

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



Registered Charity No: 227315

THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024

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

THE CHARITY

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

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

THE CHARITY'S OBJECTIVES & ACTIVITIES

Objectives: What we aim to do.

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



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

Activities: This is what we do.

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

THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024

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

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

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



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

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

REVIEW OF ACHIEVEMENTS AND PERFORMANCE



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

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

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

THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024



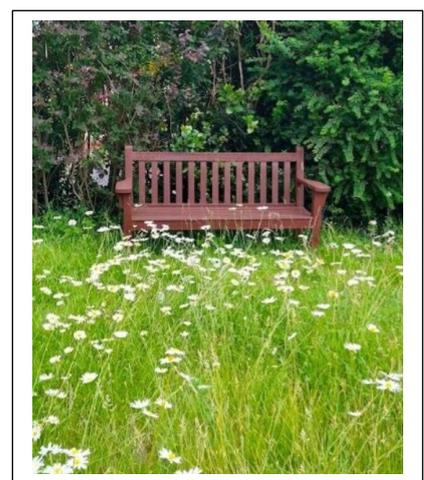
Events held included themed workshop days, guided quiet days following the liturgical year, prayer or reflection days led by one of the sisters or volunteers. We also welcomed day retreats for parish/faith groups, and meditative prayer evenings, open to all comers, hosted in the chapel. We noticed a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

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

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



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



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

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

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



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

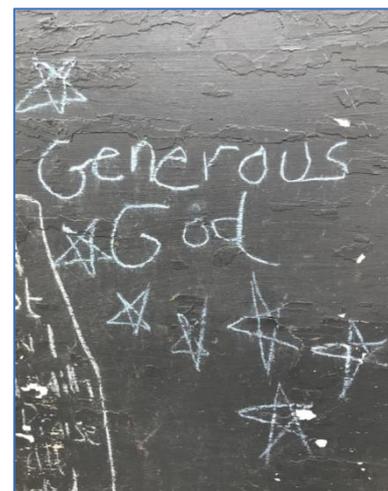
“Thank you for a peaceful and nourishing stay”

“I was moved every day”

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

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

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



THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024

The Welcome Finance

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

VOLUNTEERS

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

COMMUNITY

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

The Community's Finance

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

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

Outreach

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

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



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

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



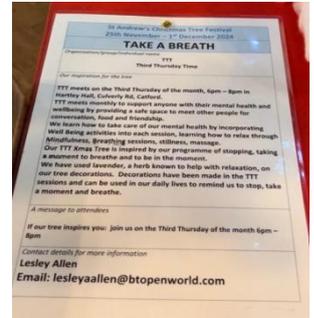
THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024

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

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

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

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



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

Outreach Finance:

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

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

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

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

THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024

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

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



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

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



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

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

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

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

THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024

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

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



FUTURE PLANS

INTRODUCTION:

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



The four Roadmaps are:

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

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

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



THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024

SHORT TERM:

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



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

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



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

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

MEDIUM TERM:

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

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



THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024

LONG TERM:

