

Westminster Roman Catholic Diocesan Trust



Annual Report & Accounts **2023**

About the Diocese of Westminster

The Diocese of Westminster is one of the smallest dioceses in England and Wales in geographical area, but the largest in terms of Catholic population and priests. The diocesan boundaries include the London boroughs north of the River Thames, between the River Lea to the east and the Borough of Hillingdon to the west, the County of Hertfordshire to the north and the Borough of Spelthorne in Surrey.

Since the restoration of the Catholic Hierarchy in 1850, its bishop has often been appointed a Cardinal. His Eminence Cardinal Vincent Nichols is the eleventh Archbishop of Westminster, having been installed as Archbishop on 21 May 2009. In an increasingly cosmopolitan city, the diocese reflects wide ethnic and cultural diversity amongst its Catholic population.



Diocese of Westminster

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Trustee

The trustees are incorporated as 'Westminster Roman Catholic Diocese Trustee' (WRCDT), a company limited by guarantee. This company does not conduct any trade or business on its own account and has no assets or liabilities. Its sole purpose is to act as trustee of a number of trusts and funds, of which the Westminster Roman Catholic Diocesan Trust is the principal one.

The Directors of the Westminster Roman Catholic Diocese Trustee (herein referred to as Trustees) are:

His Eminence Cardinal V Nichols
Rt Rev J Sherrington
Rt Rev N Hudson
Rt Rev P McAleenan
Rt Rev J Curry
Rev Mgr M Hayes
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Dame C Bowe
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Cardinal's Introduction



One of the largest annual events in the Diocese of Westminster is the pilgrimage to Lourdes. This year over 700 people joined together for this week of processions and prayers, the old and the young, the healthy and the infirm. Each year it is a great event which helps to deepen our faith and the bonds of shared endeavour between all who take part in it.

A pilgrimage is somewhat like a practice run for life, for life itself is a pilgrimage, a journey towards our destiny, our heavenly home. Some of the characteristics of our annual pilgrimage, then, show us features of behaviour that are important for our journey through life. One that is so prominent is that our life is enriched when we share in an exchange of gifts and talents.

Some go to Lourdes as helpers. But they find that they have received from others far more than they gave. Others go full of awareness of their need for help, their dependency on others. They often find that, in fact, they have made a great contribution to the pilgrimage. Only together can we build our journey through life. Only together do we genuinely contribute to the good of others and receive from them the inspiration and help we so often need.

This Annual Report gives many examples of how, in the life of the diocese, there is a constant exchange of gifts. Here are stories of how those with resources have been of service to those who are in need. And there are also, in less obvious ways, the stories in which those who receive become an inspiration to those who have stepped forward to help. Helpers are often moved by the perseverance, courage and generosity of those they have come to assist.

These narratives also make it clear that the outreach of work which marks the life of the diocese is open to all. We are not an organisation which simply looks after its own.

Rather, the calling to which we are responding, the call of Jesus, is that all people are daughters and sons of God, and therefore have a common bond of being sisters and brothers of the one family of God.

I hope you enjoy reading these accounts of journeys in the Diocese of Westminster, in our parishes, schools, chaplaincies, outreach work and on pilgrimage, of people sustaining each other on the way. I invite you to consider their stories and how they reflect the pattern that Christ sets for all his followers. These are the stories of people who make a difference in the life of our local communities, and are in turn nourished by those same communities. Together we can complete the journey and say with St Paul: 'I have fought the good fight, I have finished the race, I have kept the faith.' (2 Tim. 4:7).

I thank all who have composed this Report and its financial component. I thank especially parish clergy and their helpers for their financial oversight. I thank the staff of the Curial Offices who have the difficult task of ensuring our compliance with regulatory requirements. This is a necessary and sound basis on which our ability to serve the public good, to fulfil our mission, depends. I thank them for their tireless work.

May God bless our Diocese of Westminster today and in the years to come.



Cardinal Vincent Nichols
Archbishop of Westminster

'I am the way and the truth and the life.'

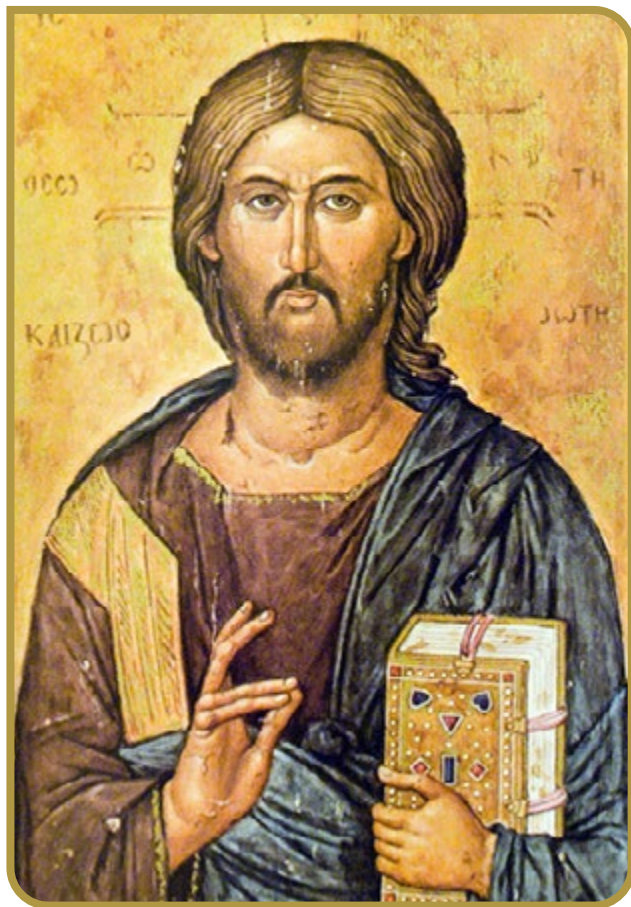
(John 14.6)



Introduction



Jesus Christ calls us all to follow him on a journey towards holiness, a journey of gradual transformation into his own image and likeness, and to walk in his footsteps. By his example he provides the roadmap that we Christians are to follow, giving of ourselves in the service of others, so that we are gradually transformed to be more like him.



As St Paul explains in his Letter to the Corinthians, 'For now we see in a mirror, dimly, but then we will see face to face' (1 Cor 13.12). It is by walking this spiritual path, overcoming trials and tribulations in all types of terrain and weather, that Christians learn to follow Jesus' example closely, so that,

over time, our lives become a true reflection of his, who is the roadmap and guide on the journey, as well as the blueprint for the destination. Or as St John put it, '... the way and the truth and the life.'

Throughout the Gospels, Jesus warns his followers that this is not an easy road and they are likely to encounter difficulties, even hostility, but he says that he is with them until the end of time. While he does not promise riches or an easy life, he promises to accompany everyone who undertakes this journey at every step, through the sunny uplands as well as through the valleys of darkness.

Indeed, there are many who have completed this journey to holiness; some are recognised now as saints whose lives serve as an example for everyone still on the journey, showing us how anyone can become holy, regardless of how imperfect or difficult their start may have been.



St Bernadette, who experienced visions of Our Lady in a grotto in Lourdes while out collecting firewood for her family, was poor and sickly, and considered among the lowliest in society. Her testimony was dismissed at first and she was told she 'was good for nothing'. Eventually,

after many years, she was believed and a shrine was built on the site. Today, millions of people process in pilgrimage to that very shrine, to make their devotions and ask for physical and spiritual healing.



St Peter, an apostle and close friend of Jesus, denied him three times. Despite this staggering setback, which would have defeated most people, he asked for forgiveness and recommitted his life to following Jesus.

Through his ministry, the Church spread widely and gained many adherents. From a moment of weakness, he became the Chief Shepherd of the Church, the first Pope and Vicar of Jesus Christ. St Paul similarly started out zealously persecuting Christians until, on the road to Damascus, he was blinded. When his sight was restored, he made it his life's mission to journey around the Mediterranean preaching the Gospel. His example of holiness and the letters he wrote continue to inspire Christians around the world today.

These are but three of the many saints whose transformed lives encourage Catholics on their own journey: following their example, the saints show that, even when we stumble or fall, we can get up again and continue on the way.

One form of spiritual journey familiar to many people of faith is a pilgrimage. Pilgrims in many religious traditions undertake these journeys in their search for a closer relationship with God, seeking interior transformation that also manifests itself in their lives and relationships with others. For Catholics, a pilgrimage will often involve walking or processing to a shrine, a prayerful and prayer-filled journey that may take hours, days or weeks. It is a physical manifestation of the earthly journey in this life



of walking in joyful hope towards the goal of heaven. Pilgrimages are such an important feature of the Catholic life, both literally and symbolically, that Pope Francis has declared that 'Pilgrims of Hope' will be the theme of the forthcoming Jubilee Year of 2025.

Just as Catholics have Jesus and the saints as companions on the journey, they are asked to walk with others on the pilgrimage through life. Accompaniment is the act of walking together, helping others and being helped by them to a mutual destination. When pilgrims meet unexpected challenges, such as uneven terrain, difficult weather and obstacles, by leaning on each other they can overcome these obstacles to reach their destination safely.

Accompaniment is also a feature of the synodal journey. In 2021, the Pope called for a Synod on Synodality. The term Synodality is described as a journey rooted in the Tradition of the Church. Its aim is to create a roadmap for the faithful and the crossroads on the journey are invitations to pause and listen to each other in order to understand better the direction to take. In a series of gatherings, at the parish level, Catholics were invited to listen prayerfully to others, especially those on the margins, including those who have been harmed by sexual abuse in the Church. They were encouraged to accompany each other on the journey,

supporting those in need, fostering paths of reconciliation, hope, justice and peace. Their reflections were gathered into diocesan, national and continental submissions that formed the basis of the first Synod on Synodality held in Rome in October 2023.

The Church recognises that modern life can be extremely challenging, with many pressures and demands. The cost of living crisis continues to create hardship for many individuals and families. The misuse of technology can create significant dangers in virtually every area of life, from internet safety for children and vulnerable adults to financial fraud and identity theft. Everyday challenges such as balancing family, work, health, others' expectations, loss and grief can all add to life's trials. Alone individuals may struggle on the journey, but those who follow Jesus are called to accompany their neighbours, offering help and support along the way, so that no one is left behind. For this reason, synodality is linked to mission, which calls on all in the Church to engage in dialogue with others, serve the poor and care for our common home.

Christians are called upon to meet people where they are, to build connections, and work together towards the common good. They are encouraged to accompany everyone in the community, especially those who are in

need, regardless of who they are: those living in poverty, the sick, the weak, and those who are vulnerable in any way. It's not about giving handouts, but walking with others, recognising the other's humanity, and fostering understanding, acceptance, compassion, solidarity, community and social harmony. It is about journeying with others in the community, both within and beyond the Church, together to find solutions to global problems, such as housing, poverty and the environment, for the good of all.

In turn, those who reach out a helping hand are helped on their own journey to grow spiritually, deepen their faith, make meaningful connections and build a stronger community. It is by helping and being helped on the pilgrimage of life that followers of Jesus express their faith, giving life to each other and to their communities.

The Directors of the Corporate Trustee (i.e. the Trustees) present their statutory report together with the consolidated accounts of Westminster Roman Catholic Diocesan Trust (the Charity) for the year ended 31 December 2023.

The accounts have been prepared in accordance with the accounting policies on pages 52 to 57 of the attached accounts and comply with the Charity's Trust Deed, with applicable laws and applicable United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and with the requirements of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102).

The Year in Review



PARISHES



The Purpose of the Charity

The Charity's Trust Deed states that the purpose of the Westminster Roman Catholic Diocesan Trust is 'advancing the Roman Catholic religion in the diocese by such means as the Archbishop may think fit and proper'.

The diocese comprises 207 parishes and 204 schools located in the boroughs of London lying north of the Thames and west of the Lea River, in the Borough of Spelthorne in Surrey, and in the County of Hertfordshire.

The Catholic Church was founded by Jesus Christ. Everyone who follows the Catholic faith is called to become more like Christ, and to follow him, giving of themselves to serve others. It is the teachings and actions of Jesus that shape Catholic practice, and therefore the activities of the Charity.

These include worship of God and participation in the sacraments, all of which Catholics believe to be effective signs instituted by Christ himself; the education of children and all the faithful; and also the work of the Church to build, support, and sustain the wider community, and care for all those in need. Faith and good works are intertwined, as St James made clear to the early Christians: 'What good is it, my brothers, if someone says he has faith but does not have works? Can that faith save him? If a brother or sister is poorly clothed and lacking in daily food, and one of you says to them, "Go in peace, be warmed and filled," without giving them the things needed for the body, what good is that? So also faith by itself, if it does not have works, is dead' (James 2.14-17).

The Charity fulfils its purpose by offering religious and pastoral services, educational programmes, and charitable support and assistance to all who live within its borders: approximately 430,000 self-identifying

Catholics and roughly 4.2 million other residents. These ministries are offered mainly through parishes and chaplaincies, schools, and outreach agencies coordinated by Caritas Westminster.

When setting the Charity's aims and planning its work for the year, the Trustees give careful consideration to the Charity Commission's general guidance on public benefit.

Parishes

Worshipping Together

The parish church and the community that gathers there for Mass are, for many Catholics, at the heart of their religious identity. It is the place where parishioners accompany each other and those in their wider community, creating a sense of shared purpose. The parish church is a place for private prayer, communal worship, active charity and friendship across generations. It is a place where all are nurtured in their faith, the young learn to find their sense of purpose and vocation, young couples learn about the responsibilities of marriage and are helped to grow in love as a family, and neighbours and strangers are welcome.

Central to Catholic practice is what is known as the Sunday Obligation. This is the solemn duty of all baptised Catholics to attend Mass on Sundays and special feast days, referred to as Holy Days of Obligation. Of course, there are circumstances in which this obligation does not apply: illness, or caring for someone who is ill or infirm, necessary and unavoidable work or travel, lack of transport, or the unavailability of a Mass to attend, for example. With over 200 parishes in the diocese, and good transport links in much of it, Catholics in the Diocese of Westminster are fortunate that there is almost always a locally-accessible Sunday Mass to attend.



Approximately 106,000 Catholics attended Sunday Mass regularly in parishes in the diocese in 2023. To accommodate the needs of the large variety of individuals of all ages, families, groups and communities there is an array of services in multiple languages, formats and rites. There are 33 ethnic chaplaincies that regularly hold Masses, at least once a month, in one or more parishes in the diocese, where a particular community can gather to celebrate Mass in their own language. There are also a dozen chaplaincies providing worship and pastoral ministry in other Catholic Rites. There is also regular provision of signed and sign-interpreted Masses in a number of parishes for the Deaf community and Catholics with intellectual disabilities and their families. All are welcome.

Following the pandemic, many parishes continue to see smaller numbers of Catholics attending Sunday Mass than had attended in 2019. Attendance continues to increase, with approximately 106,000 Catholics attending Mass in the diocese in 2023, compared with roughly 91,000 in 2022. There remain some individuals who are still not able to attend Mass in person because their



health is compromised to the extent that they cannot safely join public events. For the typical Catholic in ordinary circumstances, the bishops have stressed that Sunday Mass attendance should be in person for the reason that all Catholic sacraments require presence. Holy Communion received during the celebration of the Mass cannot be received remotely.

Lifelong Journey of Faith

For many who are born into Catholic families, the journey of faith begins with baptism as infants or young children, when they are welcomed into the Church, particularly in their parish. Others begin their journey as adults, often as a result of searching for meaning that they cannot find in worldly pursuits. Some are baptised at this point, while others who were already baptised in other Christian communities ask to be received into the Catholic Church. For all, baptism is the first step on their lifelong journey in the Church and the gateway to receiving the other sacraments. In 2023, 5,271 infants and children up to 7 years were baptised, and 800 children over 7 and adults

were baptised or received into full communion across the diocese. Of the adults received into the Church, 350 catechumens and candidates from 73 parishes gathered at Westminster Cathedral on the first Saturday of Lent to celebrate the Rite of Election, an important milestone on their journey towards baptism and reception into full communion at Easter.

From an early age, as they continue to grow in their faith within their parish community and school, Catholics learn that their faith has a multitude of practical expressions. As young children, they learn to show kindness and respect to others. As they prepare for the sacraments, particularly confirmation, they are encouraged to reach out and serve others, in the local community or further afield in any part of the world where people are in need. In 2023, 5,000 young people were confirmed across the diocese.

One expression of service is through vocation. Each person is called to be and to serve in a particular way. In the words of St John Henry Newman, God calls each person 'to do him a definite service'. For many, this may be the call to holy matrimony, or marriage, where a



man and a woman commit their lives to one another and to the raising of children. These couples are called upon to make sacrifices for the good of their family, and, ultimately, society, as they care for their children, educate them, form their consciences and teach them by example how to contribute to the common good. It is unsurprising therefore that marriages are often celebrated by families and entire communities; after all, they are an important milestone on the journey of life and of faith. In 2023, 650 couples residing in the diocese were married in local parishes, while a further 1,000 couples were prepared in parishes for marriage in other churches or overseas.

Marriage anniversaries highlight the enduring nature of a couple's commitment to each other and to their families. In the diocese, couples celebrating significant anniversaries are invited to an annual Mass for Matrimony in Westminster Cathedral. Over 400 couples celebrating 13,000 years of marriage renewed their vows and gave thanks for the gift of married love. One couple present were celebrating 70 years of married life, a testimony to the strength of marriage as the centre of focus and stability for the family and for wider society.

The parish continues to be the centre of spiritual life for Catholics in the diocese, with congregations as vibrant as ever. Some celebrated significant anniversaries in 2023. Among them were:

- Our Lady of Lourdes in New Southgate marked a century of Catholic worship and witness with a Mass celebrated by Cardinal Vincent Nichols.
- In Homerton, Immaculate Heart of Mary and St Dominic Parish and St Dominic's Catholic Primary School both marked 150 years of Catholic witness and education also with a Mass celebrated by Cardinal Nichols.

The Year in Review (continued)



- In Tottenham, the parishioners of St Francis de Sales commemorated the 128th anniversary of the laying of the foundation stone of the church by Cardinal Vaughan in 1895. The parish celebrated with a pilgrimage tracing the history of the parish to each of the three chapels that preceded the current church building. Bishop John Sherrington visited the parish and offered Mass to commemorate the occasion and the Catholic presence in North London since 1793.
- St Mary's Church in East Finchley marked 125 years of Catholic worship and witness, and 70 years since the opening of the current church, with a Mass celebrated by Bishop Sherrington.

Walking in solidarity

While the cost of living crisis continued to take a toll on the most vulnerable in society, parishes and schools, individually or in collaboration with others in the local community and with the support of Caritas Westminster, continued to work towards alleviating the heavy burdens many of their neighbours bear.

The Caritas Food team continued to distribute supermarket vouchers through 118 parishes and schools to support individuals and families. First made available during the pandemic, these vouchers allow families to purchase food that is suitable to their specific needs. The cost of living crisis made it a necessity to continue this and other food initiatives, so additional funding was made available. (See p18 for information about the Caritas food programme.)

Food was also made available through a number of food banks, food pantries and community shops to those in the community who would otherwise not be able to feed themselves or their families. The Borehamwood

Foodbank, based at the Church of St Teresa of the Child Jesus and founded in 2013, depends on the involvement of the whole community: parishioners, pupils from a number of local schools, businesses and other faith communities for donations, financial support and volunteers. Since its foundation, it has seen phenomenal growth. With additional financial support from Caritas and the local community, it has continued to expand its provision in response to further local needs by providing a full range of toiletries, help towards the cost of fuel to cook food, school uniforms and shoes for children whose families could not afford them, and family lunches during school holidays to alleviate hunger and provide a sense of community for local families.

One of the driving forces behind the launch of the Borehamwood Foodbank in 2013 was Kristan Payne, the founding Chair of Trustees, who worked tirelessly with the late Fr Dominic McKenna and a group of volunteers to get the project off the ground. It was a surprise and delight, therefore, when Kristan was recognised in the New Year's Honour List in 2023 with a British Empire Medal for services to charity in her community. Reacting to the award, she said: 'I am proud to have played my part in this and that it is still going strong after almost ten years of service to Elstree and Borehamwood. It goes without saying that we hoped by now to be unnecessary but sadly with the present climate the food bank is busier than ever. The food bank has strengthened the community as local people, businesses, schools and places of worship all donate to help their neighbours in need.'

