVESTMENTS

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

ALLOCATION OF COSTS BY ACTIVITY

Please refer to the separate notes under each activity.

FINANCIAL RISKS

Please refer to the section on Risk Assessment & Management.

LOAN TO GENERALATE

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

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

GIFTS

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

RESERVES POLICY

FREE RESERVES

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

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

MEMBERS' MAINTENANCE RESERVE

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

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

PROPERTY MAINTENANCE RESERVE

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

MISSION & MINISTRY RESERVE

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

GOING CONCERN

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

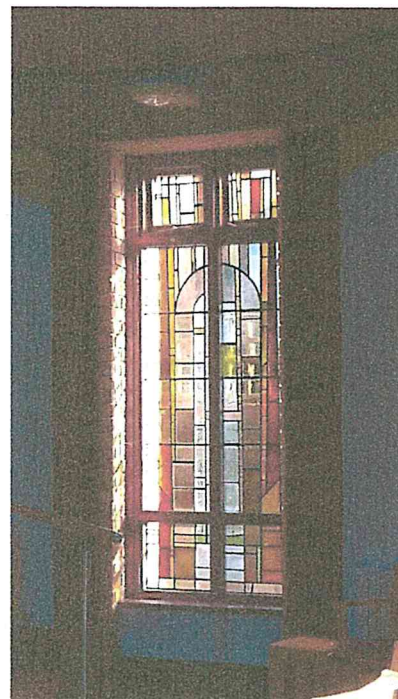
Reserves will be reviewed on an annual basis to ensure that the charity is in a position to fulfil its mission.

POST BALANCE SHEET DATE EVENTS

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

PUBLIC BENEFIT

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



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

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

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

STRUCTURE, GOVERNANCE & MANAGEMENT

STRUCTURE

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

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

GOVERNANCE

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

TRUST MANAGEMENT

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

TRAINING OF TRUSTEES

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

TRUSTEES

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

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

GENERAL DATA PROTECTION REGULATIONS

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

BREXIT

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

LEGAL STATUS OF CHARITY

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

TRUSTEES' BIOGRAPHIES



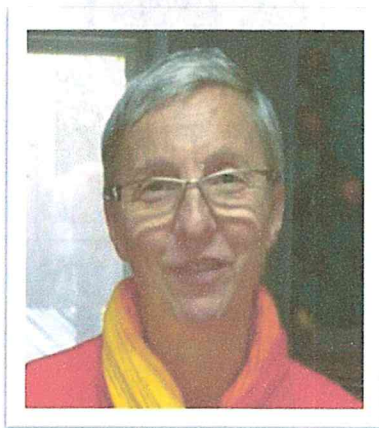
The current trustees are:

Sister Regula Hug

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

Sister Sigrun Gross

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



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

Sr Lorella Cerutti

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

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



Sister Marie-Christine Berg

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

Sister Fiona Maguire

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



LEGAL AND ADMINISTRATIVE INFORMATION

TRUSTEES

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

CHAIR OF TRUSTEES

Sister Regula Hug

SUPERIOR, LEWISHAM COMMUNITY

Sister Sigrun Gross

SECRETARY

Ms Trudy Kilcullen MBE

REGISTERED ADDRESS

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

Tel: 0208 852 1662

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

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

CHARITY NUMBER

227315

GOVERNING INSTRUMENT

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

PROFESSIONAL ADVISERS

INDEPENDENT EXAMINER

Adam Halsey
Haysmacintyre LLP
10 Queen Street Place
London

SOLICITOR

Stone King
13 Queen Square
Bath BA1 2HJ

BANKERS

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

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

SURVEYOR
Landers & Associates
67 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:

Regula Hug
Sister Regula Hug
Chair and Trustee

Lorella Cerutti
Sister Lorella Cerutti
Trustee

22nd April 2024



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

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

Respective responsibilities of trustees and examiner

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

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

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

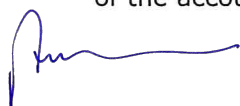
Basis of independent examiner's report

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

Independent examiner's statement

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

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



.....
Adam Halsey FCA

Date: 22 April 2024

Haysmacintyre LLP
10 Queen Street Place
London
EC4R 1AG

**RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

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

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

The accompanying notes form part of these accounts.

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

**BALANCE SHEET
AS AT 31 DECEMBER 2023**

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

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


Sister Regula Hug
Chair and Trustee


Sister Lorella Cerutti
Trustee

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

**BALANCE SHEET
AS AT 31 DECEMBER 2023**

The accompanying notes form part of these accounts.



THE RELIGIOUS OF ST ANDREW COMMUNITY IN ENGLAND

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2023

1. ACCOUNTING POLICIES

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

a) Basis of Accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) - (Charities SORP (FRS102)), the financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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

b) Going concern

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

c) Tangible fixed Assets

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

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

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

d) Taxation

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

e) Income

Income comprise of pensions, salaries, gifts, donations, and investment income. The income is recognised when it is probable to be received 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 2023**

1. ACCOUNTING POLICIES CONTINUED

a) Expenditure

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

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

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

b) Funds

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

c) Cash and Cash Equivalents

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

d) Creditors and provisions

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

e) Estimates and Judgements

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

f) Financial Instruments

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

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

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

2. ANALYSIS OF TOTAL INCOME AND ENDOWMENTS

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

3. ANALYSIS OF TOTAL EXPENDITURE

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

	Depreciation £	Other Direct costs £	Total 2022 £
<i>Charitable Activities:</i>			
Support of members and their ministry	60,885	127,098	187,983
Support and Governance costs	-	7,919	7,919
Total Expenditure	<u>60,885</u>	<u>135,017</u>	<u>195,902</u>
Accountancy			8,411
Independent Examination Fees			1,800
			<u>206,185</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 2023**

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

5. TANGIBLE FIXED ASSETS

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

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

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

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

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

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

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

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

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

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

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

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

English Communities

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

Members' Maintenance Fund

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

**THE RELIGIOUS OF ST ANDREW
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**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2023**

9. FUNDS (continued)

Property Maintenance Fund

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

Mission and Ministry Fund

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

All of the charity's funds are unrestricted.

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

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**NOTES TO THE ACCOUNTS
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