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

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

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

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

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

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

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



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

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

THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024

RISK ASSESSMENT AND MANAGEMENT

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

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

RISK No 1

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

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

RISK No 2

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

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

RISK No 3

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

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

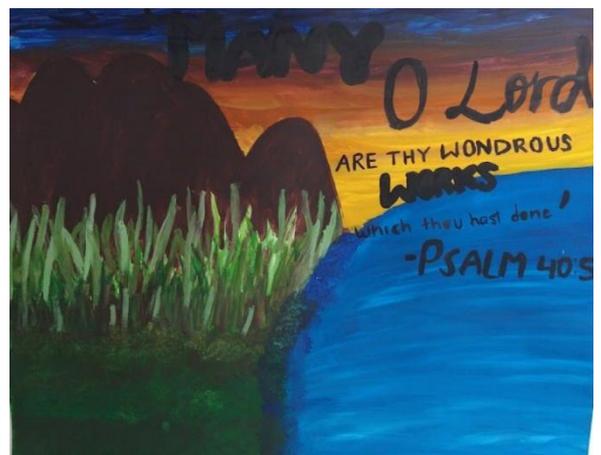
RISK No 4

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

RISK No 5

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

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



THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024

RISK No 6

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

FINANCIAL REVIEW

ACCOUNTING POLICIES

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

ADMINISTRATION FINANCE

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

TRUSTEE & STAFF REMUNERATION

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

CUSTODIAN TRUSTEE

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

THE LEWISHAM COMMUNITY 2024

INCOME

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

EXPENDITURE

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

INVESTMENTS

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

ALLOCATION OF COSTS BY ACTIVITY

Please refer to the separate notes under each activity.

THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024



FINANCIAL RISKS

Please refer to the section on Risk Assessment & Management.

LOAN TO GENERALATE

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

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

During the year the Trustees agreed to extend the

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

GIFTS

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

RESERVES POLICY

FREE RESERVES

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

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

MEMBERS' MAINTENANCE RESERVE

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

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

THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024

PROPERTY MAINTENANCE RESERVE

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



MISSION & MINISTRY RESERVE

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



GOING CONCERN

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

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

POST BALANCE SHEET DATE EVENTS

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

PUBLIC BENEFIT

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

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

THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024

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

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



STRUCTURE, GOVERNANCE & MANAGEMENT

STRUCTURE

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

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

GOVERNANCE

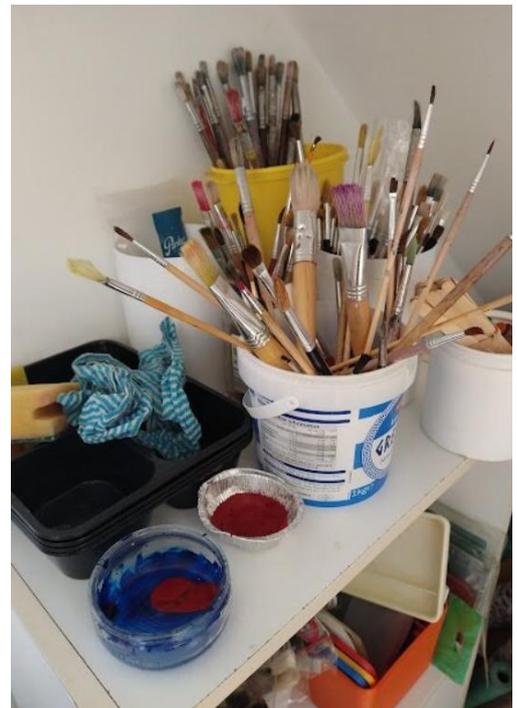
The administration of the Trust is the responsibility of all of the trustees, who meet regularly. The trust secretary monitors governance issues and is the trust's interface with its professional advisers.

TRUST MANAGEMENT

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

TRAINING OF TRUSTEES

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



THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024

TRUSTEES

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

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

GENERAL DATA PROTECTION REGULATIONS

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

BREXIT

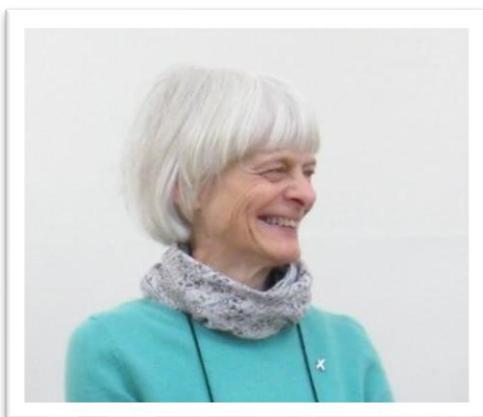
The trustees continue to maintain an interest in impact of Brexit. The situation is of particular importance to them because most of the Sisters resident at Lewisham are nationals of EU countries or Switzerland. All Sisters have registered as either Settled or Pre-settled. Measures have been taken to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