Food provision isn't only about handing out parcels of food, although that is vital, but it is also about finding creative ways to bring local people together to share a meal as a community. Our Lady of Fatima Parish in White City was the first parish in the diocese to partner with FoodCycle, a charity that uses surplus food to host a weekly meal. The FoodCycle team sources perfectly edible surplus food safely from food retailers, purchases additional dry ingredients and spices, and provides volunteers who cook and host. While the cooks prepare a three-course lunch, the volunteers prepare food bags for the guests to take away at the end of the meal. The parish invites guests from among local neighbours. All sit down together to enjoy the meal and companionship, building and strengthening the sense of community in White City.

FIND OUT [what happened when the parish hosted the community lunch](#) on the day of the Coronation, 6 May 2023.

The steep rise in the price of energy in the winter of 2022-23 had a profound effect on many, as households were suddenly faced with an impossible choice between paying unaffordable heating costs or enduring freezing homes. Along with other community spaces, 20 parishes and three projects from across the diocese threw open their doors to offer local people a warm welcome to their warm spaces. With small grants from Caritas to help with the cost of heating and refreshments, these parishes were able to help people who were already struggling financially get through a difficult winter, all the while enjoying connections with friends old and new.

STORIES of [shared community warmth](#)

SCHOOLS



As parishes discern how they can serve their community to alleviate the effects of various shocks, they launch an initiative, only to find that local need is so great that they then have to find ways to meet these additional needs. One such parish is Sacred Heart in Holloway, where parishioners began delivering food parcels and food vouchers to those who were shielding during the pandemic. In 2021, they set up a food bank to provide food and essential household items to those who could not afford them. Soon they realised that many of the food bank's clients were living on the edges of society.

Working with Caritas, they looked at ways of addressing this social exclusion. They now offer warm cups of tea in winter and refreshing treats in summer, as well as a hot vegetarian meal cooked by one parish family. The many parish volunteers who make all this possible also include young people preparing for the sacrament of Confirmation. As one young person explains, 'we enjoy spending time with our friends, and at the same time helping people.' These young people learn that their faith is expressed in a practical way when they serve their neighbours, and help build up their community.



THE FULL STORY of Sacred Heart Parish's [food bank journey](#)

Schools

Education has always been at the heart of the Catholic mission. The approach to education taken in the diocese is that set out in canon law: education must attend to the formation of the whole person in moral and spiritual terms, and at the same time promote the common good of society. Children and young people must therefore be cared for in such a way that their physical, moral and intellectual talents develop in a harmonious manner, so that they attain a greater sense of responsibility, develop an understanding of the right use of freedom, and are formed to take an active part in public life.

Underpinning the education offered by each and every school and academy in the diocese are a number of core principles that define the essence of Catholic schools:

- **Are centres of excellence for Religious Education and the wider curriculum:** Catholic schools' entire curriculum is underpinned by and expresses Catholic beliefs and values, so it is vital that an understanding and knowledge of the Catholic faith permeates all aspects of school life.
- **Are collaborative:** Catholic schools actively promote strong and positive links with the wider community, including the diocese, deaneries, parishes, local communities, families, and other schools. Given that parents, or those who act in their place, are the primary educators of their children, links between the home, the school and the parish are especially significant.
- **Are essential:** Catholic schools are places where every child matters; where safety, well-being, enjoyment, tolerance, respect and dignity are reflected in all aspects of school life; where pupils are cherished for who they are as much as for what they achieve; and where all achievement is recognised and celebrated.
- **In summary,** Catholic schools are designed to provide safe, supportive environments where children are challenged to mature intellectually, socially, morally, and physically, and to embody justice, peace, and mercy in the community.
- **Have the child at their centre:** Catholic schools are designed and run to provide the very best educational opportunities and life-fulfilling experiences, in communities that have the teachings of Christ and his Church at their core.
- **Have Christ at their heart:** Catholic schools are places where everyone is valued as a child of God, where every individual is enabled to grow in unity with Christ, and to achieve his or her full potential.
- **Have a liturgical, sacramental and spiritual life:** Catholic schools are worshipping communities whose spiritual identities are expressed most visibly through classroom prayer, whole-school liturgies, and assemblies.
- **Are distinctive:** Catholic schools, through their clear and visible Catholic identities, will be for many people the place where they first encounter Christ and his Church, and as such are evangelising communities.

The Year in Review (continued)



Academisation

The Charity has been promoting a strategy of academisation for all its schools. As at the end of 2023, eight of the planned 12 Catholic Academy Trusts (CATs) have been established, and 50 schools had moved into one of these CATs. Additionally, the percentage of schools engaged in the academy strategy has significantly increased during 2023, from 26% in January 2023 to 45% by December 2023.

The Academy Strategy team are continuing their discussions to form the remaining four CATs in Hackney, Ealing, Barnet, and Enfield and Haringey. The Charity is also supporting the expansion of the existing eight CATs and estimates that another 38 schools will engage in the process of joining these CATs in 2023/24. It remains the Trustee's ambition to have all diocesan schools either completing or actively engaging in the process of conversion to become an academy by the end of 2025.

Diocesan schools have become stronger and more resilient as they work together in a structured way to find solutions to the many challenges the education sector is facing now, and will no doubt continue to face in the future. The eight CATs have also adopted a collaborative approach to supporting and helping develop each other, and the development of the remaining CATs. An emerging area of work within these CATs is the establishment of a Chaplaincy Strategy to support schools, pupils and parishes to enhance and strengthen the provision of Catholic life and formation across the diocese.

The determination, resilience, creativity and ingenuity of CAT leaders will be key to finding sustainable solutions to continue to provide a rich Catholic education in these challenging times. Diocesan Catholic schools, organised in sustainable geographical CATs, will support strong, secure, self-sufficient and outward-looking Catholic learning communities, integrated into and serving their own communities, and in communion with each other.

A Culture of Excellence

Academisation and the formation and expansion of CATs has been proven to be an effective strategy to strengthen the already-thriving educational provision within the diocese.

There are 204 schools in the Diocese of Westminster: 157 primary schools, 40 secondary schools, five all-age schools, two sixth form colleges and two special schools, educating 93,000 pupils, representing the greatest diversity in the country: nearly 50% from ethnic minority families; 14% are pupils with special educational needs; and 18% receive free school meals.

Of these schools, at the time of writing, 99.5% are rated good or outstanding by Ofsted, which compares favourably to the national figure of 86%. The numbers are similar for the diocesan inspections carried out to assess the effectiveness of classroom religious education and Catholic life of the schools: 93.8% were graded good or outstanding for religious education (6.2% require improvement) and 100% of schools assessed in the 2022-2023 school year were rated good or outstanding for Catholic life.

On average, schools in the Diocese of Westminster achieved a significantly above average score in both attainment and progress measures: Attainment 8 of 5.5 (Nat Av 4.6) 79% grade 4+ in English and Maths (Nat Av 64%) and overall Progress 8 +0.5 (Nat Av 0, London Av +0.29).

Full Human Potential

The quality and importance of the education provided by diocesan schools is not simply a matter of inspection statistics and results; it is seen in the commitment of the schools to the total human development of their students and the way in which students are supported in their efforts to make a positive contribution to society,

and in their enduring legacy and the recognition of staff and pupils through external awards and commendations.

Cardinal Pole Catholic School, a mixed comprehensive for 11- to 19-year-olds in Hackney, prides itself on its commitment to providing a well-rounded education that prepares students for the challenges of the modern world. It is also known for its service to a community which faces ever increasing complexities. Whilst Hackney has seen increased gentrification in recent years, the Income Deprivation Affecting Children Index (IDACI) score of 1 means that the local area is one of the 10% most deprived areas in England. To address these challenging circumstances, the school works exceptionally hard with families of pupils to offer outstanding pastoral care to each year group, including full time in-house mental health support, to ensure students can receive quick and proactive intervention when needed. In recognition, the school was shortlisted in the Secondary School of the Year category for the prestigious TES Schools Award 2023.

In Brent, **Newman Catholic College** encourages pupils 'to be compassionate and responsible citizens and work together across their differences' to contribute to the common good. For several years, the school has run a number of initiatives to serve the community. In addition to supporting a number of food projects locally, staff and pupils join forces every Friday to run their very own Newman Foodbank, providing direct assistance to their neighbours. Since 2019 the school has been accredited as a School of Sanctuary, committed to being a safe and welcoming place for all. The school believes that its pupils, who speak over 60 different languages and come from many nationalities, need to learn about the conditions that forcibly drive people from their homes in order to understand their local community and the wider world. In the 2023 the

accreditation was accompanied with glowing feedback: 'Newman Catholic College is truly a unique institution that goes above and beyond to support your students and wider community and foster a culture of belonging and respect.'

Early in 2023, **St Gregory's Catholic Science College**, also in Brent, was ranked by The Times in the top 25 non-selective state schools in the country for its A-Level results. In 2022, 79% of students achieve A*-B grades in their A-Level examinations, the best results in the school's history and a remarkable achievement given the two years of disruption to education caused by the pandemic. The school was also recognised by the Schools, Students and Teachers Network in the 2023 Educational Outcomes Awards as among the highest performing secondary schools in the country. It was also ranked among the top 20% of schools nationally for student Progress and in the top 10% of non-selective schools for Attainment. In addition to this outstanding academic performance, during school holidays and most days after school, students still found time for serving others in the local community, mentoring younger pupils, raising money for local charities, running the school's own food bank, and working with local organisations to improve and maintain some of the community green spaces near the school.

These are but three examples of schools who demonstrate an active love and commitment to promoting the common good in their community. In recent years, a growing number of schools have been participating in the Caritas Ambassadors programme, which leads pupils through the themes of Catholic social teaching and encourages them to imagine what the world and their community could look like in a decade, and to put their learning into practice by developing their own project to benefit their

community. In 2023, 45 schools took part in Caritas Ambassadors and initiated a varied range of projects that included litter-picking, outreach to older people, supporting food banks and homeless people, creating an allotment and working to reduce plastics.

In June 2023, on the Feast of the Sacred Heart, over 200 pupils and their teachers from 14 of these schools came together for a celebration of social action in Westminster Cathedral. Praising the materials produced for the programme, one teacher said that after going through the programme, children 'will challenge injustices and will do something to make their local area a better place'. During the celebration, two pupils from St John XXIII School in White City, remembering all who were affected by the Grenfell Tower Fire in 2017, poignantly summed up what Catholic social action means to them: 'God created us as one and calls us to support our brothers and sisters. We often share our joys with our friends and family, our successes with those close to us, but as Catholics we must also strive to share the pain of the stranger and display the love that God has for us all each day.'

— Celebrating Together

Catholic schools have long been rooted in their communities, educating local children and serving the common good. Several of these schools celebrated significant anniversaries in 2023.

- In June, Cardinal Nichols celebrated a Mass with staff, pupils and alumni for the 150th anniversary of St Thomas of Canterbury Primary School in Puckeridge. He drew the attention of the children to the halo around the head of their patron saint, a mark of the light of God's presence, which the children should aspire to bring into the lives of all whom they encounter.

The Year in Review (continued)



- Celebrating 150 years was also St Dominic's Catholic Primary School, along with the Parish of the Immaculate Heart of Mary Parish in Homerton (see p 9).
- Cardinal Nichols visited Welwyn Garden City in June to offer a Mass of thanksgiving on the 70th anniversary of Our Lady Catholic Primary School.
- The celebrations continued in June with a Mass of thanksgiving on the 50th anniversary of St Margaret Clitheroe Catholic Primary School in Wembley.
- Also in June, Bishop Sherrington joined staff and pupils of Our Lady of Grace Infant School in Dollis Hill for their 50th anniversary celebrations. He commissioned the school's Mini Vinnies, the youngest members of the St Vincent de Paul Society who follow in the steps of Christ and St Vincent de Paul in their dedication to eradicating poverty through practical assistance.

An Environment for Thriving Education

School buildings fit for purpose help to form the foundation of excellence in education. Buildings that are well-constructed, safe and in good repair create an environment where the whole school community can thrive. The Trustees have a plan in place for investing in the future of Catholic school provision through maintenance and regeneration of school buildings. This is a long-term initiative that is currently progressing through the initial phases.

One of the challenges that has emerged in recent years has been the past use of reinforced aerated autoclaved concrete (RAAC) in schools across the country. RAAC was a cheap and popular building material used in the construction of public buildings from the 1950s to the 1990s. Less durable than standard concrete, it was meant to be replaced after 35 years. That many

buildings with RAAC continue to be in use, well beyond the replacement date, was recognised as a serious issue in 2023, when the government committed to taking action to remove RAAC from schools.

The Charity was already aware of the existence of RAAC in certain schools. In 2022 building consultants retained by the diocese identified and remediated RAAC in one primary school and presented compelling evidence of risk in another primary school which resulted in the school being included in the government's School Rebuilding Programme.

In September 2023, the Department for Education (DfE) requested information about the existence RAAC in all schools across the country. Having identified all school buildings constructed during the period when RAAC was in use and compiled the information in its central asset management database, the Charity was ready to provide a prompt and robust response to this request. As a direct result, the DfE deployed their retained specialists to over 60 Catholic schools and academies in the diocese to assess the buildings for RAAC.

At the time of writing, there are eight schools undergoing remedial work to remove RAAC. The initial phase of mitigation, intended to protect the pupils and staff from harm while a detailed remediation plan is developed, has been completed without disruption to pupils' education. In three of these schools, full remediation has been approved by the DfE and work is progressing on site.

In February 2024, the DfE released a further list of schools that would be awarded grants for remediation work and, in some instances, a complete rebuild of the school. Four (three diocesan and one Religious Order) were included in the list of schools which will be rebuilt entirely. Another four schools were awarded grants for remediation work.



A Vocation to Teaching

Teachers and heads in our diocesan schools are committed to doing the best for the pupils in their care. For most, teaching is much more than a job; it is a lifelong vocation. Even in retirement, it is not unusual to see them using their expertise in the service of their community. Kate Griffin, who was for many years a successful headteacher, is one such exemplar. For over a decade, she has generously shared her time and expertise in the service of education in the Dioceses of Westminster and Plymouth at executive, governance and trustee levels. She has also served nationally on the Management Committee of the Catholic Education Service, and internationally as the first Briton elected President of the International Confederation of Principals in 2008 and 2009. In recognition, Pope Francis conferred on her the Damehood of the Pontifical Order of St Gregory the Great. Dame Kate continues to serve on the Diocesan Education Commission.





● Youth Ministry

'Working with schools and parishes to create opportunities for young people to encounter Jesus Christ and [to] accompany those young people on the path to vocational awareness, equipping them to live ever more willingly for the mission entrusted to them by the Lord.'



Westminster Youth Ministry engages with the children and young people of the diocese in a variety of ways, and through various channels. Its services to the youth of the diocese, their schools and parishes are offered through two main streams: day and residential retreats for school and parish groups at the Youth Retreat Centre in Pinner, and outreach activities which involve going into parishes and deaneries and organising big events, such as Flame, Summit, and Resonate.

After the lull during the pandemic and repeated lockdowns, and the slow start in 2022, the retreat centre had its busiest year yet in 2023. There is high demand from schools and youth groups for residential retreats, and from Confirmation groups for day retreats. The centre was fully booked for most of the year, hosting more than 85 day retreats and 57 residential retreats, with over 3,400 young people from 69 parishes and schools taking part.

The retreat centre in Pinner is now the venue of choice for national groups such as Youth 2000, Joel's Bar, One Hope Project, the ASCENT and Catholic Student Network. All of them host their annual or biannual events at the centre, recognising the opportunity to deepen their own faith, and build relationships and support networks across the Church. Added to their number were the increasing number of Catholic schools from overseas who used the retreat centre as accommodation when visiting London. The retreat centre's proximity to transport links into Central London, coupled with the facilities on site make it an ideal location for overseas Catholic schools to combine an exciting trip to the cultural and historic attractions of London with a tranquil base where students can enjoy a retreat setting.

Going on a retreat allows a young person dedicated time and space to reflect on their faith, make time for prayer, and reflect more broadly on their lives. For children and

young people in particular, a retreat can be a valuable break from busy schedules, digital distractions, the intensity of exam preparations, and the urgency of questions about what comes next for them.

The WYM retreat leaders create a bespoke experience with activities, games, guided reflections, and collective prayer and worship tailored to the ages and needs of the group. In response to feedback showing that young people derive greater benefit from their retreat when they spend more time in quiet prayer and contemplation, the team has increased the time dedicated to Adoration of the Blessed Sacrament during retreats.

Visitors to the Youth Retreat Centre also have free time in the course of a retreat to explore the beautiful grounds or spend time in the chapel for private prayer.

Groups, from Westminster and beyond, who have visited for a retreat continue to send back overwhelmingly positive feedback. They praise the staff, the facilities, the food, the planning, and the schedule of activities, but above all the spiritual and mental benefits for guests.

The catechetical team from St Joseph and St Margaret Clitheroe Parish in Bracknell, in Portsmouth Diocese, were impressed with the welcome and the bespoke nature of the course content, so carefully put together to cater exactly to what their group needed. They were also grateful for the retreat team's support, helping them 'navigate some of the more difficult challenges' they faced with their Confirmation candidates.

A Year 5 pupil attending a retreat appreciated the opportunity to work with stained glass 'because it gave me an encounter with Christ in a fun way'. Another appreciated the influence on their faith, growing closer to God, and the 'opportunity to say sorry' for hurting a sibling. Yet another said 'I felt close to God during the prayer stations as it allowed me to reflect on myself and

The Year in Review (continued)



my relationship with God, and it allowed me to pray for others.' Making the connection between their faith and relationships with others is an invaluable lesson that many of the young people realised as the fruit of their retreat. As another retreatant explained: 'My spiritual encounter on this retreat has been in [communion] with people I never expected to speak to or interact with, not just from my year but from my school. I now feel comfortable in building a relationship with God together with them, as I felt alone before.'

For the WYM outreach team, 2023 was also a busy year. The team worked with 26 parishes, leading 32 events and programmes, reaching 1,500 young people. The year also saw the team involved in a number of significant national and international events. In March, they coordinated the attendance of over 900 young people from the diocese at the Flame Congress in Wembley Arena, a national gathering for young Catholics from across England and Wales, with inspirational talks, prayer, worship and Adoration of the Blessed Sacrament. It was an opportunity for young people from the diocese to journey with thousands of other young Catholics for a shared experience of Church in this country.

In late May, Antonia Salzano, the mother of Blessed Carlo Acutis, visited London to speak about her son. Almost 600 people, mostly young adults, attended an event organised by WYM at Farm Street, where Ms Salzano encouraged them to follow Blessed Carlo's example, saying 'Sainthood is not something to be ashamed of! Sainthood is part of our very constitution.' Fittingly, her exhortation was followed by a time of Adoration of the Blessed Sacrament, as together those present strove to follow in Blessed Carlo's footsteps in the journey of growing closer to the Lord present in the Blessed Sacrament.

In August, the WYM team led a group of 40 pilgrims to Portugal where they joined Pope Francis and 1.5 million young Catholics from around the world for World Youth Day. Prior to setting out for the journey, the outreach team ran Looking to Lisbon, a leadership programme, beginning in November 2022, for a group of young people who would support the team in Lisbon. Over the



time leading up to World Youth Day, they had monthly seminars on faith formation and leadership, as well as practical skills like public speaking and leading a prayer meeting.


Stefan, a participant in the programme, described his experience at the Vigil the night before the final Mass with the Pope: 'I was simply so touched by having this

one-on-one encounter with Jesus, but at the same time, also to see 1.5 million other young people adoring Christ together with me. I think this also pinpoints that prayer is never fully one-to-one but is also a prayer together with the entirety of the Church.'

Kate, another pilgrim who is a primary school teacher in the diocese, hoped that her experience at World Youth Day would help her grow in her own faith: 'I know how to help children with their faith. Having a better understanding of my own faith will help me help them more.'

For those who could not travel to Portugal for World Youth Day, the team organised a Summer Picnic in early September in the grounds of the retreat centre. Over 100 young adults attended this day of prayer, workshops, talks by guest speakers and Mass.

The team were also busy supporting the diocesan pilgrimages to Lourdes in July and Walsingham in September. Members of the team served as chaplains to the Redcaps, who volunteer to support pilgrims who require assistance in Lourdes. The chaplaincy team provided regular input during times of communal prayer for the Redcaps. For the Walsingham pilgrimage, the team led a group of 41 young adults, who travelled together on the day.

