

THE RELIGIOUS OF ST ANDREW
The Community in Lewisham, London
Trustees Annual Report and Accounts 2025



Registered Charity No: 227315

THE RELIGIOUS OF ST ANDREW - COMMUNITY IN ENGLAND

TRUSTEES REPORT

YEAR ENDED 31 DECEMBER 2025

The Trustees present their annual report and financial statements for the year ended 31 December 2025 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 have at heart situations of poverty, destitution, ill health, mental health, bereavement and injustice, and 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, as well as their life, journey.

The spacious house with a purpose-built round chapel is surrounded by a large, semi-wild garden and is like an urban oasis. The house is situated at equal distance from Blackheath Village, with its quaint boutiques, trendy shops and Farmer's Market, and Lewisham, with its substantial, affordable market and its Shopping Centre. Greenwich Park is nearby and boasts a flower



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garden, rewilding parts, a deer park and great views towards Central London, The Isle of Dogs and the Greenwich Peninsula. The house is well connected to Central 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 individual day and residential facilities comprise eight bedrooms 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. 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, workshops, 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 sister 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 locality like the provision of counselling services, work with people with mental health issues, peace and justice projects, a food bank, supporting those who are housebound and the elderly.

The sisters also seek to show care and respect for human dignity, fairness, justice and the common good and creation through the way they live and by engagement in local activities and campaigns.

REVIEW OF ACHIEVEMENTS AND PERFORMANCE

In 2025 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 friends, 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, or up to 8 days. This year one of the sisters also accompanied a 30-day retreat, (*The Spiritual Exercises*, following the Spirituality of St. Ignatius), a 20-day retreat and one 3 x 10 days retreat.

Individual retreats were held in silence as usual, but we also held some "talking" residential self-led retreats for small groups, where the guests stayed in a part of the house reserved for them.

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



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“Keeping track of Lent”, which was a workshop day on Lenten themes and included a creative aspect.
“Consider the Lilies”, celebrating the beauty of Creation.
“Sacred Sculptor”, looking at sculpture and Celtic spirituality.
“Anticipating Hope”, a workshop day with Advent themes.

These four workshop days were all led by friends of the community. The sisters are very grateful for this collaboration, for the time and effort involved in preparing and leading these events which are so appreciated by the participants.



The sisters also led two themed workshop days themselves:

“Stewardship and/or Kinship: Exploring and praying our relationship with Creation” and **“The Drama Triangle and the Winner’s Triangle.”** Both events were also well attended and appreciated.



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 continued new requests 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, 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 consistent. Private retreats and quiet days especially have remained a popular option for guests, as well as space for individual spiritual accompaniment.

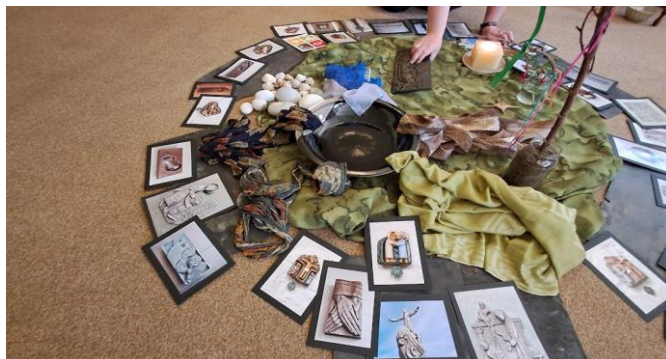
| Approximate number of people welcomed in 2025 | |
|--|-----|
| Private retreats | 90 |
| Individually guided retreats | 45 |
| Individual quiet days | 90 |
| Group residential retreats | 35 |
| Ongoing spiritual direction | 70 |
| Ongoing supervision | 5 |
| Day groups | 170 |

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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 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:

“Calm and peaceful”

“Thank you for being so welcoming”

“I will definitely be back!”

“It was all just what I needed.”

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 £37,795 were received, in addition to which £5,271 of tax was recovered under the HMRC Charity Gift Aid scheme.

VOLUNTEERS

The Sisters are fortunate to have a number of people who come and help occasionally with various tasks in a volunteer capacity. 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 work of volunteers is greatly appreciated. It is not possible to quantify the value in financial terms. The volunteers who help in a one to one capacity on our behalf are all DBS checked.



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In addition, during 2024/5 they were supported through the provision of professional legal services on a pro bono basis by Wiggin Solicitors organised through the excellent work of Law Works. Such support is invaluable and appreciated.