LEGAL STATUS OF CHARITY

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



TRUSTEES' BIOGRAPHIES



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

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



THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024



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

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

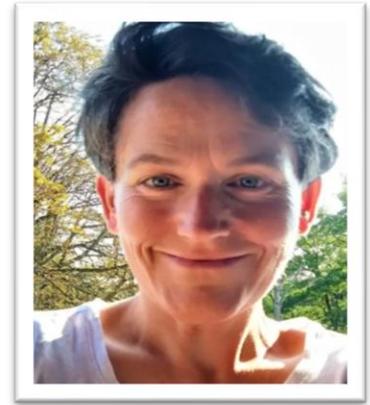


Sister Marie-Christine Berg lived in the community of Ameugny (France) taking part in the ministry of the Sisters with the Taizé Community. She then worked with Jesuits in Lyon (France) to accompany the formation of medical students.

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

THE RELIGIOUS OF ST ANDREW YEAR ENDED 31 DECEMBER 2024

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



LEGAL AND ADMINISTRATIVE INFORMATION

TRUSTEES

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

CHAIR OF TRUSTEES

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

SUPERIOR, LEWISHAM COMMUNITY

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

SECRETARY

Ms Trudy Kilcullen MBE

REGISTERED ADDRESS

The Sisters of St Andrew

99 Belmont Hill

Lewisham

SE13 5DY

Tel: 0208 852 1662

E-mail: christiane.lehair@sisters-of-st-andrew.com

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

CHARITY NUMBER

227315

GOVERNING INSTRUMENT

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

PROFESSIONAL ADVISERS

INDEPENDENT EXAMINER

Yinka Tomori

Longmeade Consult Ltd

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

SOLICITOR
Stone King
13 Queen Square
Bath BA1 2HJ

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

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

SURVEYOR
Landers & Associates
67 Riefield Road
London SE9 2RA

INVESTMENT POWER

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

STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

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

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

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

The Trustee's Report was approved by the Board and signed on its behalf by:

.....
Sister Christiane Lehair
Chair and Trustee

.....
Sister Lorella Cerutti
Trustee

7th April 2025

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

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

Respective responsibilities of trustees and examiner

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

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

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

Basis of independent examiner's report

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

Independent examiner's statement

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

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

.....
Olayinka Tomori ACA DChA

7th April 2025

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

**RELIGIOUS OF ST ANDREW
COMMUNITY IN ENGLAND**

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

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

The accompanying notes form part of these accounts.

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

**BALANCE SHEET
AS AT 31 DECEMBER 2024**

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

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

.....

Sister Christiane Lehair

Chair and Trustee

.....

Sister Lorella Cerutti

Trustee

The accompanying notes form part of these accounts.

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

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

1. ACCOUNTING POLICIES

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

a) Basis of Accounting

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

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

b) Going concern

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

c) Tangible fixed Assets

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

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

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

d) Taxation

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

e) Income

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

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

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

1. ACCOUNTING POLICIES CONTINUED

f) Expenditure

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

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

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

g) Funds

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

h) Cash and Cash Equivalents

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

i) Creditors and provisions

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

j) Estimates and Judgements

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

k) Financial Instruments

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

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

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

2. ANALYSIS OF TOTAL INCOME AND ENDOWMENTS

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

3. ANALYSIS OF TOTAL EXPENDITURE

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

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

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

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

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

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

5. TANGIBLE FIXED ASSETS

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

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

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

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

use of the assets of the charity.

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

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

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

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

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

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

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

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

English Communities

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

Fixed Assets

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

Members' Maintenance Fund

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

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

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

9. FUNDS (continued)

Property Maintenance Fund

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

Mission and Ministry Fund

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

All of the charity's funds are unrestricted.

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

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

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