To continue to build on the momentum of this remarkable year, WYM launched Upper Room Leadership in November, with the aim of forming engaged disciples to be fruitful in mission. Through training, prayer and listening to the prompting of the Holy Spirit, the 15 participants will be equipped to lead others in parishes and chaplaincies to an encounter with Christ. Beginning in Advent 2023, the programme will continue until July 2024, when these young leaders will be called upon to support the Redcaps on the Lourdes pilgrimage. 

CARITAS



Caritas

Those beneficiaries of the Charity who find themselves in difficult financial circumstances, or whose circumstances make it more difficult to put down roots and find acceptance in society, whether they are Catholic or not, very often make contact with the Charity through one of the projects run by Caritas Westminster.

Caritas Westminster facilitates social outreach work to tackle poverty and social exclusion. It aims to help individuals in the Diocese of Westminster to use their gifts and talents bestowed by God to create just and inclusive communities. It supports projects which aim to accompany, encourage and empower people, recognizing their dignity and worth and removing obstacles so that they can flourish. Within this mission, Caritas focuses on five priority areas:

- Food
- Shelter
- Financial resilience
- Dignified work
- Social inclusion

This work is carried out through two main streams: services, which are run directly by Caritas, and outreach, in which the Caritas Development Team provides advice, training, networking opportunities, and, in some cases, direct assistance to parish, school, or community organisation staff and volunteers to help them respond to needs in their local areas.

Caritas runs seven services directly:

- Caritas Bakhita House
- Caritas Deaf Service
- Caritas St Joseph's
- Seeds Hub
- Caritas Grants
- Caritas Volunteer Service
- Safe in Faith

Many of these services have links with outreach work as well. Caritas Volunteer Service helps parishes, schools and organisations to find volunteers to support their outreach initiatives, and signposts willing volunteers to projects where their talents and passion can be deployed to the greatest effect. Caritas Grants provides funding for many outreach projects. Caritas St Joseph's engages in outreach work to the parishes to support their ministry to those with intellectual disabilities.

Caritas Grants

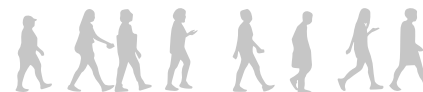
Caritas Grants manages the St John Southworth Fund, an amalgamation of different donations from individuals and smaller funds, including a funeral grant fund that was provided by an anonymous donor. In 2023, over £110,000 in project grants was awarded to 12 social action projects. Forty-five families or individuals were given crisis grants following referral from their parish, school, or another charitable organisation such as the St Vincent de Paul Society. The funeral fund provided £54,000 in grants of up to £1,500, which helped 39 bereaved families with funeral costs.

A further £8,600 supported Warm Spaces initiatives across the diocese. These spaces provide warmth in winter months to those who struggle to heat their homes because of the unaffordable cost of energy. Having somewhere warm to go and someone to talk to when they get there, allows beneficiaries to reduce costs by switching their heating off for a few hours. These spaces have also created a sense of community, where people can find a warm welcome. (See p10 for a couple of examples of parish Warm Spaces.)

Food Assistance

Caritas Westminster continues to support food projects, such as food banks, pantries and community shops, across the diocese. These centres are facing ever increasing demand due to the cost of living crisis. With the increasing demand for their services and limited resources, those who are involved in these projects might find the task overwhelming. One way of helping them has been the network created by the food team that allows those who run such projects to meet up regularly, accompany each other, and share best practice.

The Year in Review (continued)



While parishes continue to ask for donations locally, the Advent Giving Calendar is an initiative launched a few years ago by Caritas food team to encourage greater participation in parishes, schools and the local community. Each day in Advent, the calendar reveals one food or basic toiletry item that individuals are invited to donate. Over 4,000 calendars were sent to 55 parishes who requested them, and a further 1,600 were downloaded from the Caritas website. In 2023, staff in central services and at least two private businesses have used the Advent Giving Calendar to support food projects in the diocese. As the initiative has grown in popularity, the team invited Caritas teams in other dioceses to adapt the calendar for their local use. Four diocesan Caritas teams have so far taken up the initiative.



In addition to these programmes, Caritas's Supermarket Voucher Scheme remains central to its direct relief of food poverty. This scheme allows parishes or schools who are approached by individuals or families struggling to feed themselves to give the recipient vouchers to spend at a supermarket of their choice, ensuring that they can shop with dignity to meet their family's particular needs. In 2023, 119 parishes and schools received £85,000 in food vouchers, which were distributed to over 1,000 households, providing assistance to 3,500 individuals. With the continuing cost of living crisis, the need for this assistance remains ever present.

Caritas Deaf Service

The Deaf Service continues to be a crucial service to allow the Deaf and hearing impaired to participate fully in religious life and worship. In 2023, there were 45 signed and sign-interpreted Masses held in the diocese. Seven priests were supported with their signing skills, and 11 seminarians received training in basic British Sign Language (BSL) and liturgical signing, an important skill that will prove invaluable in ensuring their ministry is inclusive.

An additional 15 people took part in a taster BSL signing course, as the Deaf Service was able to return to teaching BSL courses in 2023. The team led a successful course at Sacred Heart, Quex Road, where 25% of attendees expressed an interest in continuing with BSL studies.

Signs of Hope, a service offered by the Deaf Service, allows Deaf people to access counsellors who can use and understand BSL. In 2023, there were 240 counselling sessions.

The Deaf Service led a day pilgrimage to Walsingham in 2023. It was the first time in four years that they were able to return. This time, an accessible coach was arranged so that Deaf people with additional disabilities were also able to join the pilgrimage.



Caritas St Joseph's

Services to support persons with intellectual disabilities are offered through Caritas St Joseph's. There are few groups of people more marginalised in society than the disabled, but at St Joseph's, they truly are at the centre. There are classes and opportunities to socialise, as well as support for the families, teachers and carers of those with intellectual disabilities.

In 2023, 171 people attended classes at the Lifelong Learning Centre in Hendon. Nearly 30 more people attend the smaller Connect@ Centres in Hounslow and Feltham. St Joseph's has applied for City and Guilds status, supporting all students to gain qualifications they can use to join their work pathway.

The gardening programme, which has been training students in horticultural skills, has enjoyed great success. There is a team of four who take part in the Gardening Enterprise, and an additional two volunteers who are currently working on gaining the necessary skills to pass their work assessments.

In 2023, the gardening team provided services to 13 clients, which included seven parishes and an agency of the diocese, as well as five individuals, completing 111 jobs over the year. When they are not maintaining clients' gardens, the gardening team are busy at work at the centre in Hendon, helping to maintain and repair the buildings. They are currently working on restoring the roof garden, which they hope to finish in time for students, staff, and family and friends to enjoy when pleasant weather permits.



It is not only the gardening activities that have been the centre of attention. In 2023, the centre upgraded its premises and installed a new extraction system for its kiln, so that students can produce a variety of ceramic artworks, which grace the centre and are also sold through the shop.

The support of students and their families is at the centre of the work of Caritas St Joseph's. Their carers' forum continues to grow. In 2023, the forum invited a number of interesting speakers to address diverse topics of concern to the families, including grief and employment.

These topics were requested by parents to help them navigate the world of social care, as well as plan for their children in later life when they can no longer care for them.

St Joseph's outreach team ran five Symbols of Faith courses across the diocese for parish priests and catechists training them to teach young people with intellectual disabilities about the Catholic faith, prepare them to receive the sacraments, and include them in collective worship. The outreach team also accompanied 45 families from 20 parishes, supporting young people on their journey of preparing to receive the sacraments of Holy Communion and Confirmation. In a further expansion of this provision, these family workers have established links with the prison service supporting those with intellectual disabilities under their care to come to the fullness of their faith, no matter who they are or what their circumstances are.

This is the kind of impact on people's lives that Bishop Paul McAleenan referred to when he said: 'St Joseph's isn't just a place in Hendon, it is a way of looking at the world as Jesus looked at the world. It is a way of looking at the world so that everyone can reach their potential and be the person God intended them to be.'

Seeds Hub

The Seeds Hub is dedicated to supporting communities that face social and economic inequalities, through local, sustainable enterprise, offering advice to members of the community who are looking to start up businesses that make a positive contribution. 2023 was a very rewarding year at the Hub. The two programmes dedicated to social impact businesses, the Start-up and the Accelerator, attracted interest from more than 100 entrepreneurs. Over 40 businesses were selected to take part in the two programmes, with positive results for the participants and the community.

The founders are supported by workshops, peer to peer learning, business mentoring, and the provision of office desk space. In 2023, Elsa Caleb, with over 20 years' experience in strategic business development, grants and corporate sponsorship, became the main trainer. She is an invaluable resource for the businesses enrolled, accompanying their founders on their individual journeys. Some 35 workshops and 165 business advice sessions were delivered throughout the year.

Founders of start-up businesses from underrepresented communities value the opportunity to develop financial and business acumen resilience. Community-led initiatives, like the Hub's first marketplace, put them in control, enabling them to find their market and to become more confident in the products and services they offer. In 2023, the Hub helped dozens of businesses, from a baby birthing club to a vegan marketplace, get started and develop into valuable assets for the local community. In

offering support to these businesses the Seeds Hub seeks to benefit whole communities that can find regeneration and growth through the success of local, sustainable businesses. Not only do new businesses mean new jobs, but independent, local businesses keep the money they earn within the communities, meaning that those in the local community who patronise them are funding their own future.

The Hub's initiatives are better understood and valued by the local community. People want to explore what is on offer and become involved in some way, whether through learning, financial literacy, volunteering, or advocacy. Additionally, office spaces and co-working desks dedicated to the third sector at the Hub were fully booked for 2024.

The Year in Review (continued)



Safe in Faith

Safe in Faith supports survivors of domestic abuse, sexual violence and exploitation in ways that understand how their faith affects their experiences. Although it is a Catholic organisation, it provides support and counselling to anyone who would benefit from a faith-informed approach. It also provides clergy, religious sisters, pastoral workers and other faith leaders with training around understanding domestic abuse in the context of religious faith. The training equips faith leaders to provide trauma-informed and knowledgeable support and signposting to help victims/survivors access the support they need. In 2023, the team provided domestic abuse awareness training to 42 Catholic priests, religious sisters and other Catholic leaders, as well as a separate session for 20 permanent deacons.

It also provides training for counsellors, psychotherapists and other professionals in working with individuals affected by domestic abuse. Training was provided to 23 counsellors and psychotherapists. A bespoke BSL course was provided to seven Deaf counsellors and psychotherapists who work with members of the Deaf community.

In 2023, 31 professional therapists who work in the area of faith and trauma joined the Safe in Faith counselling network. The project provides free and low-cost training for practitioners in working with abuse and trauma victims in the context of faith and spirituality.

Appreciation for the services of Safe in Faith was manifest in the richly-deserved recognition at the London Faith & Belief Community Awards in November 2023, receiving the award in the Health & Wellbeing category, which recognises projects that create specialised services for the health and wellbeing of Londoners.

Caritas Bakhita House

Caritas Bakhita House is a safe house for women who have been trafficked or exploited in any way. Since it opened in 2015, it has welcomed 188 women from 49 countries. In 2023 it welcomed 18 women.

Whilst at Bakhita House, guests can participate in an array of therapeutic activities, from gardening to art, music and drama. The women grow lettuce, tomatoes, pumpkins, cucumbers and herbs, and use them to cook nourishing community meals. They also harvest apples and quinces for jam and jelly making. Alongside these activities, the guests are able to access legal and medical help and take classes in practical subjects like English and budgeting.

Three former guests also had the opportunity to take part in the Horizons Summer School at St Mary's University, Twickenham, during the summer. The first of its kind in the UK, it aims to address the challenges faced by survivors of human trafficking in accessing education, through a broad range of classes. As one guest explained, the experience offered her a way 'out of the traumatic experience' and led her along a path towards 'a brighter future with freedom and a successful career'.

During their time at Bakhita House, guests learn to find their voice and their agency. Since 2015, these women have helped secure prison sentences totalling 188 years and 4 months for those who traffic and exploit women. In early 2023, there was news of a 31-year prison sentence for a rapist who abused a former guest and other women. As with other guests, the staff at Bakhita House accompanied her through her journey through the criminal justice system for over four years, until a conviction was achieved. Speaking of the support she received, she said: 'I was able to find a place where I could move past feeling ashamed of

my experiences. After all, it wasn't my fault. This was particularly important as it meant that when my day in court finally came I could stand up and hold my truth up in front of jury and judge.'

As they are helped to rebuild their lives, guests begin to look to the future with hope. A former guest, who had been supported in her studies towards a First Class Honours Degree in Criminology, started working towards a Masters degree in 2023. Another former guest has returned as a volunteer. Having been assisted to find work and a place to live independently she now visits the safe house three times a week to accompany new guests. By her presence, she is a shining example for these women that there is life after exploitation.



Like Caritas Westminster's other services and programmes, Bakhita House has found unique ways to transform the lives of its beneficiaries, accompanying them on the journey from darkness towards healing and hope for their future.



PILGRIMAGE

Pilgrimage

Pilgrimages to holy shrines are a regular feature of Catholic life. At various points in the year, groups of parishioners travel together on pilgrimage, whether it is with their parish or as part of a diocesan pilgrimage, whether near or far. These are opportunities to pray, worship and accompany each other as they grow in faith together. In most years, there is a week-long pilgrimage to Lourdes in July, a one-day pilgrimage to Walsingham in September, and another week journeying in the footsteps of Jesus in the Holy Land in November. Every three years, young adults also have the opportunity to join other young Catholics from all parts of the world at World Youth Day, which in 2023 took place in Portugal (see p16). Each of these pilgrimages has its special characteristics, bringing people together from parishes and communities across the diocese.

In some respects, the pilgrimage to Lourdes is a perfect microcosm of the diocese. Responding to Our Lady's call to come in procession, over 700 pilgrims from parishes, chaplaincies and schools from every part of the diocese journeyed together to the Shrine of Lourdes in the Pyrenees for a week of prayer, devotion, rest and the chance to connect with fellow Catholics. Clergy, religious brothers and sisters, and the lay faithful of all ages journey together, where pilgrims who are ill, disabled or requiring a little more assistance are regarded the VIPs of the group. Medics and students are among those who volunteer their time to accompany assisted pilgrims in some way, whether through medical care, organising excursions, planning daily services, or providing for the basic needs of assisted pilgrims. All derive great benefit from the shared journey, the camaraderie, the shared sense of service and joy at offering praise and worship together. For some, time in Lourdes leads to a deepening of their faith and a discovery of their life's calling. Some have met their life-long partner and went on to marry and raise a family;

some have discovered their vocation to priesthood or the religious life; and others have discovered their professional calling to serve others through their work in charitable or religious organisations.

ONE PILGRIM, who first went to Lourdes as a Red Cap, a student helper to assisted pilgrims, found that her experience and her witness of acts of service by others led her to explore faith-based volunteering opportunities. Eventually, it also led to her career working for Caritas Westminster. [She shares her story and the impact the pilgrimage has had on her faith.](#)

In September, over 1,000 pilgrims from 30 parishes across the diocese set off very early to journey to the Shrine of Our Lady of Walsingham in Norfolk. Although only a one-day sojourn, it is nonetheless an occasion for collective worship, prayer and celebration, where people from many parishes and communities can come together to be one church. The communal atmosphere, the celebration of Mass, eating together, followed by the Rosary procession along the Holy Mile, and Adoration in the grounds of the Abbey ruins together create a sense of one people being nourished in their faith, as they are in turn sent out on their mission of serving others, both spiritually and practically, back home in their parish communities.



The Year in Review (continued)

CENTRAL
SERVICES

PROPERTY



The pilgrimage to the Holy Land is considered by many who attend a once-in-a-lifetime opportunity to visit the holy places associated with the life and ministry of Jesus. It was therefore with great sadness that it was postponed indefinitely in 2023, as a result of the outbreak of hostilities in Israel and Gaza. Instead, Catholics in the diocese and, indeed throughout England and Wales, were called upon to pray for all who are affected by the war, to offer whatever practical help they could through various charities that work in the region to alleviate suffering, and to stand together in solidarity with Jewish and Muslim neighbours against local aggression engendered by the situation in the Holy Land.

Central Services

There is a large group of people working for the Charity who often remain unsung and unacknowledged for their contribution to the mission of the Diocese of Westminster, the people who work centrally in administration: departments like Property, Finance, and the Agency for Evangelisation, Data Protection and Safeguarding.

Property

Being the point of contact for any issues or projects involving the physical plant of the diocese is an enormous task. There are over 200 parishes and over 200 schools, many of which have ancillary properties that are let out, in addition to the functional properties they occupy in carrying out their mission. The parish churches and other parish properties in particular were built in a range of styles at various times, from the medieval to the twentieth century. Managing buildings of such disparate vintage, some of which are listed, with various architectural specifications is a mammoth task that requires expertise in different areas. Overseeing

major repairs and refurbishments requires technical and financial proficiency to ensure that the charity is able to undertake these works to the highest standard for the best possible value. It also requires sensitivity to the needs of parishioners, pupils, tenants and other users of these properties. In 2023, some of the major works in parishes included:

- Refurbishment to the Fr Michael Hollings Centre in St Mary of the Angels Parish, Bayswater, to install new and upgrade existing facilities, to enable the nursery occupying the floor above to expand into the rooms below.
- A new boiler installation for Most Holy Redeemer Parish in Chelsea, a listed building. The complex operation required for the installation included inspection of the chimney, installation of a new flue, air pump, and a large mains gas pipe.
- Installation of a new copper roof to replace the damaged roof to the church tower at St Aidan of Lindisfarne Church in Acton East.
- Refurbishment to Our Lady of Lourdes Church, New Southgate, including repairs to the sanctuary wall, redecorating the interior, re-ordering liturgical placements, new lighting and flooring upgrade, in time for the parish's centenary celebrations (see p9).
- A single-storey extension to St Paul's Church, Harefield, to provide additional seating and more light in the church. The works were undertaken around Mass times, enabling the church to operate normally.
- Refurbishment of the nursery space in the parish hall of St Jude, Clapton Park, with work undertaken during weekends and evenings to keep children and staff safe and enable the nursery to remain open.

DURING 2023 Property Services continued to review the Charity's estate to identify parish and school buildings where Reinforced Autoclaved Aerated Concrete (RAAC) was used in their construction. Remedial works for schools where RAAC was found are discussed on p14. In parishes where RAAC was identified, remedial works are being planned. A further update will be provided in 2024.

The Property department supports parishes and schools in other ways, including finding new ways to serve local needs at the same time as generating much-needed income for parishes and schools. In Northolt, following land negotiations, the local authority is developing part of the school site of St Raphael School to create more affordable housing. In other areas, there continues to be a strong demand for accommodation for nurseries. Property Services works with parishes and schools with surplus space to address this need.

To ensure the safety of all who use churches and other parish properties, a health and safety programme has been in place across the diocese for over a decade. With the continual revisions and changes in legislation, it has become essential that the Charity is able to exercise oversight of processes and practices in health and safety. Accordingly, in 2023, the service was brought in-house, with the Property department now working directly with parishes to deliver the service. The department can now ensure all mandatory inspections are carried out in line with legislative requirements, and required works completed. In addition to enabling the Charity to save on costs, providing the service directly enables the Property department to review the procedures of all contractors who work on diocesan properties to ensure that best practice in health and safety is followed.

Agency for Evangelisation

The Diocese of Westminster Agency for Evangelisation (Afe) provides support, training and formation for parish-based volunteer catechists and catechetical coordinators. As part of its remit, it is often called upon by priests and parishioners to offer advice on how to train adults and children alike in the tenets of the faith. To support



the work of evangelisation in parishes, it produces two seasonal faith-sharing resources during the year around specific themes, which can be used by small groups of parishioners to reflect on and grow in their faith.

The Agency helps to coordinate large diocesan liturgies at Westminster Cathedral for occasions such as the Rite of Election and the Mass for Matrimony. These are much-anticipated, joyous events that see Catholics flock to the cathedral from all parts of the diocese to mark important milestones. (See p9 for details about the 2023 events.)

The Agency continues to support parishioners studying towards certificates in faith formation. Working in partnership with the Westminster Education Service, they continue to promote the Catholic Certificate in Religious Studies (CCRS), developing modules that are interesting and relevant for both RE teachers and individual Catholics. In 2023, there was a marked uptake in the CCRS, with 28 participants, including seven catechists, completing the course through Maryvale Institute, and a further 80, including seven parish catechists, at various stages of working through the modules. The impact of a parish having a well-formed, knowledgeable catechist is immense. It lifts the quality of catechesis and adult faith formation in that parish, and with it the spiritual lives of the parishioners who are better able to understand and practise their faith as a result.