COMMUNITY



The current community is made up of four sisters in Lewisham, coming from Switzerland, France and England. In most of St. Andrew's communities it is common to live together with members 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. 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 £54,545 from both personal and professional retirement pensions.

The Community's living costs for the year were £31,680; a reduction last year's £33,951.

Outreach

During the year the sisters continued to reach out to the community.

One sister continues to be part of TTT (Third Thursday Time) at Holy Cross Parish in Catford. TTT offers a monthly evening of conviviality, reflection, craft and wellbeing support, having in mind especially people who are lonely or who experience mental health challenges. TTT is entirely run by volunteers. As an example of the support given, our sister led a short reflection in November; it was a time to remember loved ones who had died, using candles and quiet music.

Another sister belongs to the Justice and Peace group in the parish of Blackheath. In addition to the Lent and Advent campaigns for CAFOD, the group collects clothes for homeless people cared for by the Manna Society; organises a 'giving tree' for presents for homeless people and refugees (JRS – Jesuit Refugees Service) at Christmas, and writes greetings cards for prisoners of conscience with ACAT (Action by Christians Against Torture). Throughout the year, the group also collects food for the Greenwich foodbank.

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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. In 2025 there have been four regular clients.

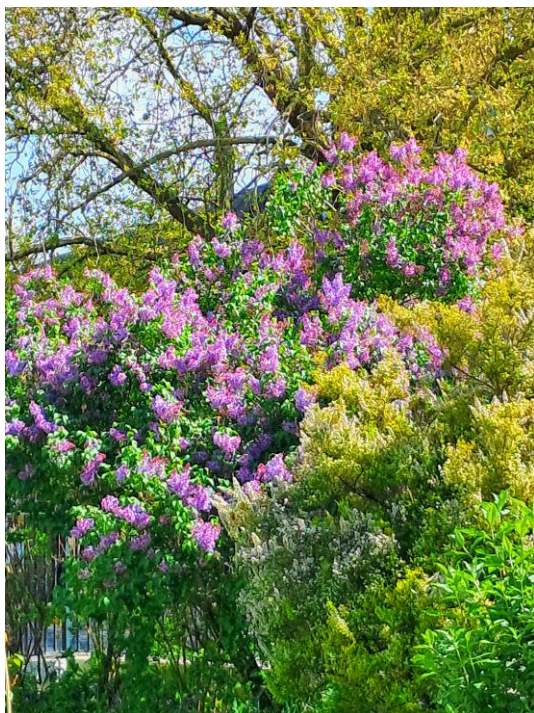
Outreach Finance:

All income from outreach activities is donated to the Charity. Other than for the counselling service, no separate record was kept of expenses incurred in the provision of outreach services.



THE CONGREGATION OF THE SISTERS OF ST ANDREW: MISSION, PLAN AND CONTRIBUTION FROM THE ENGLISH CHARITY

In 2025, the Congregation continued to implement the guidelines of the last General Congregation (January 2023): discerning a new mode of governance; strengthening the sense of belonging between the regions of Europe, DR Congo and Brazil; adapting the formation of members to today's situations.



The Generalate continues to support the mission of the entire Congregation. In the Democratic Republic of Congo, the college in Lubumbashi, the farms and the new house in Kinshasa are projects that have been supported by the Charity of the Sisters of St. Andrew in England. The Superior General reports back on the progress of these projects. These are vibrant projects that contribute to the sisters' mission of education for all, and supporting all forms of human and spiritual growth.

In Europe, the Congregation's decision to acquire a smaller building, better suited to the current number of sisters, the diversity of their missions and today's lifestyle, has made 2025 a year of preparation for the sale of the mother house, the move and the construction of a new mother house in Brussels. The charity has committed to supporting this new enterprise as it is central to the mission of the Religious of St Andrews. The completion of the project is scheduled for July 2026.

FUTURE PLANS

The Community continues 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.

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Following an evaluation of the programme of events for 2025 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 2026. This is to be implemented over the coming year.

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

As a response to 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 increased insulation of the attic in order to decrease heat loss through the roof. In September 2024 the sisters made the decision to work with a gardening company which does not use any chemicals or pesticides.

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 its Planned Maintenance Schedule in 2022. It covers 5 – 10 years of priorities. 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. This year the sisters will develop a 10-year budget plan.



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, reviewed and updated in 2025.

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.

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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 routinely on a regular basis 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 reports, supported by photographs, continue to be submitted 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. A review of policies and value for money is undertaken on an annual basis at renewal.