Data Protection

In its interactions with parishioners, beneficiaries, clergy and staff, the Charity gathers, processes and maintains data, including personal information which is held on various systems and diverse parish registers. The Charity takes its responsibilities seriously, as it works to maintain the security and confidentiality of this data. At the forefront of this effort is the Data Protection Department,

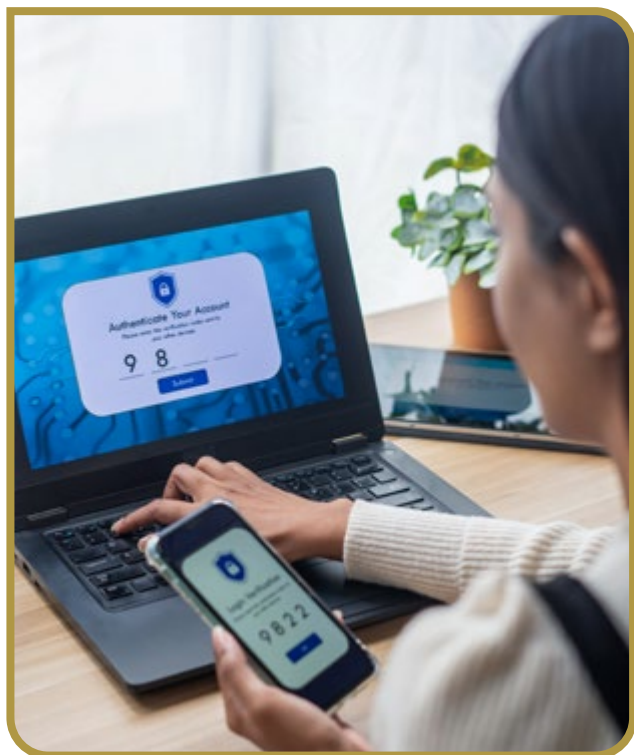
which strives to provide guidance and ensure all the Charity's activities are compliant with the law and good practice. They do this by:

- Ensuring compliance with General Data Protection Regulation (GDPR) in the Charity's collection and processing of personal data
- Responding to data requests from individuals in compliance with the rights outlined in GDPR
- Investigating and notifying as appropriate any data breaches the organisation detects
- Providing ongoing training to staff, clergy and volunteers of the Charity
- Undertaking a programme of regular assessments to ensure the data across the Charity is processed in compliance with laws and regulations

The Diocese of Westminster demonstrates its commitment to processing data in a fair and transparent manner and being compliant with data protection laws, first and foremost, by being registered with the Information Commissioner's Office (ICO). The Charity is dedicated to ensuring that, in processing this data, it complies with the ICO's seven key principles, in particular the need to be fair and transparent in its collection of data and to ensure that individuals understand how their data is used, so that they have greater control.

The GDPR outlines eight rights for individuals, the most frequently exercised of which is the access to personal data that the Charity holds. Such requests can take a substantial amount of time to process, as they involve collating data from various parishes, agencies, departments or individuals, checking to see if these can be disclosed, and redacting third party material, all within 30 days following enquiries.

The Year in Review (continued)

DATA
PROTECTION

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Another key requirement under the GDPR is that data breaches are investigated immediately and, if they are reportable to the ICO, the report is made within 72 hours of the breach being identified. These investigations form an integral part of the department's work. Each breach is assessed and assigned a severity level. The most common type of breach arises from the use of email: commonly, emails or attachments that have been sent to an unintended recipient. These data breaches are also logged internally to identify patterns of incidents and to put measures in place to reduce the risk of future breaches.

The Charity continues to raise awareness of data protection among its curial staff, as well as clergy, staff and volunteers at parishes, to instil a culture of collecting and processing data in a compliant manner. In 2023 online data protection training for staff, clergy and volunteers in Central Services was launched to raise awareness as part of ongoing staff development. In 2024, the training will be rolled out to include clergy, staff and volunteers in parishes.

As part of the ongoing assessments, in 2023:

- There was substantial engagement with the parishes to offer training and advice concerning data protection. All parishes have now completed their records of processing activities, a document that helps them understand the data that they hold and process. This includes data that is common to all parishes, such as sacraments, parishioners, safeguarding, rotas and accident book records.

There must be an identified purpose to collecting data, as well as a record of how it is stored, who has access to it, who it may be shared with and how long it is stored for. The most common collection of personal data includes names, addresses, email addresses and contact numbers. Some departments, such as Human Resources, Safeguarding and the Chancery additionally collect sensitive data, such as passport details, health data and religion.

- Data Protection continues to work with other departments, agencies and parishes to conduct data protection impact assessments (DPIA) of processes where there is a high risk to the rights and freedoms of individuals and when new software is implemented. These assessments are intended to ensure that the collection and processing of data is carried out in a compliant manner.

- The department also undertakes assessments of closed-circuit television (CCTV) in parishes. This begins with evaluating the needs of the parish using the CCTV system, considering the physical environment where the cameras will be placed, and identifying potential security risks and vulnerabilities. This is a complex assessment that involves additional considerations, such as ensuring that the installation is used within the parish boundaries, there is appropriate signage, the quality of picture and timestamps are fit for purpose, and, importantly, the parish is able to disclose images to the relevant authorities safely and within the confines of the law, if required.

During the pandemic many parishes turned to livestreaming Mass to their parishioners. This, too, has presented challenges with data protection. The team continues to work with parishes to help them understand and mitigate the risks involved.

The Data Protection team welcomed an additional member of staff at the end of 2023, and the further support is already proving beneficial. This has resulted in faster responses to inquiries and has contributed to handling rights requests, addressing data breaches, and facilitating data protection training.

It is important to note that the progress to regulatory compliance is a journey, which is ever changing as new means of collecting and processing data are developed, and regulations are updated to reflect the new data landscape.

FULL DETAILS of how the Charity processes data can be found at: <https://rcdow.org.uk/privacy/>



— Safeguarding

In order for the Charity to carry out its mission effectively, it is necessary that all who come into contact with the diocese in its parishes, schools, chaplaincies, Caritas agencies, outreach projects and on pilgrimages can do so safely. Safeguarding policies and processes have been developed to provide for all these areas of ministry.

Central to this is creating and promoting a culture and practice of safeguarding children, young people and vulnerable adults, and of responding to those who come forward to report having suffered harm. Whilst it's the responsibility of everyone who ministers, works and volunteers to promote this culture, given the complexity and extent of the work of the diocese, the Safeguarding Service leads this effort. In 2023, it received some £500,000 to provide professional, effective safeguarding systems and processes.

Parishes, where most people encounter the Charity, whether through regular Sunday worship, formation in the sacraments, outreach programmes, or social interaction, are at the heart of the mission of the diocese. Parish Priests and Parish Safeguarding Representatives (PSRs) ensure, as best they can, a safe environment within which everyone can grow in faith together. Details of how to report allegations, information or concerns about abuse is displayed in every parish church, so that they are readily accessible to all. Every matter reported is taken forward following national and diocesan safeguarding procedures.

Working with priests, the PSRs are volunteers, carefully selected and trained, who assist other volunteers who may wish to work with children and vulnerable adults, to understand their safeguarding duties. PSRs are also involved in the safer recruitment process which requires checks with the Disclosure and Barring Service (DBS)

to ensure that nobody who presents a risk to others is allowed to be involved in volunteering or employment in the parish. PSRs are supported in all they do by the Safeguarding Service's PSR Support Team.

The Safeguarding Service provides an advice service to the parishes, agencies and others. The number of people contacting the Service seeking help, advice and support on a huge range of safeguarding matters and concerns generally has grown very rapidly over the past years, testament to the outreach and development work

undertaken by the Safeguarding Service in recent years. A total of 126 such consultations ranging from requests for information about whether altar servers are required to go through the DBS process, a request by a registered sex offender to worship in a church on release from prison, concerns that a volunteer was using drugs on parish premises, or a child who had reported that his father smacked him at home, were opened and dealt with during 2023. Some 18 consultations remained open at the end of the year.



The Year in Review (continued)



Whether on pilgrimage, during sacramental preparation, in our seminaries, during special events or just every day the diocese operates robust systems to create a safe environment for all. This involves a lot of training for a huge range of people. Everyone who ministers, works or volunteers in these regulated areas,



and every employee of the diocese must complete basic safeguarding training when they start, and refresher training every two years. Some of the training is online, but much of it is delivered by the Safeguarding Service face to face to ensure that our safeguarding practice remains up to date and effective and supports everyone.

Visiting clergy from other dioceses and overseas who come to minister in the diocese are subject to the same processes and checks as clergy, employees and volunteers of the diocese. No one is allowed to undertake ministry without completing training and all necessary checks.

Allegations of abuse, many of them historical continue to be received. Abuse may be physical, sexual, psychological or emotional, and can happen in person or online through telephone, electronic or mobile devices. Each allegation is reported to the police, even where the alleged perpetrator is dead, and to other appropriate statutory authorities. Statutory investigations occur first and have absolute priority.

In all cases where someone reports abuse, great care is taken to support and assist the person through the process which follows the making of the report: the management and any necessary investigation. The care of those who have suffered abuse by anyone in the Church is of the utmost importance. The case workers are trained to deliver trauma informed services through person-centred processes. The diocese seeks always to learn from those who have suffered abuse.

During 2023, a priest of the diocese was convicted of the abuse of a child some 30 years ago, and sentenced to a 12-month community order, with additional requirements. He withdrew from ministry when the investigation began, and does not and will not have a role in public ministry. It is a matter of enormous sorrow that he caused hurt to his victim.

Some 10 cases were opened during 2023, of which four remain open at the end of the year: three relating to laity and one to a priest. Six cases were opened and closed during the year. One was an historic case involving a priest who died several decades ago; one related to a religious order priest and was referred to the newly established Religious Life Safeguarding Service (RLSS); one was not a safeguarding matter, and three related to members of the laity.

The care of those alleged to have perpetrated abuse is also important. Any period of police investigation can be very long, and there can be very significant delays in

the criminal justice system. It is acknowledged that this period is a time of very significant stress and pressure, and the diocese is working to enhance its support mechanisms for all those who are accused. Where the allegation is not substantiated, the person who was accused will be offered help and supported in returning to ministry or work. The diocese will also seek to learn from the experience of those in such situations to enhance its processes as best possible.

The diocese established a Trustee's Safeguarding Committee to support, assist and advise the Diocesan Trustee in discharging all its safeguarding duties, so that it is compliant within the standards, policies and procedures of the Catholic Safeguarding Standards Agency. The work of the Committee is the subject of a separate annual report.

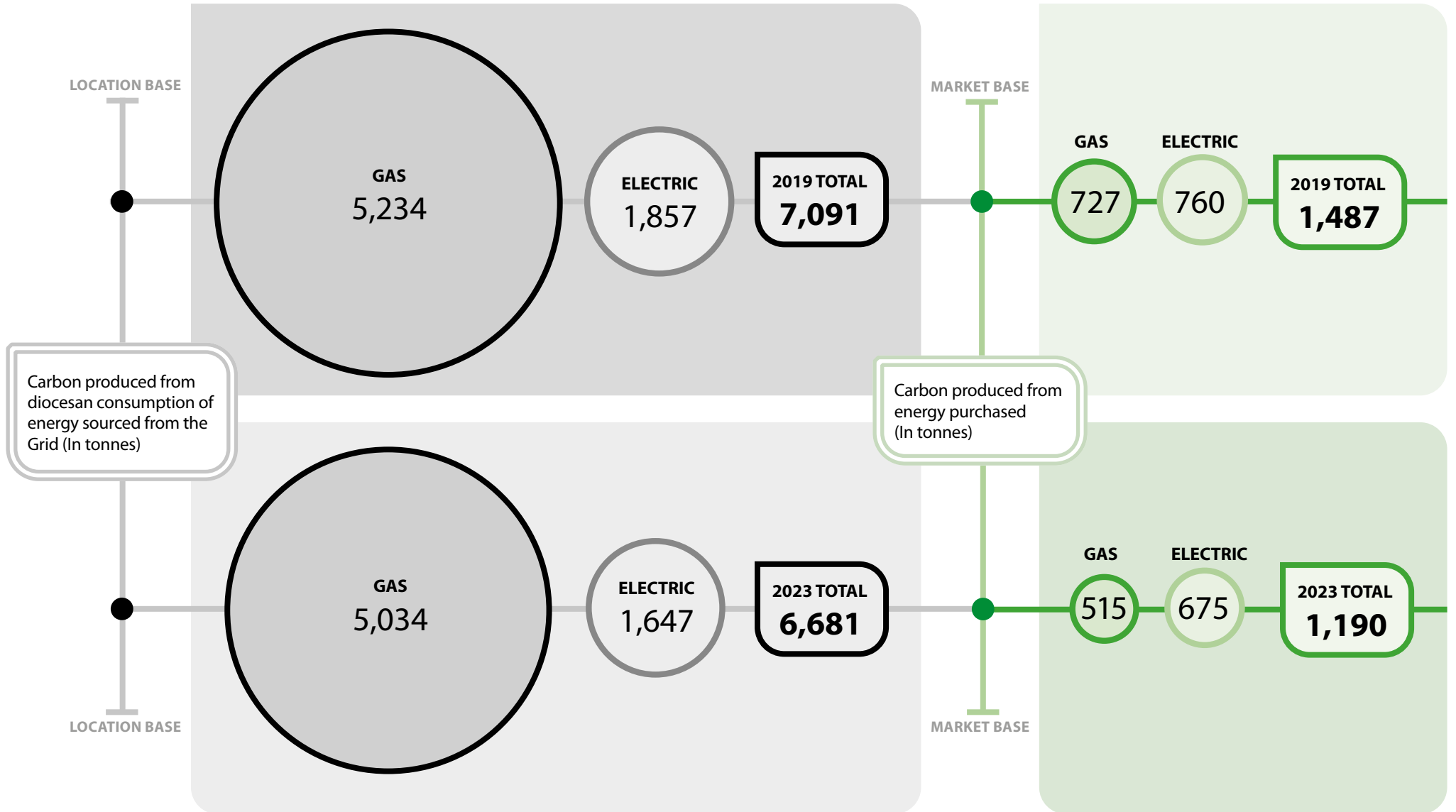


Together all these activities of the Charity through parishes, schools, chaplaincies, Caritas and central services are the signposts on the journey. Whether serving the spiritual, pastoral or practical needs of those who come in contact with the Charity, they are signs of the Universal Church accompanying all on the journey through life, a journey that is marked with joy and sorrow, hardship and acts of generous giving. What may at times seem daunting is made more bearable, even joyful, when shared with others. As Jesus reminds us, his 'yoke is easy and burden light' (Matt 11:29-30). When the faithful follow his example of journeying with and caring for others in their parishes, schools and local communities, they too help carry the load, making the burden lighter and the journey more rewarding.



Caring for the Environment

MEASURING OUR CARBON FOOTPRINT





The Location Base measures energy consumption from the Grid, which comes from a variety of sources, and therefore has the carbon intensity of the Grid as a whole, regardless of what is purchased by the diocese. **The Market Base** has a lower carbon intensity. Energy sourced from renewable sources is rated as zero, whilst the carbon produced from other suppliers is not. These figures are based on assumptions on the properties which the Diocese of Westminster owns but are commercially let, and therefore the Diocese has no control over purchase and usage of energy.

The Charity's journey towards decarbonisation is progressing as it focuses on gathering data, education and programme formation across the diocese.

In February 2023, the diocese hosted a conference for parishes on reducing their carbon footprint, which included practical steps on how to achieve such a reduction, as well as detailed steps on how to decarbonise a building. The conference was opened by Cardinal Nichols, with an introduction to *Laudato Si'* presented by Bishop Sherrington.

During 2023, the Charity began a programme of ecological surveys of parishes, to assess their carbon footprint and highlight specific ways on how to reduce it. These surveys will help the Charity to develop a more detailed plan as it looks to lower its carbon footprint in line with its commitments. A total of 28 parish surveys were completed during the year with a further 10 parishes proactively seeking energy saving advice. The programme is continuing and will, over time, cover all parishes.

In collaboration with other Catholic organisations, the diocese organised a *Mensuram Bonam* conference, in September 2023, at which the majority of Catholic institutions in the UK were represented. Part of the agenda was devoted to a discussion about the implications of holding investments in companies that produce fossil fuels. Delegates left better informed about the challenges involved in making a decision about continuing to hold these investments or to divest altogether.

- In comparison to the baseline year of 2019, carbon produced from Location Base usage has declined by 6% and Market Base usage by 25%.
- Of 193 parishes in the diocese 180 (93%) are currently purchasing green energy.
- The above information only includes parishes that are consolidated in the annual accounts.
- 2023 transport fuel usage not yet available.
- Energy consumption is calculated using data supplied on utility bills.

Curia income and expenditure



Income

Income by type (£'000)	2023	2022	2023 %
Grants receivable	10,219	11,286	37.0
Diocesan assessment	6,290	5,346	22.7
Donations and legacies	3,627	4,889	13.1
Investment income	3,601	2,387	13.0
Income from charitable activities	2,811	1,945	10.2
Rents from functional property	781	663	2.8
Trading activities	186	385	0.7
Assessment for non-consolidated parishes	134	131	0.5
Disposal of assets	-	184	-
TOTAL	27,649	27,216	100

Expenditure

Expenditure by type (£'000)	2023	2022	2023 %
Voluntary-Aided Schools Condition Allocation	8,714	13,603	31.7
Pastoral and related work	6,586	5,619	23.9
Administration	5,236	5,123	19.0
Education and formation	1,735	1,434	6.3
Clergy and consecrated life	1,311	1,185	4.8
Communication and safeguarding	769	698	2.8
Fundraising trading and other	676	606	2.5
Auxiliaries and Vicar General	658	656	2.4
Bank loan interest	571	309	2.1
National bodies	507	468	1.8
Archbishop's office and house	425	361	1.5
Transfers to parishes	219	261	0.8
Growing in Faith projects	112	17	0.4
TOTAL	27,519	30,340	100

Parish income and expenditure



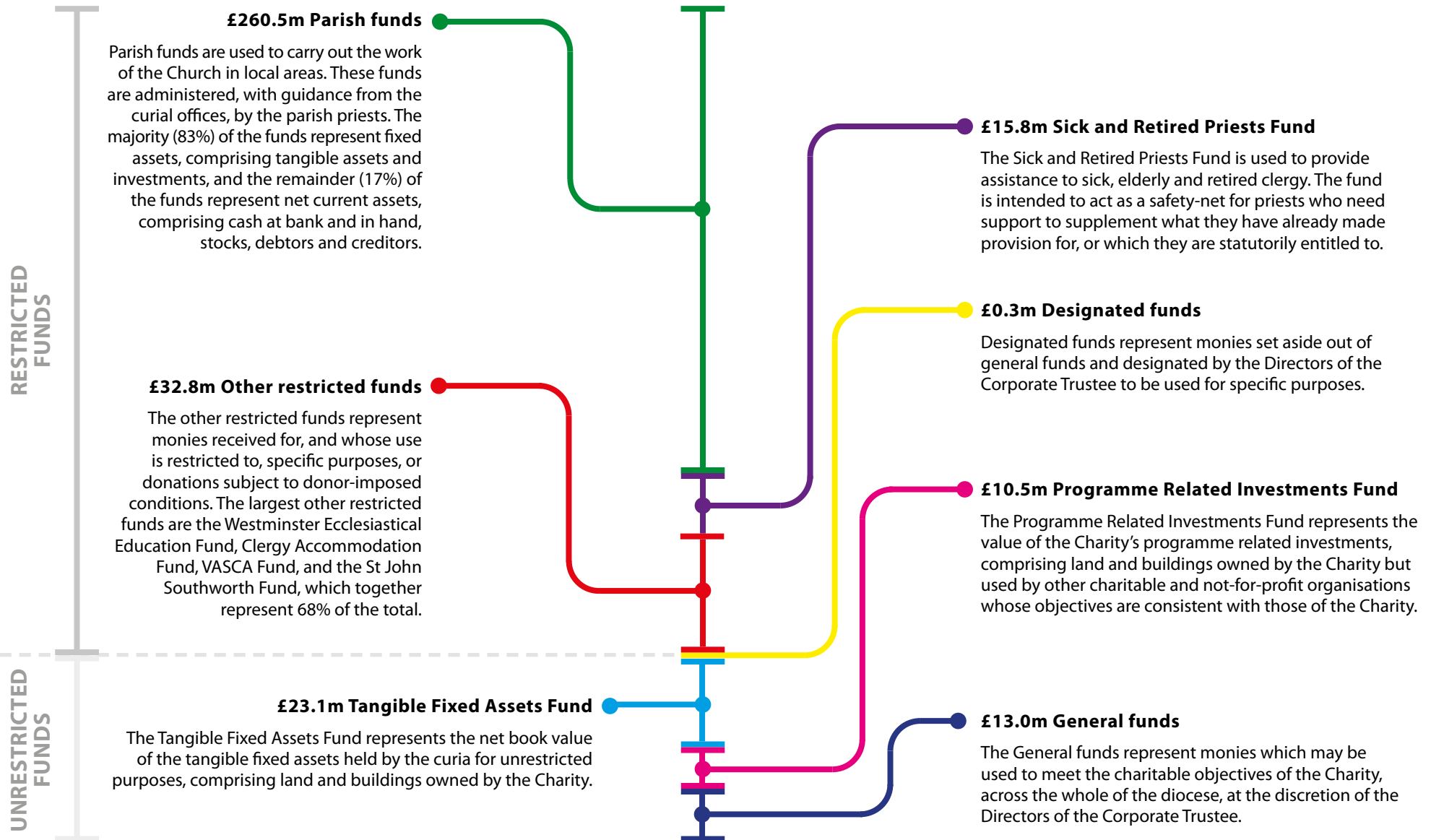
Income

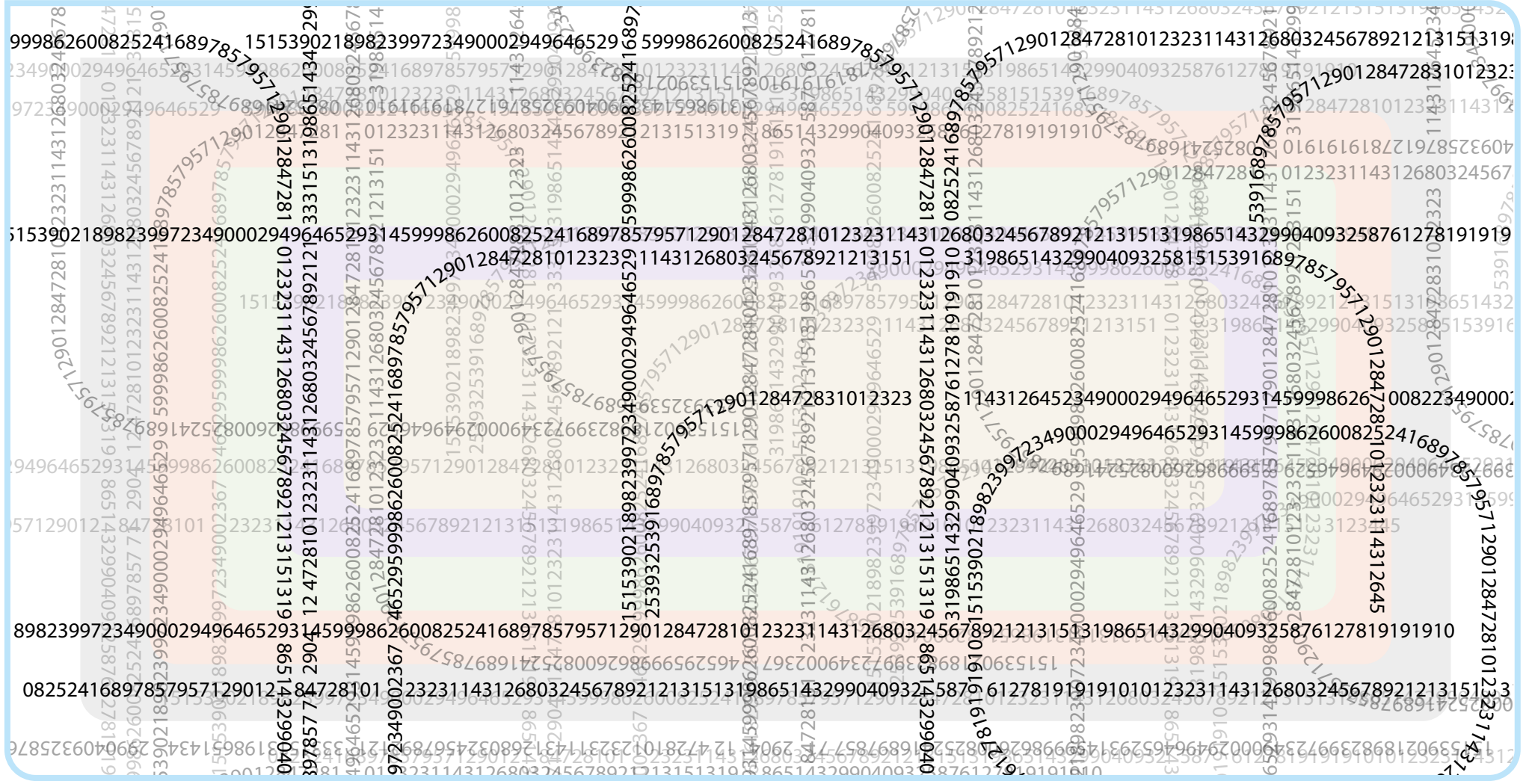
Income by type (£'000)	2023	2022	2023 %
Donations and legacies	35,978	28,228	72.6
Parish activities	5,893	5,365	11.9
Investment income	5,272	3,891	10.6
Rents from functional property	1,213	1,154	2.5
Disposal of assets	493	-	1.0
Trading activities	482	403	1.0
Transfers from curia	219	261	0.4
TOTAL	49,550	39,302	100

Expenditure

Expenditure by type (£'000)	2023	2022	2023 %
Non-clergy salaries and housekeeping	8,020	7,365	20.9
Diocesan assessment	6,290	5,346	16.3
Council tax and utilities	5,955	3,818	15.5
Property repairs and renewals	4,833	4,131	12.6
Other	3,171	2,820	8.2
Liturgical, candles and repository	2,584	2,264	6.7
Depreciation	2,502	2,791	6.5
Clergy stipends	2,448	2,350	6.4
Donations and grants	1,224	1,072	3.2
Parish activities	1,181	991	3.1
Costs of generating trading activity	229	190	0.6
TOTAL	38,437	33,138	100

Reserves





Financial Review and Annual Accounts 2023

Report of the Directors of the Corporate Trustee – Year to 31 December 2023



Financial Review

Scope of the Consolidated Accounts

The consolidated accounts include the assets, liabilities and transactions of the following:

The Curia: responsible for the central organisation necessary for the Charity to achieve its stated purpose. Curial funds therefore help the curia provide support to over 200 schools and more than 200 parishes that are part of the diocese as well as support the Archbishop and Bishops in providing diocesan-wide programmes and pastoral care and in meeting the cost of central administration and stewardship. These funds are administered by staff in the curial offices in the Westminster Cathedral Complex and in other diocesan centres.

The Parishes: responsible for the local organisation necessary for the Charity to achieve its stated purpose. Parochial funds are therefore used to carry out the work of the Church in local areas and to help fund the curia. These funds are administered, with guidance from the curial offices, by the parish priests.

Aedificabo Limited: a wholly-owned subsidiary trading company carrying out project management to assist the building programme of the diocese in its schools, academies and parishes.

Westminster Cathedral Limited: a wholly-owned subsidiary trading company carrying out general activities relating to Westminster Cathedral, whose object is to generate profit for the benefit of the Cathedral.

Westminster Cathedral Trust: a charity with the principal objectives of supporting Westminster Cathedral and preserving its fabric, pastoral mission and music.

The Moorfields Charity: a charity providing assistance to the parishes of St Mary Moorfields, St Joseph's Bunhill Row and Westminster Cathedral.

Hare Street House: a charity providing a residence for the Roman Catholic Archbishop of the Diocese of Westminster.

Diocese of Westminster Sick and Retired Priests Fund: a charity that provides assistance to sick, elderly and retired clergy.

Westminster Ecclesiastical Education Fund (otherwise known as the Priests Training Fund): a charity that provides funding for the promotion of vocations to the priesthood in the Catholic Diocese of Westminster, as well as for the training of candidates through to ordination.

Although the Charity is the legal owner of over 200 school properties in the diocese comprising voluntary aided schools and academies, many of which are separate exempt or excepted charities funded through combinations of government grants and voluntary contributions, the nature of the occupation of these properties means that the Trustees do not have the power to dispose of the land and buildings until a school ceases occupation, which in turn requires the approval of the school governors and the Secretary of State.

In accordance with the principal accounting policies which form part of the accounts attached to this report, voluntary aided schools and academies which are publicly funded are valued at £nil in the Charity's accounts.

As of 31 December 2023, the total amount invested in the Friary (£10.5 million) has been recognised in the accounts as a programme related investment.



Financial Results

The table set out below summarises the financial activities of the diocese.

	2023 £m	2022 £m
Parishes		
Income	49.3	39.0
Expenditure	(32.1)	(27.8)
Surplus before assessment and transfers	17.2	11.2
Diocesan assessment	(6.3)	(5.3)
Transfers from Curia to Parishes	0.2	0.3
Surplus after assessment and transfers	11.1	6.2
Investment (loses) gains	(3.1)	9.2
Added to reserves	8.0	15.4
Curia		
Diocesan assessment	6.3	5.3
Other income	21.3	21.9
Total income after assessment	27.6	27.2
Expenditure	(27.3)	(30.1)
Transfers from Curia to Parishes	(0.2)	(0.3)
Surplus (deficit)	0.1	(3.2)
Investment and actuarial gains (losses)	2.1	(1.3)
Added to (Utilised from) reserves	2.2	(4.5)



Parishes

Parishes are central to fulfilling the Charity's mission. They are communities whose daily activities contribute, both directly and indirectly, to the moral and spiritual wellbeing of everyone living and working within them. They are the places where local communities come together each Sunday to worship, where sacraments are administered, where children are educated in the faith and where social outreach programmes are developed, allowing communities to support individuals of all faiths and none in their local area, caring for those in need, and working together for the common good of society.

Parish income (excluding net transfers from curia) was £49.3 million for the year (£39.0 million in 2022), an increase of £10.3 million that was driven primarily by the continued bounce-back from the pandemic, in particular the growth in Mass attendance and parish activities, augmented by significantly higher legacy income and interest income.

The largest components of parish income were donations and legacies totalling £36.0 million (£28.2 million in 2022), income from parish and similar activities of £5.9 million (£5.4 million in 2022) and investment income and interest receivable of £5.3 million (£3.9 million in 2022).

Parish expenditure increased by £4.3 million in 2023 to £32.1 million (£27.8 million in 2022), resulting in a surplus before assessment and transfers of £17.2 million (£11.2 million in 2022). Expenditure increased in all areas, but the largest components of the increase were utilities costs (£2.6 million higher in 2023 than in 2022), property repair and renewal costs (up £0.7 million), and non-clergy salaries (up £0.6 million).

The diocesan assessment, being monies transferred from parishes to the curia in order to fund diocesan-wide programmes, was £6.3 million (£5.3 million in 2022). Transfers from the curia to parishes relate to transactions between the curia and the parishes which are eliminated upon

consolidation. In 2023 they were £0.2 million for the year (£0.3 million in 2022), and relate mainly to Trinity Fund and Growing in Faith grants.

Parish investment losses amounted to £3.1 million for the year (compared to gains of £9.2 million in 2022), resulting from a decrease in the value of investment properties held by the parishes of £3.9 million (a £10.6 million increase in value in 2022), partially offset by an increase in the value of listed diocesan investments held by the parishes of £0.8 million (a £1.4 million decrease in value in 2022).

Total parish reserves increased by £8.0 million in the year (£15.4 million in 2022). All parish activities and funds are restricted and can only be used for the benefit of parishes.

Curia

The curia is responsible for the central organisation necessary for the Charity to achieve its stated purpose and assists the Archbishop and Bishops in supporting the more than 400 schools and parishes across the diocese as well as in providing diocesan-wide programmes that enhance the Charity's mission.

Total curial income after assessment in 2023 stood at £27.6 million (£27.2 million in 2022). As mentioned previously, the diocesan assessment amounted to £6.3 million (£5.3 million in 2022) and other curial income in the year was £21.3 million (£21.9 million in 2022), a decrease of £0.6 million versus the prior year.

The main components of curial income are VASCA funding for school and academy building projects totalling £10.2 million for the year (£11.3 million in 2022), income from investments and interest receivable of £3.6 million (£2.4 million in 2022), and donations and legacies of £3.6 million (£4.8 million in 2022).

Curial expenditure for the year decreased by £2.8 million to £27.3 million (£30.1 million in 2022), driven by reduced VASCA expenditure on school and academy building projects (down £4.9 million), partially offset by increased expenditure on pastoral and related work (up £1.0 million), education and formation (up £0.3 million) and bank loan interest (up £0.3 million).

	Unrestricted funds		Restricted funds		Total funds	
	2023 £m	2022 £m	2023 £m	2022 £m	2023 £m	2022 £m
Curia						
Diocesan assessment	6.3	5.3	–	–	6.3	5.3
Other income	6.8	5.5	14.5	16.4	21.3	21.9
Total income after assessment	13.1	10.8	14.5	16.4	27.6	27.2
Expenditure	(13.5)	(12.3)	(13.8)	(17.8)	(27.3)	(30.1)
Transfers between funds	3.2	0.9	(3.4)	(1.2)	(0.2)	(0.3)
Surplus (deficit)	2.8	(0.6)	(2.7)	(2.6)	0.1	(3.2)
Investment and actuarial gains	0.3	1.7	1.8	(3.0)	2.1	(1.3)
Added to reserves	3.1	1.1	(0.9)	(5.6)	2.2	(4.5)

Report of the Directors of the Corporate Trustee – Year to 31 December 2023



Curial investment gains and actuarial losses for the year amounted to £2.1 million (compared to a £1.3 million loss in 2022). Net gains on investments (listed investments and investment properties) were £2.2 million for the year, compared to a £1.9 million loss in 2022. The actuarial loss for the year was £0.1 million (£0.6 million gain in 2022).

Curial income relates to both restricted and unrestricted activities, and, in order to better understand curial income during the year, a split between unrestricted and restricted funds is provided in the table on page 35.

Total curial unrestricted income after diocesan assessment stood at £13.1 million (£10.8 million in 2022), and total curial unrestricted expenditure amounted to £13.5 million (£12.3 million in 2022).

Transfers to curial unrestricted funds were £3.2 million for the year (£0.9 million in 2022), comprising £1.9 million (£nil in 2022) relating to property purchases and £1.3 million (£0.9 million in 2022) relating primarily to parish and similar activities as well as internal grants made to fund specific projects and costs which have been recognised within curial unrestricted fund expenditure.

Unrestricted investment gains and actuarial losses amounted to £0.3 million (£1.7 million in 2022), leading to an increase in the curial unrestricted reserves in the period of £3.1 million (£1.1 million in 2022).

Total curial restricted income was £14.5 million (£16.4 million in 2022). Curial restricted income largely results from income received from VASCA funding of £10.2 million (£11.3 million in 2022) and from income received from the restricted activities developed centrally, in particular Caritas, the Diocese of Westminster Sick and Retired Priests Fund, and the Westminster Ecclesiastical Education Fund.

Restricted expenditure was £13.8 million for the year (£17.8 million in 2022) comprising VASCA-funded expenditure for the year of £8.7 million (£13.6 million in 2022) and expenditure on restricted activities developed centrally, in particular Caritas, the Diocese of Westminster Sick and Retired Priests Fund, and the Westminster Ecclesiastical Education Fund.

Net gains from restricted listed investments and investment properties amounted to £1.8 million (losses of £3.0 million in 2022), whilst transfers from curial restricted funds were £3.4 million (£1.2 million in 2022) leading to a decrease in curial restricted reserves of £0.9 million (£5.6 million in 2022).

Full details of the income and expenditure are shown in the consolidated statement of financial activities and in the notes to the accounts.

Funds of the Group

General Funds and Free Reserves

The Charity's general funds, which represent monies available to the Charity for its general purposes, increased by £1.9 million over the year to reach £13.0 million (£11.1 million in 2022).

Other Unrestricted Funds

Also included in the balance of the unrestricted funds are tangible fixed assets funds totalling £23.1 million (£21.9 million in 2022) and programme related investments funds amounting to £10.5 million (£10.5 million in 2022), both of which represent property and other fixed assets essential to furthering the Charity's mission. By definition,

they do not represent assets immediately available for expenditure. Designated funds represent monies set aside for specific purposes, totalling £0.3 million (£0.3 million in 2022).

Total curial unrestricted funds amounted to £46.9 million at 31 December 2023 (£43.8 million at 31 December 2022).

Restricted Funds

Curial restricted funds of the Charity total £48.6 million (£49.5 million in 2022) and are not available to the Charity to use for its general purposes.

Parochial reserves at 31 December 2023 amounted to £260.5 million (£252.4 million at 31 December 2022) and relate solely to the assets and activities of individual parishes. These reserves are not available to the Charity to use for its general purposes, nor are individual parishes able to transfer their funds to other parishes within the diocese.

The Charity's Assets

During 2023, capital expenditure for the Charity was £6.3 million. Of this amount, £3.5 million relates to ongoing capital projects carried out in parishes, ranging from major projects, such as replacing church roofs or renovating parish halls, to smaller projects, such as refurbishing meeting rooms. The remaining capital expenditure for the year (£2.8 million) relates to the purchase of four properties and restoration projects at Westminster Cathedral and the other buildings on the Cathedral complex, such as Archbishop's House. The total value of the assets disposed of during the year was £2.6 million, of which £2.1 million relates to plant, equipment, fixtures and fittings at parishes.

Further details of acquisitions and disposals of fixed assets during the year are recorded in the notes to the accounts.

Connected Charities

The only charity connected with the Charity is Westminster Cathedral Choir School, a charity that aims to train children in church choral music. This charity is the responsibility of the Corporate Trustee, but is outside the scope of these accounts.



Reserves Policy

A healthy level of free reserves is essential to ensure that the Charity can continue to develop its mission sustainably and demonstrate resilience.

The Trustees are continuing with the reserve calculation methodology in which they are specific about the particular level of reserves required. This approach not only aligns the reserves to the risk assessment process, but also links them to the specific risks faced by the Charity. The methodology allows the Trustees to ensure that the Charity does not accumulate funds unnecessarily, using them instead to enable the mission.

The desired level of free reserves is reviewed annually. There are currently a number of specific risks with the potential to severely affect the Charity and its financial resilience which might not be fully tackled by restricted funds. These are set out below.

Decrease in Catholic population: The number of people attending our parishes and contributing financially to the mission of the Charity has a direct impact on the funds available for unrestricted expenditure. A shortfall in income that results in a deficit would lead to the curia bridging the gap using its free reserves.

The Trustees are currently seeing major population shifts in the diocese, particularly in Central London, alongside some major changes in Mass count. The pandemic negatively affected the number attending Mass, and although the Mass count is recovering it has yet to reach pre-pandemic levels. So far, the income in our parishes is almost up to its pre-pandemic level. This is primarily due to an increase in per-household donations. The risk is whether this level of donation will continue.

In order to remain resilient, the Charity would need to manage a 20% reduction in Catholic population. This reduction would translate into an income reduction for the curia of £1.7 million per year, and it could take as long as three years for the curia to fully implement expenditure reduction plans to adapt to this reduced income level. Assuming that expenditure cuts can be phased in over three years, the funds to be set aside to manage this risk are estimated at £5.2 million.

Regulatory and legal externalities: The ever-changing regulatory environment has an impact on the mission of the Church. When changes occur, there is typically an impact on the Charity's resources. The Charity has explained previously how the government's academy policy affected the cost structure of the Charity. Another example is the

increasing regulation of Health and Safety. In previous years the Charity contracted the risk assessment process to an external company, with risk mitigation actions left to each parish or area of the diocese to implement. However, in order to improve risk monitoring and to facilitate immediate risk mitigation, the Trustees approved the centralisation of the Health and Safety function.

As with the academisation project, the improvements to the diocesan Health and Safety structure required a substantial amount of investment. One way to fund the transition to the in-house provision was by utilising free reserves. This is just one example of many. Unforeseen externalities, along with necessary projects to enhance the mission of the Church, present themselves continually, and the funds needed to support such provision are estimated at £8.0 million.

Curia capital investment and building maintenance:

The activities of the curia occur across multiple sites owned by the Charity. The major sites are: Archbishop's House, Vaughan House, St Joseph's Centre Hendon, Allen Hall Seminary, Waxwell Youth Retreat Centre, Newman House, Seeds Hub Wembley and the Archives. These sites vary in size and age, but all require repair and maintenance.