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RISK No 6

Whilst Covid -19 / health risks are now significantly reduced, the pandemic did bring an awareness of the risk in providing an 'in person' ministry of welcome at St. Andrew's, particularly as some of those attending are older, less able and perhaps more vulnerable. In response to the Covid 19 lockdown, the sisters adapted their ministry by embracing digital technology and as a result the trustees have embedded on line and in person approaches both at the centre and in terms of their outreach work. This enables the sisters to be flexible in responding to the needs of the community into the future. The digital world is a new environment for the sisters and measures are being taken to ensure greater resilience in this aspect of the work.



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 £25,331 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 2025

INCOME

Income during the year was £158,300 (2024: £119,389) due to increased income from solar power generation, pensions donated by members and the first full year of moving from

capital growth investments to income generating investments.

EXPENDITURE

Expenditure was £193,582 (2024: £217,806) which, after allowing for the investment losses of £69,167 (2024: £54,573 gains), resulted in a deficit of £104,449 (2024: £43,844 deficit).

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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 2025, the Trust's investment portfolio, decreased in value to £1,282,958 (2024: £1,352,125); a reduction of £69,167. The performance was rather disappointing and the trustees will continue to closely monitor the performance of the portfolio to ensure it meets the expectations of the charity.

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.

In 2024 the Trustees agreed to extend the period of the loan by a further 5 years to 2029.

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 £7,837 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 £789,482).

GIFTS

There were no gifts/grants to support the work of the Sisters of St Andrew overseas during 2025. Agreement was reached in principle to contribute proportionally to the building cost of the new Generalate and the new European Region Headquarters, upon completion.

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 2025 of £130,139 (2024: £153,917), the level of free reserves required was circa £65,000 - £130,000. This level is adequately covered by the value of cash in the bank and the deposit account.



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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 valued at 31 December 2025 where the balance on the fund stood at £755,980. This is due to be reviewed again in December 2026.

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 £477,033 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 2025/6 this comprises a reserve of £789,482, being the balance at the year end of the 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.

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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 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 five members, all of whom are members of the Sisters of Saint Andrew.

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 has been taking place during 2025.

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.

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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 2025 trustees participated in online and in person training opportunities. Where not all of the trustees are able to attend a relevant event those unable to attend are provided with notes of the training 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 governance 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.

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TRUSTEES' BIOGRAPHIES

Sister Christiane Lehair was part of the London community from February 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, and 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.



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 spiritual accompaniment, retreat work, administration and management. She is trained in Ignatian Spirituality. She is also interested in Ecological and Creation Spirituality. In May 2021 she trained as a 'Laudato Si Animator'. She has been a trustee since 2008 and was the Chair of Trustees from 2015 – November 2025.

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

Since 2010, she has been involved full time at St Andrew's, giving spiritual direction and supervision, leading retreats and quiet days.

She is part of the administration team and welcomes guests in the house.



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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, giving retreats and spiritual accompaniment to visitors, and working with biblical theatre. She also spent several years working at the Ignatian Retreat Centre La Pairelle in Belgium. She moved to the community in London in 2020, where she works as part of the welcome and administration team, and with the creative arts.



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).

THE RELIGIOUS OF ST ANDREW - COMMUNITY IN ENGLAND

TRUSTEES REPORT

YEAR ENDED 31 DECEMBER 2025

LEGAL AND ADMINISTRATIVE INFORMATION

TRUSTEES

The trustees during the year were Sister Regula Hug, Sister Christiane Lehair, Sister Marie-Christine Berg, Sr Fiona Maguire and Sr Lorella Cerutti.

CHAIR OF TRUSTEES

Sr Christine Lehair - from November 2024

SUPERIOR, LEWISHAM COMMUNITY

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 Old Rectory
Springhead Road
Northfleet, DA11 8HN

SOLICITOR

Stone King
13 Queen Square
Bath BA1 2HJ

Wiggin (to whom the sisters are very grateful for their pro bono support in 2024/5)
Met Building
22 Percy Street
London W1T 2BU