The changing climate has increased the risk of subsidence. It is becoming increasingly evident that this risk cannot be solely mitigated by insurance coverage. Therefore, despite ongoing preventative maintenance, a significant unplanned expenditure may be required at a number of locations at any time. Additionally, the crystallisation of risk posed by Reinforced Autoclaved Aerated Concrete (RAAC) has highlighted the need for additional funding to mitigate this risk. Throughout 2023 the diocese continued to examine its properties to identify exposure to RAAC. While remedial work to the schools will be fully funded by the government, our parishes and our curial properties will not. We have identified four such sites which contain RAAC, however, more sites are being investigated so this number might rise. This will require additional funding.



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There are many capital projects that must be completed in order to enhance or protect the mission of the Charity, such as consolidating a school onto one site or providing housing for the marginalised. Due to high prices within the construction industry, which have increased by over 150% since the pandemic, the costs of such projects have risen significantly. These types of projects also incur substantial risk in order to safeguard the financial sustainability of the Charity.

Although funding for capital outlay could be raised, the enormity and complexity of these future projects, and the possibility of incurring unplanned expenditure as a result, there is a risk that the Charity would incur costs before fundraising could be completed. It is difficult to quantify the level of funds that should be set aside to cover these future projects, however, £9.0 million has been deemed a reasonable estimate.

Increasing number of priests retiring from active service:

In the next ten years more than 80 priests will be retiring from active service. This leads to two financial risks. The first is that the Bishop is responsible for their care, which includes healthcare, accommodation and a stipend. Through the generosity of parishioners and donors, the main funding for this activity is sourced from the Diocese of Westminster Sick and Retired Priests Fund, and from the specific allocated share from Growing in Faith. The second financial risk is the decrease in the number of priests. This could lead to some parishes sharing priests, which could lead in turn to an increase in lay staffing. The hire of lay staff would be funded by the parishes, whose funds are restricted. Therefore, no specific reserve needs to be set aside to mitigate this financial risk.

Economic turmoil, shock to assets and other externalities effect on working capital:

It is critical that the Charity can address the issues noted above independently of whether there is economic turmoil or a shock to the value of its underlying assets. The global economy, and the UK in particular, are undergoing a series

of economic adjustments due to high inflation, a slow-down in growth and a shortage of labour. This is having an impact on parishioners, parishes, schools and the curia. There is also increased volatility in the financial markets.

The Trustees have implemented a multi-year strategy to ensure that the financial impact during this period does not affect the financial resilience of the Charity, which requires working capital in order to function properly irrespective of the economic situation and should be able to disburse its free reserves, if needed, even in the middle of a significant market or systemic correction. For sufficient free reserves to be available assuming a 20% market correction in assets, the funds that must be set aside are estimated at £2.0 million.

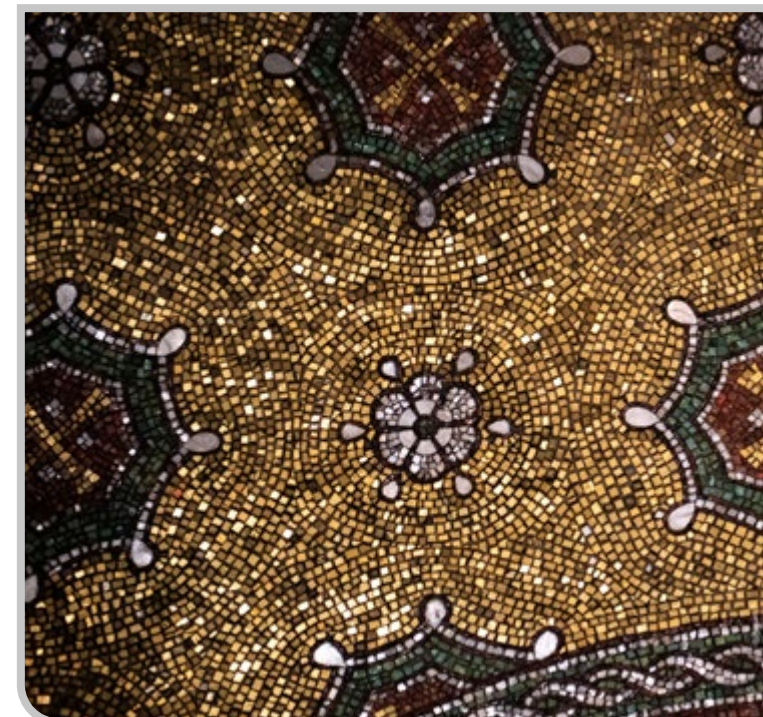
If the risks listed above were to manifest at the same time the Charity would require free reserves of £24.2 million. Since this is unlikely, it may be prudent for the Charity to set a target range for its free reserves, with £20.0 million at the upper end of that range and £18.0 million at the lower end. Although the Charity's free reserves have grown substantially since last year, from £11.1 million to £13.0 million, they are below the lower end of this target range. The Trustees are continuing to implement a strategy, established in previous years, to achieve this range within the next few years.

Fundraising Policy

This is in line with the January 2020 guidance from the Fundraising Regulator: 'The Charities (Protection and Social Investment) Act 2016: Good practice guidance on reporting your fundraising.'

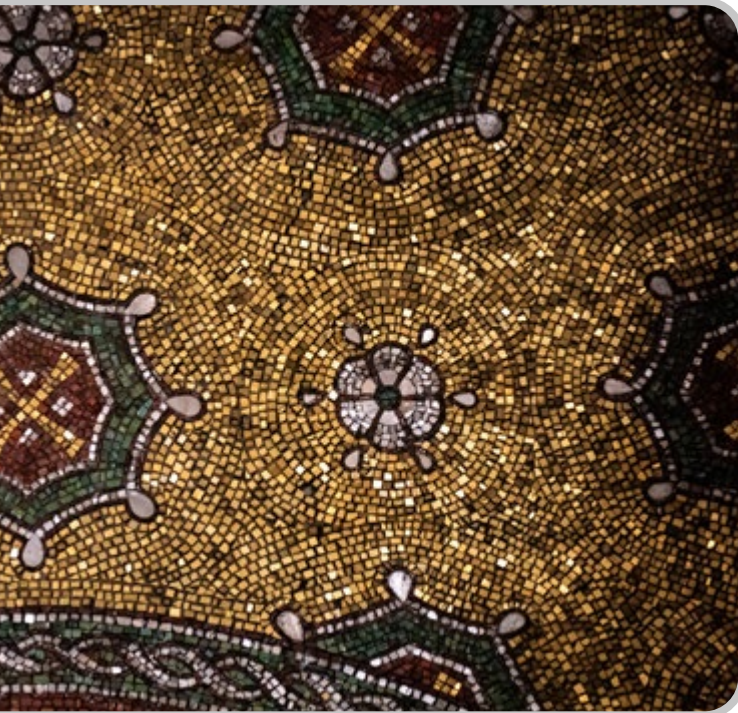
Giving has been central to the Church for two thousand years. Jesus' teaching and the words of Scripture repeatedly affirm the importance of this aspect of Christian life. It is part of the Church's identity and, as early as the first century, 'all who believed were together and had all things in common. And they were selling their possessions and belongings and distributing them to all, as any had need' (Acts 2:44-45).

Whereas 'giving' is a heart-felt gesture of sharing our God-given blessings with others, 'fundraising' can seem like



something that donors have done 'to' them. This perception informs the Charity's approach to all the fundraising it does, where it strives simply to nurture each individual's natural inclination towards giving.

Fundraising as Ministry Catholic priest, theologian and writer Henri Nouwen once spoke of fundraising like this: 'Fundraising is, first and foremost, a form of ministry; it is a way of announcing our vision and inviting other people into our mission.' He went on to say: 'When those with money and those who need money share a mission, we see a central sign of new life in the Spirit of Christ. We belong together in our work because Jesus has brought us together, and our fruitfulness depends on staying connected with him.'



The Trustees recognise the responsibility to carry out fundraising in ways that are consistent with this spirit of generosity, and rooted in the idea of ministering to supporters. They invite all supporters to share the resources that God has given them: prayer, time and money.

Best Practice The Charity is registered with the Fundraising Regulator, whose Code of Fundraising Practice provides the framework within which all charities need to operate. The Trustees see this as the minimum standard that should be upheld. For instance, the Charity takes great care when processing donations and when speaking to donors on the telephone to ensure that vulnerable adults are not exploited. For example, this includes training to look for signs that

an older donor might be confused about their giving, in line with the Chartered Institute of Fundraising's guidance *Treating Donors Fairly*. Responding to the needs of people in vulnerable circumstances. Parishes are communities in which people build friendships over many years and in which parish priests come to know almost everyone. They foster an environment in which any concerns about an individual's vulnerability can be discussed in strict confidence. This allows the Charity to tailor its approach and interaction with individuals whenever necessary.

The Charity is also signed up to the Fundraising Preference Service to enable individuals to opt out from receiving fundraising communications from it. Two such requests were received in 2023 (three in 2022).

Serving Our Parishioners About two-thirds of the Charity's income is generated in the parishes, for the parishes. Most of this income is collected and administered by thousands of volunteers, and consists of small donations made by parishioners week after week, often for many decades.

However, supporters are never treated as just 'numbers in a database'. The Trustees place emphasis on a flexible approach to communication preferences, making it as easy as possible for individuals to control how often and in what way they are contacted.

Many other charities are talking increasingly about the 'supporter journey'. Throughout its history, however, the Church has been blessed with countless supporter journeys that last a lifetime, starting in childhood and often continuing all the way to a gift in someone's will. In this context, the ministry offered to supporters is both service and care. One of the most important ways this is visible is in the approach to protecting supporters' privacy.

In this regard, supporter care extends to the relationships the Charity has with the small number of third parties working on its behalf, whose policies are carefully checked, and with whom strict contracts are in place.

Complaints The Trustees ensure that information is easily available on the Charity's website about how to make a complaint about fundraising activity. They also ensure there are systems and processes in place to monitor and respond to any complaints received: thankfully these are extremely rare, with none in 2023 (none in 2022). During the year, no complaints were received by the Fundraising Regulator about the Charity.

Raising money in different ways In most cases the Charity's fundraising simply builds upon the connection people have with the Church through their parish, but it uses as wide a variety of fundraising activities as necessary to fund all aspects of the mission. Fundraising activities include cash collections and standing order donations in parishes, usually organised by volunteers from those parishes. The activity of these volunteers is monitored by the parish priest, with regular support and guidance from our central fundraising team. Fundraising activities also include events focused on specific projects, as well as a variety of digital fundraising tools, including contactless giving.

At different times during the year opportunities are provided to support specific appeals, such as the Priest Training Fund appeal around Good Shepherd Sunday and the Sick and Retired Priests Fund appeal in November.

These specific appeals are promoted in various ways, including via the diocesan website and, most importantly, via posters and donation envelopes distributed to every parish in the diocese.

The Cardinal's Lenten Appeal, which runs like these appeals in the parishes, also features a letter that is sent to previous supporters, inviting them to return a donation by post or online. We employ a 'feedback-led' fundraising strategy, which means an emphasis is placed on showing donors the impact of their giving, mainly through the biannual supporter magazine *Mosaic*.

In addition, ad hoc donations are received throughout the year which donors wish to go towards (be restricted to)

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these appeals. There are also over 527 Patrons of the Sick and Retired Priests Fund, who pledge monthly gifts and who are invited to a Patrons' Mass every June.

Building Partnerships Relying on a range of income streams means the Charity's work is more sustainable. The Charity is particularly glad to receive funding from a range of trusts and foundations. Many of these grants recognise the substantial positive impact that parishes and diocesan projects have on the lives of those they support and in their wider communities. The Trustees aim to build long term partnerships, and are grateful for follow-up grants from a number of funders in the past year.

Legacies The Charity makes it as easy as possible for supporters to leave gifts in their wills, producing leaflets and

other materials to highlight the wonderful benefit of giving a legacy, of any size, to one's parish or to some other area of the Church's work. Individual parishes are supported in promoting this method of giving, and may occasionally write to supporters directly.

Although legal advice is not offered to supporters, information is provided to help them make a decision, whether in writing, over the telephone, on the website or in face-to-face conversations.

The Trustees also take great care in administering the legacy gifts received, ensuring executors and family members are treated professionally, with compassion, dignity and care.

The Trustees recognise that the work of the Church is only possible thanks to the prayers, volunteering and generosity of parishioners and supporters. In this sense, the Church is much more than an institution or buildings; it is the body of believers who bring its mission to life, and the Trustees are truly grateful for all they give.

Investment Policy

Trustees set the investment guidelines and an Investment Committee implements and reviews the guidelines.

The Charity's investments comprise units in the Mutual Investment Fund, the investment policy of which is determined by the Investment Committee, which meets on a quarterly basis to monitor the performance of the fund and of the investment managers. At the end of the year, the fund was invested as follows: 67.4% in equities; 14.9% in UK fixed interest; 11.6% in alternative and property investments; 6.1% in liquid assets. The overall long-term objective is to manage the portfolio on a total return basis.

In 2023, a pilot scheme commenced providing parishes with exposure to financial investments. This allowed some parishes to begin to protect their financial position for the future generation. At the end of the year, the fund

was invested as follows: 69.5% in equities; 8.2% in fixed interest; 17.4% in alternative and property investments; 4.9% in liquid assets.

Trustees regularly review reports and performance data provided by our investment managers, monitor the performance of the portfolio against their investment guidelines and assess the suitability of the investment strategy. The Trustees have reviewed the performance of investments during the year and remain confident that their medium- to long-term investment objective is being achieved. The Investment Committee reviews the choice of investment managers on a regular basis.

Faith Consistent Investment (FCI)

The Catholic Church's understanding of faith and finance is drawn from a series of social encyclicals founded upon Pope Leo XIII's encyclical letter *Rerum Novarum* issued in 1891. This paper set out to restore in contemporary industrial society, the priority of the human over the economic, and the spiritual and moral over the material. It remains as relevant today as ever. For example, Pope Francis told the world in *Evangelii Gaudium*, that 'money must serve, not rule'. This powerful statement was in tune with comments made by his predecessor Pope Benedict XVI in *Caritas in Veritate*, where he stated that the 'economic sphere is neither ethically neutral, nor inherently inhuman and opposed to society. It is part and parcel of human activity and precisely because it is human, it must be structured and governed in an ethical manner'. The recent publication of *Mensuram Bonam* by the Pontifical Academy of Social Sciences applies this principle to financial investments, noting that prudent investment by Catholic institutions is an essential part of the mission of the Catholic Church and should be aligned to Catholic social teaching.

The challenge for the Trustees is to reflect these teachings in the investment policy while also adhering to the charity law requirement to obtain the best possible financial



return that is consistent with commercial prudence. The Trustees strive to maintain a Faith Consistent Investment (FCI) policy by making value judgements about the products, services and corporate practices of companies as well as by assessing their financial efficacy.

In line with the practical, coherent guidance of *Mensuram Bonam*, the Trustees have implemented a three-tier approach to their policy. First, they believe that positive engagement with companies, while taking more effort and time, can lead to a more sustainable change for the betterment of society. Where this engagement fails to change a company's behaviour, the second approach is to divest from that company and exclude it from further investment. Additionally, as a third approach, the Trustees are developing interest in a social impact investment policy in which the Charity invests for a positive outcome.

In specific guidance, in order to preserve the dignity and sanctity of life the Trustees intend to exclude from their investment portfolio companies that: profit from abortion; manufacture contraceptives or make significant revenue from the distribution of contraception; are involved with embryonic stem cell research, foetal tissue research, or human cloning; engage in arms production; manufacture tobacco products or make significant revenue from distribution of tobacco; have revenue greater than 3% from the production or distribution of pornography.

The Trustees continue to review and develop their climate change engagement, following the implementation by the end of 2021 of a policy of only investing in electrical utility and fossil fuel companies that have taken steps to manage their business in line with energy scenarios that limit temperature rises to well below two degrees Celsius above pre-industrial times. The Trustees recognise that they have an obligation to use the investment portfolio to accelerate the transition to a low carbon economy, so wherever possible, and subject to proper risk analysis, the Charity will seek investments that contribute to or facilitate reductions in greenhouse gas emissions. This

currently includes significant allocations in solar and wind infrastructure, battery storage and energy efficiency initiatives (such as retrofitting buildings with more efficient heating and lighting systems).



The Trustees continually review the FCI policy, and the officers of the diocese keep up to date on the ongoing discussions about the subject, assessing how they might affect the overall investment approach. Additionally, dialogue and cooperation with other institutions ensure that the policy remains relevant and up to date. It is a complicated journey that requires continual improvements, amendments and learning from mistakes

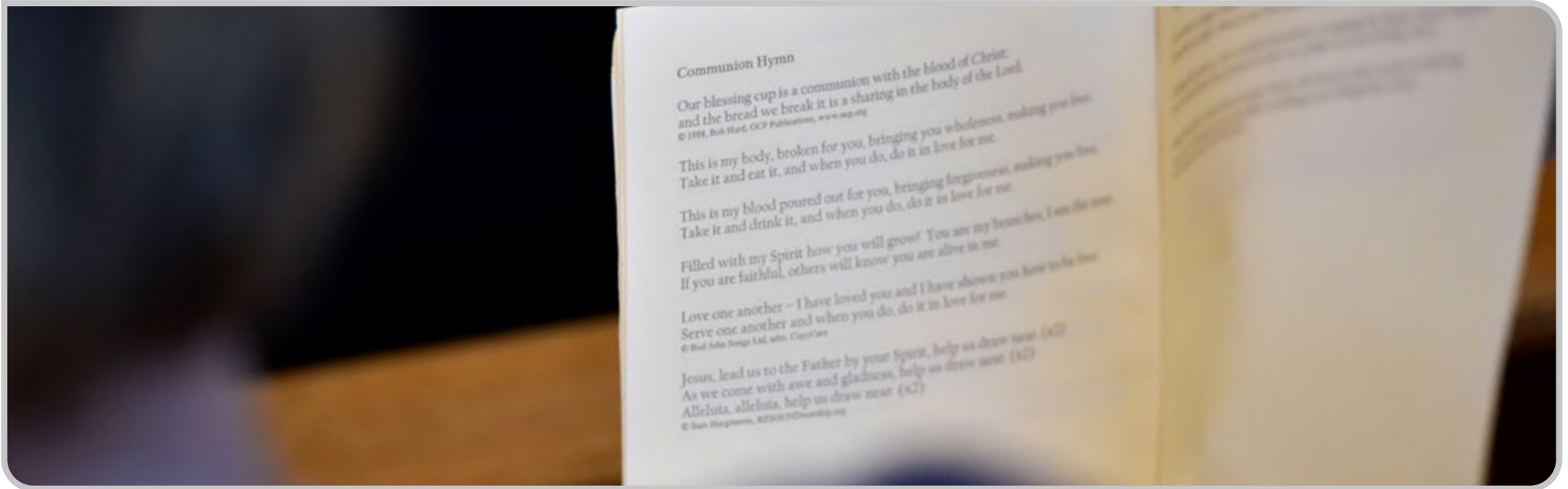
that have been unintentionally made. The Trustees periodically audit the investment portfolio to ensure that the underlying assets continue to adhere to the FCI policy; when they do not, the Trustees seek to rectify the situation when possible. The review carried out at year-end 2023 identified no holdings in the portfolio that were in breach of the FCI policy.

As stated, the FCI policy focuses on shareholder activism and engagement with companies to convert them to better comportment. The diocese, through its investment advisors and peer network, proactively engages with companies to encourage and promote shareholder initiatives through proxy voting or through direct contact with specific members of company management. Since the size of the diocesan portfolio is a hurdle in influencing many companies' practices in a sole capacity, it participates in the Church Investors Group (CIG), an ecumenical group representing many mainstream Church denominations and Church-related charities, including the Church of England, the Methodists and many other Christian organisations, groups and institutions. Through membership of CIG the diocese is also a member of the Investors Group on Climate Change.

The Trustees' priorities for engagement during the year continued to include, as in prior years: addressing modern slavery in the supply chains of listed companies; promoting the transition to a low, and then net zero, carbon economy; and promoting high standards of mental health protection for employees and improved governance of listed companies.