THE RELIGIOUS OF ST ANDREW - COMMUNITY IN ENGLAND

TRUSTEES REPORT

YEAR ENDED 31 DECEMBER 2025

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

29th April 2026

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

**INDEPENDENT EXAMINER'S REPORT
YEAR ENDED 31 DECEMBER 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 2025.

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

29th April 2026

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 2025**

| | Notes | 2025 Total £ | 2024 Total £ |
|--|--------------|-----------------------------|-----------------------------|
| INCOME AND ENDOWMENTS FROM: | | | |
| <i>Donations and legacies:</i> | | | |
| Income from Sisters salaries and pensions | | 54,545 | 45,168 |
| Income from other donations and legacies | | 50,355 | 54,131 |
| Income from charitable activities - rent | | 1,507 | 720 |
| Income from trading activities | | 5,748 | 1,373 |
| Income from investments | | 45,025 | 17,997 |
| Other income | | 1,120 | - |
| Total Income and Endowments | | <u>158,300</u> | <u>119,389</u> |
| EXPENDITURE ON: | | | |
| Expenditure on Charitable Activities | 3 | <u>193,582</u> | <u>217,806</u> |
| Total Expenditure | | <u>193,582</u> | <u>217,806</u> |
| NET (EXPENDITURE) | | (35,282) | (98,417) |
| OTHER RECOGNISED GAINS/(LOSSES): | | | |
| Gain/(Loss) on investment | 2 | <u>(69,167)</u> | <u>54,573</u> |
| NET MOVEMENT IN FUNDS | | <u>(104,449)</u> | <u>(43,844)</u> |
| RECONCILIATION OF FUNDS: | | | |
| Total funds brought forward at 1 January | | <u>4,673,811</u> | <u>4,717,655</u> |
| Total funds carried forward at 31 December | 9 | <u><u>4,569,362</u></u> | <u><u>4,673,811</u></u> |

The accompanying notes form part of these accounts.

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

**BALANCE SHEET
AS AT 31 DECEMBER 2025**

| | Notes | 2025 | | 2024 | |
|---|-------|-----------|-----------|-----------|-----------|
| | | £ | £ | £ | £ |
| FIXED ASSETS | 5 | 2,287,757 | | 2,350,762 | |
| INVESTMENTS | 4 | 1,282,958 | | 1,352,125 | |
| | | | | | |
| | | | 3,570,715 | | 3,702,887 |
| CURRENT ASSETS | | | | | |
| Debtors | 6 | 791,642 | | 798,488 | |
| Cash at bank and in hand | | 218,554 | | 182,177 | |
| | | | | | |
| | | | 1,010,196 | | 980,665 |
| CREDITORS: Amounts due within one year | 7 | (10,549) | | (8,741) | |
| | | | | | |
| NET CURRENT ASSETS | | | 999,647 | | 971,924 |
| CREDITORS: Amounts due after one year | 8 | | (1,000) | | (1,000) |
| | | | | | |
| NET ASSETS | | | 4,569,362 | | 4,673,811 |
| | | | | | |
| FUNDS : | | | | | |
| Unrestricted funds | 9 | | 259,110 | | 267,975 |
| Designated Funds | 9 | | 4,310,252 | | 4,405,836 |
| | | | | | |
| TOTAL FUNDS | | | 4,569,362 | | 4,673,811 |

The financial statements were approved and authorised for issue by the Trustees on 29th April 2026 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 2025**

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 comprises 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 2025**

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.

l) Statement of cash flows

The charity qualifies as a small charity, hence is exempt from the requirement to produce a Statement of Cash Flows.

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

**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2025**

2. ANALYSIS OF TOTAL INCOME AND ENDOWMENTS

| | Total 2025 £ | Total 2024 £ |
|---|-----------------------------|-----------------------------|
| <i>Income from investments includes:</i> | | |
| (Loss)/Gain on investment portfolio Investment Income | (69,167) | 54,573 |

3. ANALYSIS OF TOTAL EXPENDITURE

| | Depreciation £ | Other Direct costs £ | Total 2025 £ |
|--|---------------------------|-------------------------------------|-----------------------------|
| <i>Charitable Activities:</i> | | | |
| Support of members and their ministry | 63,005 | 116,563 | 179,568 |
| Support and Governance costs | - | 8,367 | 8,367 |
| Total Expenditure | <u>63,005</u> | <u>124,930</u> | <u>187,935</u> |
| Accountancy | - | - | 4,147 |
| Independent Examination fees | - | - | 1,500 |
| | | | <u>193,582</u> |

| | 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 | <u>63,552</u> | <u>141,150</u> | <u>204,702</u> |
| Accountancy | - | - | 11,604 |
| Independent Examination Fees | - | - | 1,500 |
| | | | <u>217,806</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 2025**

| 4 | INVESTMENT | Total 2025 | Total 2024 |
|---|---|-----------------------|-----------------------|
| | | £ | £ |
| | Market value of listed investments | | |
| | Balance at 1 January 2025 | 1,352,125 | 1,297,552 |
| | Deductions | - | - |
| | Unrealised Losses | - | - |
| | Revaluation | (69,167) | 54,573 |
| | Balance at 31 December 2025 | <u>1,282,958</u> | <u>1,352,125</u> |
| | Historical cost at 31 December 2025 | <u>1,250,255</u> | <u>1,250,255</u> |
| | Valued by reference to a UK stock exchange: COIF Charities Ethical Investment fund | <u>1,282,958</u> | <u>1,352,125</u> |