While our investment managers continue to actively engage to accelerate the transition to a low-carbon economy, there are other issues which also need focus. An example, as in prior years, of our engagement activity is our long-term commitment to addressing modern slavery and human trafficking. The diocese is a founding supporter, and sits on the Advisory Committee, of the 'Find It, Fix It, Prevent It' initiative. This has been created

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and co-ordinated by CCLA and supported by Sarasin & Partners, our principal investment managers, and aims to bring investors together to encourage companies to find, and then provide remedy to, victims of slavery in their supply chain. The initiative was launched in November 2019 and is supported by investors with over £13 trillion in assets under management. During the year, there has been continued engagement with companies on the cost-of- living crisis and, under the Find It, Fix It, Prevent It programme, both with construction companies on modern slavery and with supermarkets on the Seasonal Workers Scheme.

The third aspect of the Trustee FCI policy is positive social impact investment. While the Trustees do not have a specific target in relation to the percentage of the portfolio allocated to this, it does seek to have an impact

on the climate change agenda. For example, 16.6% of the equity portfolio investment by Sarasin & Partners relates to companies responding to climate change, and 5.4% of CCLA's portfolio is invested directly in renewable energy. Besides the investment portfolio, the physical assets of the diocese are used for social justice initiatives such as housing and caring for female victims of human trafficking, hosting Syrian refugee families, or housing social workers in economically disadvantaged communities.

In 2023, the Trustees decided to collaborate with colleagues in the Methodist Church to engage with HSBC on several topics, varying from financing arms manufacture, to human rights, to carbon neutrality. At the time of publication, discussions and information-sharing are still progressing. This engagement with HSBC will continue in the coming year.

The Trustees not only want to follow the guidance provided by *Mensuram Bonam*, but also want to help spread and assist its application by other Catholic institutions. To this end, in 2023, the Trustees, through the Charity's officers, participated in the *Mensuram Bonam* Conference, held at the Holy See, at which the publication was discussed and presented to various global Catholic institutions. Additionally, with the assistance of the Jesuits in the UK, the Charity's officers organised a *Mensuram Bonam* conference for all Catholic institutions in England and Wales. The participants debated whether to engage with or divest from fossil fuel companies, and shared best practices on Faith Consistent Investment. One of the next steps is for participants to organise an active national Catholic caucus, to strengthen cooperative engagement with companies.



Structure, Governance and Management

Constitution

Westminster Roman Catholic Diocesan Trust is a charitable trust established by a Trust Deed dated 1 November 1940 and is registered under the Charities Act 2011 with Charity Registration No. 233699.

Trustees

The Trustees, i.e. the Directors of the Corporate Trustee, are appointed by the Archbishop of Westminster.

The Trustees who served during the year ended 31 December 2023 and who were in office at the date of this report were:

His Eminence Cardinal V Nichols
Rt Rev J Sherrington (1,2,4,5)
Rt Rev N Hudson (1)
Rt Rev P McAleenan (1,6)
Rt Rev J Curry (1,7) appointed 18 June 2024
Rev Mgr M Hayes (1,4)
Rev Mgr J O'Boyle (7) resigned 5 July 2024
Baroness N O'Loan (7)
Dame C Bowe
Mr E Craston (5)
Mr K Ingram (2)
Mr A Ndoca (3,6)

Committee member of: 1) Finance Board 2) Audit and Risk Committee
3) Investment Committee 4) Human Resources Committee 5) Property Committee
6) Caritas Board 7) Safeguarding Committee

The Trustees met four times during the year.

On agreeing to become a Trustee, individuals are thoroughly briefed by their co-Trustees on the history of the Charity, the day-to-day management, the responsibilities of the Trustees, the current objectives and future plans.

The Trustees are also encouraged to attend any courses which they feel are relevant to the development of their role, and to keep up to date on any changes in legislation.

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the annual report and accounts 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 to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and group and of the income and expenditure of the group for that period.

In preparing these accounts, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102);
- make judgments and estimates that are reasonable and prudent;
- state whether applicable United Kingdom Accounting Standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the accounts comply with the Charities Act 2011, the applicable Charity (Accounts and Reports) Regulations and the provisions of the Trust Deed. They are

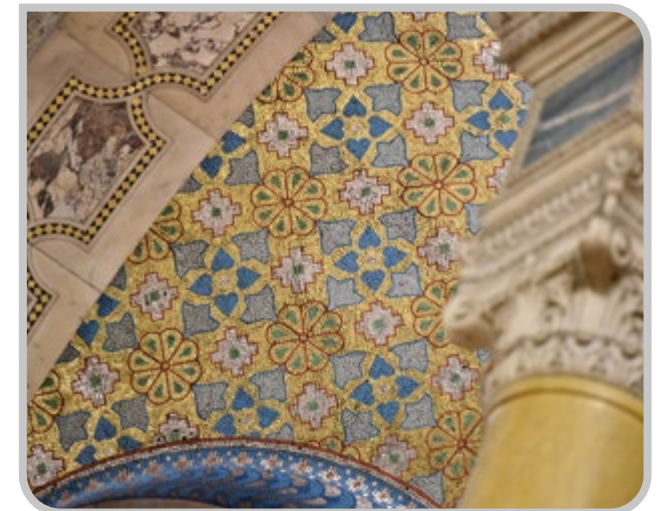
also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of financial information included on the Charity's website. Legislation in the United Kingdom governing the preparation and dissemination of accounts may differ from legislation in other jurisdictions.

Trustees' Expenses

A number of the Trustees are clergy of the Roman Catholic Diocese of Westminster. They are housed and remunerated by the diocese and are reimbursed expenses for carrying out their ministry in the same way as other priests of the diocese.

However, no Trustee received any remuneration from the Charity, nor had any beneficial interest in any contract with the Charity. One Trustee was reimbursed expenses totaling £137 incurred in connection with their duties as Trustee during the year (one Trustee was reimbursed £638 in 2022).



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Key Management Personnel

The key management personnel of the Roman Catholic Diocese of Westminster comprises the Trustees and the COO/Financial Secretary together with the heads of the following departments of the Curial Offices/Central Services: Evangelisation, Youth, Education, Caritas, Tribunal, Safeguarding, Human Resources, Finance, Property, Maintenance, Fundraising, Communications, ICT, Security and Data Protection.

Remuneration for key management personnel is set by the Human Resources Committee, taking into account the market rates for similar roles, and is periodically reviewed by the committee in order to recognise and reward outstanding performance.

Organisation

The Charity is governed by the Trustees, who meet regularly throughout the year to attend to the financial, property, legal and administrative affairs of the diocese. A subset of Trustees comprises the Finance Board, which deals with the day-to-day financial operations of the Charity.

The Trustees have instituted a number of committees to assist them and advise them in the proper performance of their duties, including:

Audit and Risk Committee, which has delegated responsibility for ensuring that a framework of accountability exists and operates effectively within the Charity; for examining and reviewing all systems and methods of control, both financial and otherwise, including risk analysis and risk management; and for ensuring that the Charity complies with all applicable aspects of the law, relevant regulations and good practice.

Human Resources (HR) Committee, which is responsible for reviewing any major changes in diocesan HR strategy, employment law or employee benefits and making recommendations to the Trustees; and for ensuring that all diocesan HR policies, practices and procedures are complete,

are professionally and legally administered, fully meet all current and future UK employment legislation, accord with Westminster Roman Catholic Diocesan Trust's Memorandum and Articles of Association and with the social and moral teaching of the Catholic Church, and, where appropriate, also accord with the provisions of canon law.

Property Committee, which has delegated responsibility for both advising and making recommendations to the Trustees on all property matters across the diocese; for carrying out, under devolved powers, any necessary advisory work that it sees fit; and for exercising oversight of strategic decisions relating to property matters, taking into account both the civil law of England and Wales and canon law.



Investment Committee, which is responsible for reviewing and developing investment objectives and risk priorities, and for ensuring that the Charity's investment objectives are implemented effectively and within desirable risk and ethical parameters. The committee monitors progress towards the successful implementation of the above on a quarterly basis.

Education Commission, which is responsible for all areas related to education, in schools, academies and colleges, as set out in canon law and English law. Appointed by the Cardinal Archbishop as a decision-making body which acts in his name, it is responsible to the Trustees for the financial aspects of both providing and maintaining Catholic Education in the diocese.

Caritas Board, which is responsible for advising and reviewing the activity of Caritas Westminster, ensuring that programmes and investments accord with stated objectives and achieve desired impacts.

Safeguarding Committee, created by the Trustees following the recommendation of the Elliott Report, has replaced the Safeguarding Commission and its responsibilities. On behalf of the Trustees, the Committee will also oversee the implementation of the Safeguarding Strategy and have operational oversight of operational issues related to Safeguarding in the Charity.

Further details of the membership of all diocesan committees can be found on page 78.

Supplementing the above diocesan committees is a Pension Board, which is responsible for ensuring compliance with all the rules and regulations pertaining to the various pension schemes of the diocese, for which the Charity nominates Pension Trustees, who meet on a quarterly basis to review and apply any changes to regulation or compliance requirements.

The parishes in the diocese are established and operate under the Church's Code of Canon Law, which bestows on them separate canonical status. This explains their treatment in these accounts, specifically the columnar representation and their classification as 'restricted funds'.



Also, under canon law, each parish must have a finance committee to help the incumbent parish priest in the proper administration of the parish and its finances.

As required by canon law, a diocesan Finance Committee, made up of all the Trustees (as distinct from the Finance Board referred to above), exists to give advice to the Archbishop on financial matters. It must also be consulted on administrative matters of major importance.

The diocese has a Council of Priests which meets at least twice a year with the Archbishop to discuss and advise him on a range of issues. The Council is composed of all 22 deans, 22 additional representatives, one from each of the 22 deaneries, together with the Auxiliary Bishops and a number of other senior priests of the diocese.

At the re-establishment of the Catholic Church hierarchy in 1850 each diocesan Bishop was empowered to appoint a Chapter of Canons to take responsibility for the organisation and maintenance of his cathedral. In the Diocese of Westminster 18 senior priests constitute the Chapter of Canons and are consulted by the Archbishop on important diocesan matters. They are also constituted as the College of Consultors to fulfil the legal requirements of Canon 502 s.3.

Risk Management

The Westminster Roman Catholic Diocesan Trust has in place a risk review process and risks are recorded on a Risk Register. Risks across all departments are identified and rated using a RAG score. Each department is required to reduce risk by implementing mitigating actions. The Risk Register is reviewed every four months and updated accordingly. The Risk Register is also reviewed by the Audit and Risk Committee and by Trustees at least annually.

As elsewhere, many of our risks are intertwined. The three main risks to the Charity's aims, as identified by the Trustees, are (1) the impact of population shifts in Greater London; (2) property and buildings; and (3) the continuing financial sustainability of the Westminster Roman Catholic Diocesan Trust.

Shift in Population

In recent years the population in Greater London has shifted in substantial ways. According to estimates, close to one million people have moved out of London. There are multiple reasons for this migration, such as families' desires for larger accommodation and lower cost of living, a net decrease in immigration, local authority policies shifting social housing outside their boroughs, and demographic change, particularly in Central London. Areas with traditional family housing have shifted to more luxury accommodation housing visitors to London instead of families.

This shift in population affects the provision of the whole Charity. Many primary schools in central London are seeing substantial reduction in pupil numbers. These schools have been asked to reduce their PAN by the local education authority. The reduction of numbers is not correlated with their Ofsted results, but it affects their financial sustainability nonetheless. Some inner London boroughs have taken more drastic measures and closed some of our primary schools. To mitigate this, the Trustees, through the Charity's officers, are expediting the academy conversion programme. The increased momentum in 2023 led to nearly two thirds of diocesan schools being either in a multi academy trust or undergoing conversion. This will enable schools to collaborate with each other and share resources.

Migration has also had an effect on Mass attendance in parishes. This has been exacerbated by the various lockdowns and fear of contagion, parishioners could not or chose not to attend Mass, and various community activities had to be cancelled. The habits of remote participation that developed at that time have carried on for some time after the pandemic. Parishes that were once vibrant find themselves with decreasing Mass attendance, which is impacting on the type of provision they can make for their local communities. Although during 2023 Mass attendance continued to improve from the low of the pandemic years, effort is still required to recover to pre-pandemic levels.

Property Buildings

The Charity has over 800 buildings, most of which are schools or parishes.

The majority of our schools were built in the 1950s, 1960s and 1970s and are now due for substantial renovation. The look and feel of the buildings are affecting the competitiveness of our schools, with some parents preferring newly-built schools with brand new physical plant. The government capital programmes of the past are no longer available on the same scale. Potential disposal of school property will therefore have to be considered in order to create funds to assist with physical plant restructure. The Trustees have approved a pilot scheme for a School Regeneration Programme to help develop school sites in order to generate capital to invest in the physical plant of the school.

The parish picture is just as complicated, with around 45% of our parishes having Listed Churches according to English Heritage. These churches require specific maintenance and upkeep, which tends to be expensive. Most parishes have been proactively managing their finances and have been able to increase funding for the maintenance of their edifices. But as highlighted in the Financial Sustainability section below, the large increase in construction costs will require still-larger savings from the parishes.

Furthermore, curia property also requires significant investment. The University Chaplaincy, Newman House, requires substantial refurbishment in order to keep up with student accommodation being offered elsewhere in London. Additionally, our facility at Waxwell, Pinner, is suffering from severe subsidence and requires continuous monitoring.

The subsidence risk for our buildings is relatively new and has risen in recent years. The development of drier and hotter weather is creating this risk and the property team is continuously monitoring buildings condition and liaising with insurance companies. Subsidence has become a serious

Report of the Directors of the Corporate Trustee – Year to 31 December 2023

problem for our insurance coverage, so much so that the diocesan schools' insurer pulled its coverage due to the increased risk and the high cost of subsidence claims. Our schools are now being covered by the RPA programme, an alternative to commercial insurance for schools and academies, provided by the DfE.

In 2023 another significant risk was identified affecting buildings: Reinforced Autoclaved Aerated Concrete (RAAC). For buildings that have it, RAAC it is a major health and safety issue, and depending on where it is situated it could cause a high risk to individuals inside the buildings as well. Currently there is no insurance coverage for RAAC. The Charity is examining its buildings to identify exposure to RAAC. Within education there are 60 schools being assessed. Within parishes, 10 buildings are being tested while more analysis is being completed for other buildings. For the curia there are several buildings being tested, and some RAAC has been discovered. At the time of writing, the diocese is assessing the next steps for buildings in which RAAC has been identified.

Financial Sustainability and Resilience of the Charity

As a charity, the Westminster Roman Catholic Diocesan Trust has a demanding list of activities it would like to carry out. These activities include enhancing parish community spaces, educating young people and taking care of our neighbours and the poor. Monetary assets are one of the many enablers the Charity uses to deliver these works. Thus, the financial health of the Charity is crucial in ensuring that its objectives are achieved year in and year out in a sustainable manner.

The sustainability of the Charity is very much dependent on the long-term financial sustainability of each individual parish. The basic long-term financial sustainability of a parish is determined simply on whether the parish can afford to maintain its physical plant in the decades to come. This does not take into account the finances needed to help the parish thrive. Historically most parishes have been

able to live within their means: they had a solid savings rate and were putting money aside for future needs. During the pandemic parish savings rates dropped substantially, and have risen only a little from their pre-pandemic lows.

This would seem to be a positive point given the economic shocks that ensued from the pandemic, but unfortunately in recent years construction costs have increased by 150% and are not predicted to return to pre-pandemic levels. This means that the funds parishes have to put aside for their future physical plant needs must increase. Before 2020 almost all parishes could demonstrate basic long term financial sustainability. Recent analysis, however, shows that the majority of parishes are not financially sustainable in the long term based on their current savings rate.

There are, of course, mitigating steps that can be taken to reduce this long-term financial sustainability risk. Parishes can increase their savings rates by continuing to have Planned Giving drives, by applying to trusts for grants, by running legacy campaigns, and by sharing cost structures. Additionally, new tools and services are being provided to assist parishes with their financial planning and health.

Another element which affects the sustainability of the parishes is the funding of Caritas. The operations of Caritas are solely financed from donations. The last ten years of Caritas activities have been funded mainly by donations received through the Growing in Faith campaign that have been augmented by various trust grants. By the end of 2023 the Growing in Faith funds had been fully expended. In order to maintain, and hopefully grow the momentum of, Caritas within the diocese, new funds need to be, and are being, raised.

On the expenditure and investment side, the Charity has financial management processes to assess and approve investment decisions, taking into consideration risk and impact on its financial health. Major projects, particularly school projects, are monitored on a monthly basis to ensure that the expenditure is within approved budget as

well as being on time and within scope. When assessing parish projects more scrutiny is given to the allocation of funds for the long-term sustainability of the parish. The Trustees encourage parishes to prepare annual budgets and to monitor their performance against them regularly. Additionally, for the central service functions and agencies, the Charity has an annual budgetary process which ensures proper yearly funding of the operations.

Besides the consequences of the aftermath of the pandemic, the volatility of the financial markets is one of the biggest financial risks facing the Charity. As volatility impacts investments, it also affects the ability of the Trustees to fund future activity by reducing the level of free reserves. In light of this, the Trustees have adopted an appropriate investment risk strategy. The Trustees continually monitor the performance of the investment fund with the advice of the Investment Committee.

Finally, to assist in managing this risk the Trustees monitor the Charity's reserves level, so that should a risk come to realisation there are funds available to help mitigate the impact of the risk on the Charity's mission.

Signed on behalf of the Trustees:



Trustee

Approved by the Board on: 11 October 2024

Independent auditor's report to the Directors of The Westminster Roman Catholic Diocese Trustee (Trustees)



Opinion

We have audited the accounts of Westminster Roman Catholic Diocesan Trust (the 'Charity') and of Westminster Roman Catholic Diocesan Trust and its subsidiaries (the 'Group') for the year ended 31 December 2023 which comprise the consolidated statement of financial activities, the consolidated and Charity balance sheets, the consolidated statement of cash flows, the principal accounting policies, the notes to the accounts and the comparative consolidated statement of financial activities. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the accounts:

- give a true and fair view of the state of affairs of the Group and of the Charity as at 31 December 2023 and of the Group's income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the accounts section of our report. We are independent of the Group in accordance with the ethical requirements that are relevant to our audit of the accounts in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the accounts, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the accounts is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the ability of the Group or Charity to continue as a going concern for a period of at least twelve months from when the accounts are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the Annual Report and Accounts, other than the accounts and our auditor's report thereon. The Trustees are responsible for the other information. Our opinion on the accounts does not cover the other information and we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the accounts or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the accounts. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Group and Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Directors of the Corporate Trustee.

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Directors of the Corporate Trustee is inconsistent in any material respect with the accounts; or
- sufficient accounting records have not been kept by the Charity; or
- the accounts are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the statement of Trustees' responsibilities, the Trustees are responsible for the preparation of the accounts and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of accounts that are free from material misstatement, whether due to fraud or error.

In preparing the accounts, the Trustees are responsible for assessing the ability of the Group and the Charity to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the Group or the Charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the accounts

We have been appointed as auditor under section 151 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder. Our objectives are to obtain reasonable assurance about whether the accounts as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a

high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these accounts.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the Charity through discussions with those charged with governance and other management, and from our knowledge and experience of the sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the accounts or the operations of the Charity, including the Charities Act 2011, Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (Charities SORP (FRS 102)), Financial Reporting Standard 102 (FRS 102), and safeguarding regulations;

- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence. We corroborated our enquiries through our review of Board and committee minutes;
- identified laws and regulations were communicated within the engagement team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the Charity's accounts to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected financial relationships;
- performed substantive testing of expenditure including testing the authorisation thereof;
- investigated the rationale behind significant or unusual transactions;
- tested journal entries to identify unusual transactions; and
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing accounts disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance; and

- enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the Trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the accounts is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the Directors of the Westminster Roman Catholic Diocese Trustee (the Trustees), as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the Trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity and the Trustees as a body, for our audit work, for this report, or for the opinions we have formed.