5. TANGIBLE FIXED ASSETS

| | Freehold Land and Buildings | Solar Panels | Fixtures Fittings and Equipment | Motor Vehicles | Total |
|--------------------------|--|-------------------------|--|---------------------------|-------------------------|
| | £ | £ | £ | £ | £ |
| Cost or valuation | | | | | |
| At 1 January 2025 | 3,016,927 | 61,372 | 35,772 | 19,104 | 3,133,175 |
| Additions in year | - | - | - | - | - |
| At 31 December 2025 | <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 2025 | 724,067 | 3,682 | 35,560 | 19,104 | 782,413 |
| Charge for the year | 60,338 | 2,455 | 212 | - | 63,005 |
| At 31 December 2025 | <u>784,405</u> | <u>6,137</u> | <u>35,772</u> | <u>19,104</u> | <u>845,418</u> |
| Net Book Value | | | | | |
| At 31 December 2025 | <u>2,232,522</u> | <u>55,235</u> | <u>-</u> | <u>-</u> | <u>2,287,757</u> |
| At 31 December 2024 | <u>2,292,860</u> | <u>57,690</u> | <u>212</u> | <u>-</u> | <u>2,350,762</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 use of the assets of the charity.

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

**NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2025**

| 6. DEBTORS: Amounts due within one year | 2025 | 2024 |
|--|----------------|----------------|
| | £ | £ |
| Prepayments and accrued income | 2,160 | 1,169 |
| Loans | 789,482 | 797,319 |
| | <u>791,642</u> | <u>798,488</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 | 2025 | 2024 |
|--|---------------|--------------|
| | £ | £ |
| Trade creditors | 2,917 | 5,741 |
| Accruals | 7,632 | 3,000 |
| | <u>10,549</u> | <u>8,741</u> |

| 8. CREDITORS: Amounts due after one year | 2025 | 2024 |
|---|--------------|--------------|
| | £ | £ |
| 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 2025**

| 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 2025 | 267,975 | 2,350,762 | 755,980 | 499,094 | 800,000 | 4,673,811 |
| Income | 158,300 | - | - | - | - | 158,300 |
| Expenditure | (108,516) | (63,005) | - | (22,061) | - | (193,582) |
| Gain on Investments | (69,167) | - | - | - | - | (69,167) |
| Transfer between funds | 10,518 | - | - | - | (10,518) | - |
| Funds at 31 December 2025 | 259,110 | 2,287,757 | 755,980 | 477,033 | 789,482 | 4,569,362 |

| FUNDS – 2024 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 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 |

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 2025**

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.

Missionary 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.

| INCOME & EXPENDITURE SUMMARY | 2025 | | 2024 | |
|---|-------------|------------------------------|-------------|-----------------------------|
| | £ | £ | £ | £ |
| INCOME AND ENDOWMENTS FROM: | | | | |
| Rents | 1,507 | | 720 | |
| Trading income - solar | 5,748 | | 1,373 | |
| Donations and gifts | 45,084 | | 49,677 | |
| Salaries and Pensions | 54,545 | | 45,168 | |
| Gift Aid | 5,271 | | 4,454 | |
| Investment income | 45,025 | | 17,997 | |
| Miscellaneous income | 1,120 | | - | |
| | <hr/> | | <hr/> | |
| | | 158,300 | | 119,389 |
| EXPENDITURE ON: | | | | |
| Living costs | 31,680 | | 33,951 | |
| Pension contributions payable in Belgium | 3,372 | | 8,359 | |
| Property costs | 63,075 | | 71,636 | |
| Admin costs | 19,684 | | 17,055 | |
| Travel | 6,681 | | 7,516 | |
| Legal & professional | 5,647 | | 15,400 | |
| Gift | 438 | | 337 | |
| Depreciation | 63,005 | | 63,552 | |
| | <hr/> | | <hr/> | |
| | | (193,582) | | (217,806) |
| NET (EXPENDITURE) | | <hr/> (35,282) | | <hr/> (98,417) |
| OTHER RECOGNISED GAINS/(LOSSES): | | | | |
| (Loss)/Gain on investment assets | | (69,167) | | 54,573 |
| NET MOVEMENT IN FUNDS | | <hr/> (104,449) <hr/> | | <hr/> (43,844) <hr/> |