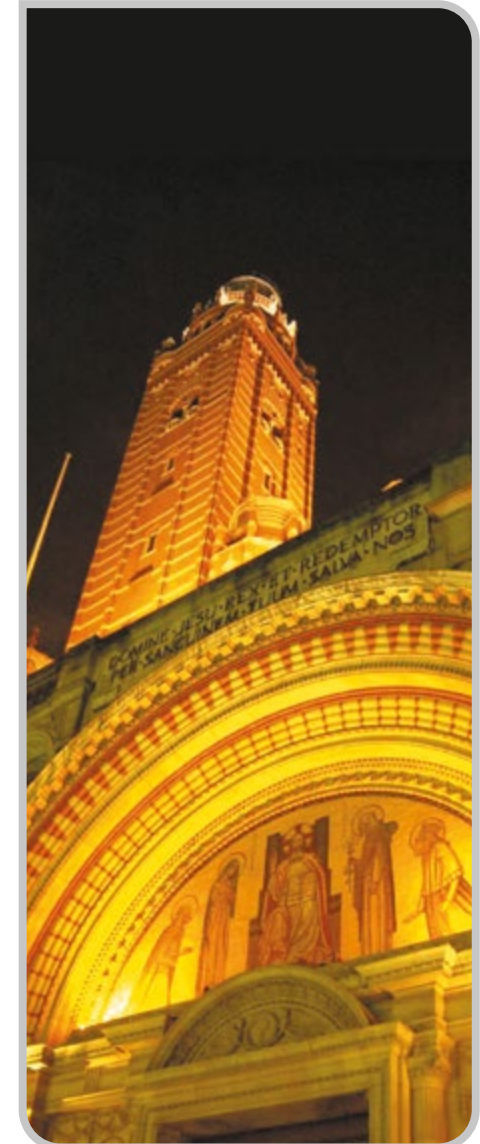
11 October 2024

Buzzacott LLP, Statutory Auditor
130 Wood Street London EC2V 6DL

Buzzacott LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006

Consolidated statement of financial activities – Year to 31 December 2023 (£'000)

	Notes	Curial funds		Parochial funds		Total 2023	Total 2022
		Unrestricted funds	Restricted funds	Total funds	Restricted funds		
Income:							
Donations and legacies	1	889	2,738	3,627	35,978	39,605	33,117
Assessments	2	134	–	134	–	134	131
Other trading activities							
. Commercial trading operations	3	186	–	186	482	668	788
Investment income and interest receivable	4	3,183	418	3,601	5,272	8,873	6,278
Charitable activities							
. Rental income from functional properties	5	781	–	781	1,213	1,994	1,817
. Parish and similar activities	5	1,614	1,197	2,811	5,893	8,704	7,310
. Grants receivable	5	–	10,219	10,219	–	10,219	11,286
Other income							
. Net gains on disposal of tangible fixed assets		–	–	–	493	493	184
Total income		6,787	14,572	21,359	49,331	70,690	60,911
Expenditure:							
Cost of raising funds							
. Fundraising trading: cost of goods sold and other costs	3	164	–	164	229	393	577
Charitable activities							
. Advancement of the Catholic faith primarily in the Diocese of Westminster	6	13,313	13,823	27,136	31,918	59,054	57,294
Total expenditure		13,477	13,823	27,300	32,147	59,447	57,871
Net (expenditure) income before transfers and investment gains (losses)	7	(6,690)	749	(5,941)	17,184	11,243	3,040
Transfers between funds							
. Assessments	2	6,290	–	6,290	(6,290)	–	–
. Other		3,158	(3,377)	(219)	219	–	–
		9,448	(3,377)	6,071	(6,071)	–	–
Net income (expenditure) before investment gains (losses)		2,758	(2,628)	130	11,113	11,243	3,040
Net gains (losses) on investments	12	412	1,761	2,173	(3,081)	(908)	7,267
Net income (expenditure) for the year		3,170	(867)	2,303	8,032	10,335	10,307
Actuarial (losses) gains	8	(126)	–	(126)	–	(126)	562
Net movement in funds		3,044	(867)	2,177	8,032	10,209	10,869
Reconciliation of funds							
Total funds brought forward at 1 January		43,821	49,509	93,330	252,445	345,775	334,906
Total funds carried forward at 31 December		46,865	48,642	95,507	260,477	355,984	345,775



Consolidated balance sheet 31 December 2023 (£'000)

	Notes	Curial	Parochial	Total 2023	Total 2022	Total 2023	Total 2022
Fixed assets							
Tangible assets	10	25,405	109,150	134,555	131,690	134,555	131,690
Programme related investments	11	10,503	–	10,503	10,503	10,503	10,503
Investments	12	40,795	95,258	136,053	136,962	136,055	136,962
		<u>76,703</u>	<u>204,408</u>	281,111	279,155	281,113	279,155
Current assets							
Stocks		–	63	63	73	–	–
Debtors	13	3,461	4,801	8,262	5,512	8,410	5,607
Short term deposits		13,272	–	13,272	19,061	13,272	19,061
Cash at bank and in hand		21,303	51,625	72,928	61,461	72,637	61,260
		<u>38,036</u>	<u>56,489</u>	94,525	86,107	94,319	85,928
Current liabilities							
Creditors: amounts falling due within one year	14	(10,442)	(1,185)	(11,627)	(11,085)	(11,488)	(10,970)
Net current assets before adjustment for inter-fund indebtedness		<u>27,594</u>	<u>55,304</u>	82,898	75,022	–	–
Elimination of inter-fund indebtedness		(765)	765	–	–	–	–
Net current assets		<u>26,829</u>	<u>56,069</u>	82,898	75,022	82,831	74,958
Total assets less current liabilities							
Creditors: amounts falling due after one year	15	103,532	260,477	364,009	354,177	363,944	354,113
Total net assets		<u>(8,025)</u>	<u>–</u>	(8,025)	(8,402)	(8,025)	(8,402)
		<u>95,507</u>	<u>260,477</u>	355,984	345,775	355,919	345,711
The funds of the Group							
Total restricted funds							
Unrestricted funds	16	48,642	260,477	309,119	301,952	309,054	301,888
. Designated funds	17	306	–	306	327	306	327
. Tangible fixed assets fund	18	23,092	–	23,092	21,874	23,092	21,874
. Programme related investments fund	19	10,503	–	10,503	10,503	10,503	10,503
. General funds							
.. Free reserves		12,964	–	12,964	11,119	12,964	11,119
		<u>46,865</u>	<u>–</u>	46,865	43,823	46,865	43,823
Total unrestricted funds		<u>95,507</u>	<u>260,477</u>	355,984	345,775	355,919	345,711

Charity balance sheet 31 December 2023 (£'000)

The Consolidated balance sheet includes Aedificabo Ltd. and Westminster Cathedral Ltd.; the Charity balance sheet does not.

Approved by the Trustees and signed on their behalf by:

+ John Sheenigan

Trustee
Approved on: 11 October 2024

Consolidated statement of cash flows 31 December 2023 (£'000)

	Notes	Total 2023	Total 2022
Cash flows from operating activities:			
Net cash provided by operating activities	A	2,960	1,136
Cash flows from investing activities:			
Investment income and interest received		8,873	6,278
Proceeds from the disposal of tangible fixed assets		493	222
Purchase of tangible fixed assets		(6,271)	(3,143)
Net cash used in investing activities		3,095	3,357
Cash flows from financing activities:			
Loan repayments		(377)	(378)
Change in cash and cash equivalents in the year		5,678	4,115
Cash and cash equivalents at 1 January	B	80,522	76,407
Cash and cash equivalents at 31 December	B	86,200	80,522

**A** Reconciliation of net movement in funds to net cash provided by operating activities

	Total 2023	Total 2022
Net movement in funds (as per the statement of financial activities)	10,209	10,869
Adjustments for:		
Depreciation charge	3,365	3,689
Losses (gains) on investments	908	(7,267)
Investment income and interest receivable	(8,873)	(6,278)
Surplus on disposal of tangible fixed assets	(493)	(184)
Loss on disposal of tangible fixed assets	41	–
Pension cost less contributions payable	(125)	(111)
Actuarial losses (gains)	126	(562)
Decrease in stocks	10	7
Increase in debtors	(2,750)	(1,984)
Increase in creditors	542	2,957
Net cash provided by operating activities	2,960	1,136

B Analysis of cash and cash equivalents

	Total 2023	Total 2022
Short term deposits	13,272	19,061
Cash at bank and in hand	72,928	61,461
Total cash and cash equivalents	86,200	80,522

C Analysis of changes in net (debt) funds

	At 1 Jan 2023	Cash flows	At 31 Dec 2023
Cash and cash equivalents	80,522	5,678	86,200
Loan	(8,402)	377	(8,025)
Total	72,120	6,055	78,175

Principal accounting policies – Year to 31 December 2023



The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the accounts are laid out below.

Basis of preparation

These accounts have been prepared for the year to 31 December 2023 with comparative information provided for the year to 31 December 2022.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant accounting policies below or the notes to these accounts.

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (Charities SORP (FRS 102)), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and with the Charities Act 2011.

The Charity constitutes a public benefit entity as defined by FRS 102.

The accounts are presented in sterling and are rounded to the nearest thousand pounds.

Critical accounting estimates and areas of judgement

Preparation of the accounts requires the Trustees and management to make significant judgements and estimates.

The items in the accounts where these judgements and estimates have been made include:

- assessing the probability of the receipt of legacy income;
- estimating accrued expenditure including employees' accrued holiday pay;
- estimating the useful economic life of tangible fixed assets for the purposes of determining a depreciation charge;
- assessing the appropriateness of the assumptions and methodology used in determining the fair value of investment properties;
- assessing the need for any provision against slow-moving and/or obsolete stock within Westminster Cathedral Limited;
- assessing the recoverability of outstanding debtors and the need for any provision for bad or doubtful debts;
- assessing the appropriateness of the assumptions and methodology used by the scheme actuary in the valuation of the defined benefit pension scheme;
- determining the value of designated funds needed at the year end to meet specific future expenditure; and
- estimating future income and expenditure flows for the purpose of assessing going concern (see below)

Assessment of going concern

The Trustees have assessed whether the use of the going concern assumption is appropriate in preparing these accounts. The Trustees have made this assessment in respect of a period of at least one year from the date of approval of these accounts.

2023 saw significant geopolitical and macroeconomic change that caused both financial and non-financial impacts



on the Charity which have continued into 2024 and remain ongoing at the time of writing. By way of example, one of these changes, high inflation, not only led to increased underlying costs for the Charity of day-to-day activities, but also resulted in increased demand from the Charity's beneficiaries for support, such as food vouchers, and also meant that the Charity's donors had less discretionary income from which they could provide financial support to the Charity.

The complexity and the inter-related consequences for the Charity of the changes it has experienced during the year were evident across all areas of its mission. Fortunately, increased demand from beneficiaries for parish ministry and faith formation, chaplaincy-led activities, in-school learning and pastoral care, central services programmes, and Caritas services, were accompanied by a significant increase in income received by the Charity from donations and legacies, complemented by increases in both interest receivable and the income generated from the Charity's principal charitable activities. The growth in the Charity's total income far exceeded the growth in its total expenditure, leading to the Charity increasing both its restricted and its unrestricted reserves during the year, something which is helping it this year with the continuing increased demands from its beneficiaries.

The Trustees acknowledge and recognise the impact of these factors on the operations of the Charity, its beneficiaries, partners, stakeholders and on society in general, and have continued to take steps to ensure that both resources and processes are in place to mitigate any disruption.

The Trustees of the Charity have concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The Trustees are of the opinion that the Charity will have sufficient resources to meet its liabilities as they fall due. The most significant areas of judgement that affect items in the accounts are detailed above. With regard to the next accounting period, the year ending 31 December 2023, the most significant areas that

affect the carrying value of the assets held by the Charity are the level of investment return, the performance of the investment markets and property values, and the impact of the macroeconomic and physical climate (see the reserves policy, the investment policy and the risk management sections of the report of the Directors of the Corporate Trustee for more information).

Basis of consolidation and scope of the accounts

The statement of financial activities and the balance sheet consolidate the accounts of the Charity and its subsidiary undertakings made up to the balance sheet date. No separate statement of financial activities has been prepared for the Charity as the results of the trading subsidiaries are clearly shown in the consolidated statement of financial activities and supporting notes.

The accounts also include the net assets and transactions of linked charities under the control of the Directors of the Corporate Trustee and whose activities are integral to those of the Westminster Roman Catholic Diocesan Trust and the furtherance of its objectives. Such charities (see note 23) have been incorporated into the accounts as special trusts (or restricted funds).

The accounts do not include the results and net assets of connected entities (see note 22).

Income recognition

Income is recognised in the period in which the Group and/or Charity has entitlement to the income, where the amount of income can be measured reliably and it is probable that the income will be received.

Income comprises collections, donations, legacies and grants; income from commercial trading activities of trading subsidiaries; investment income and interest receivable; rental income from functional properties; income from parish and other similar activities, and net gains on the disposal of tangible fixed assets.

Donations and grants receivable (including income from offertory and similar collections) are recognised when the Group and/or Charity has confirmation of both the amount and the settlement date. When donations and grants receivable are pledged but not received, the income is accrued for when the receipt is considered probable. In the event that a donation or grant is subject to conditions that require a level of performance before the Group and/or Charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or



Principal accounting policies – Year to 31 December 2023

the fulfilment of those conditions is wholly within the control of the Group and/or Charity and it is probable that those conditions will be fulfilled within the reporting period.

In accordance with Charities SORP FRS 102, volunteer time is not recognised.

Legacies are included in the statement of financial activities when the Group and/or Charity is entitled to the legacy, the executors have established that there are sufficient surplus assets in the estate to pay the legacy, and the fulfilment of any conditions attached to the legacy is wholly within the control of the Group and/or Charity.

Entitlement is taken as the earlier of: the date on which the Group and/or Charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor to the Group and/or Charity that a distribution will be made, and the date on which a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the Group and/or Charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the Group and/or Charity, or where the Group and/or Charity is aware of the granting of probate, but the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title of the asset having been transferred to the Group and/or Charity.

Income generated from the commercial trading activities of trading subsidiaries comprises income from the sale of merchandise, concerts and similar performances of the Westminster Cathedral Choir and building development projects. It is measured at the fair value of the consideration received or receivable, excluding discounts, rebates, value added tax and other sales taxes.



Investment income is recognised once the dividend has been declared and notification has been received of the dividend due.

Interest on funds held on deposit is included when it is receivable and the amount can be measured reliably by the Charity; this is normally upon notification from the bank of the interest payable or paid.

Income from the rental of functional properties is recognised when the income is receivable under the contract for hire or lease document, when the amount can be measured reliably and it is probable such income will be received.

Income from parish and similar activities is defined more specifically in note 5 to these accounts and is recognised in each instance when the relevant parish has entitlement to the income, the amount can be measured reliably and it is probable that the income will be received.

VASCA funding is included in the statement of financial activities when the Group and/or Charity has confirmation of both the amount of the funding and the settlement date.

The surplus on the disposal of tangible fixed assets is calculated as the difference between the sale proceeds net of sale costs and the net book value of the asset immediately prior to disposal. It is accounted for once legal completion of the disposal has taken place.

Other income is measured at fair value and accounted for on an accruals basis.

Expenditure recognition

Expenditure is recognised as soon as there is a legal or constructive obligation committing the Group and/or Charity to make a payment to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. Expenditure comprises direct costs and support costs. All expenses, including support costs, are allocated or apportioned to the applicable expenditure headings.



The classification between activities is as follows:

- Expenditure on raising funds comprises the costs incurred by subsidiary companies in connection with their commercial trading operations, and investment management fees paid directly to investment managers.
- Expenditure on charitable activities includes all costs associated with furthering the charitable purposes of the Charity and its subsidiary charities through the provision of charitable activities. Such costs include staff costs and other direct overheads attributable to those purposes. A detailed analysis of the expenditure is provided in note 6.

Charitable donations in support of Catholic foundations and projects are included in the statement of financial activities in the year when approval is granted and when the intended recipient has either received the funds or been informed of the decision to make the grant and has satisfied all performance conditions. Grants approved but not paid at the end of the financial year are accrued. Grants where the beneficiary has not been informed or has to fulfil performance conditions before the grant is released are not accrued for but are disclosed as financial commitments in the notes to the accounts.

All expenditure is stated inclusive of irrecoverable VAT.

Support and governance costs

Support costs represent indirect charitable expenditure. In order to carry out the primary purposes of the Charity, it is necessary to provide support in the form of personnel development, financial procedures and controls, provision of general office services and equipment and a suitable working environment.

Governance costs comprise the costs relating to the public accountability of the Charity (including audit costs) and costs incurred in respect of its compliance with regulation and good practice.



All support costs and governance costs are included within the expenditure of the one principal charitable activity of the Group and/or Charity i.e. advancing the Roman Catholic faith primarily within the Diocese of Westminster.

Functional freehold property

Functional freehold properties, comprising the Cathedral, churches, presbyteries, halls and similar buildings owned by the Group and/or Charity prior to 1997, are included in the balance sheet at an estimate of their original cost. These estimates were arrived at by discounting the 1997 insurance values of the properties by reference to the inflation statistics from 1997 back to the date on which the properties were acquired or built. For the purpose of these accounts, and

consistent with the transitional rules set out in FRS 102, the 1997 valuations are defined as 'deemed cost'.

Additions to functional freehold properties since January 1998 are included in the accounts at cost or, where such assets have been donated or bequeathed to the Group and/or Charity at their estimated market value at the date of the gift.

Properties previously classified as investment properties but, owing to a change in use, reclassified as functional properties are included within functional freehold property at their fair value immediately prior to reclassification. Such fair value will normally equate to market value as determined within the immediately

Principal accounting policies – Year to 31 December 2023

preceding five year period. Original cost figures are not available for many such properties and it is deemed appropriate that the valuations be regarded as their 'deemed cost' at the point of reclassification.

No value is identified in the accounts in respect of freehold land.

Freehold buildings are depreciated at rates calculated to write off their estimated historic cost, on a straight line basis, as follows:

- Listed properties – 200 to 300 years
- Other properties – 100 years

The condition and net book values of all properties are regularly reviewed to ensure that the depreciation policies adopted are and remain appropriate. Disposals of freehold property are accounted for on completion.

Voluntary aided and grant maintained schools and academies

Whilst the Charity is the legal owner of over 200 school properties in the diocese comprising voluntary aided schools and academies, many of which are separate exempt or excepted charities funded through combinations of government grants and voluntary contributions, the nature of the occupation of these properties means that the Trustees do not have the power to dispose of the land and buildings until a school ceases occupation, which in turn requires the approval of the school governors and the Secretary of State.

Land and buildings legally owned by the Charity and occupied rent free by Catholic voluntary aided schools and academies, which are exempt charities and publicly funded, are valued at £nil for the purposes of these accounts. The Trustees consider that no meaningful value can be attributed to these assets since they are not used directly by the Charity, do not generate income, and cannot be disposed of in the open market or put to alternative use while such occupation, which may be indefinite, continues.



Any expenditure incurred on the fabric of these buildings is written off in the year it is incurred and treated in these accounts as expenditure on the advancement of the Catholic faith primarily in the Diocese of Westminster.

The school and academy governors are responsible for the buildings and the repair and refurbishment and insurance costs thereof. The Charity assists governors in managing projects dealing with their liability for building and repair costs. Until April 2020, the Charity acted as the agent of the governors in helping to arrange funding through the DfE and Local Authorities. Funds received under the LCVAP (Locally Coordinated Voluntary-Aided Programme) were not included in the Statement of Financial Activities as the Charity had no control over the funds and the transactions were those of the school governors rather than the Charity, which administered these monies as managing agent and made the appropriate payments to contractors for work carried out. Any LCVAP monies due to the Charity, or held by the Charity on behalf of schools and academies, as at the balance sheet date, are treated as debtors or creditors respectively on the balance sheet. In April 2020 the VASCA (Voluntary-Aided Schools Condition Allocation) system was introduced and superseded the LCVAP. The change in funding gives the Charity ultimate control over

the application of grants to specific schools. Therefore the VASCA grant funding received and the related expenditure are recognised in the Statement of Financial Activities.

Details of the diocesan voluntary aided schools and academies are given in the diocesan Year Book and on the diocesan website.

Furniture, fittings and equipment

Items of furniture, fittings and equipment costing in excess of £1,000 are capitalised and depreciated on a straight line basis in order to write off their original cost over the expected useful lives of the assets concerned.

The depreciation rates applied are as follows:

- Office equipment – 20%
- Fixture and fittings – 10% to 25%

Individual works of art, treasures and plate are not capitalised as they are regarded as heritage assets which are held in a manner consistent with the advancement of the Roman Catholic faith, have very long lives and are worth preserving indefinitely.

Motor vehicles

Motor vehicles are capitalised and depreciated over a four year period in order to write off the cost of each vehicle over its estimated useful life.

Fixed asset investments

Listed investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price.

The Charity currently does not acquire put options, derivatives or other complex financial instruments.

As noted above one of the financial risks the Charity is exposed to is that of volatility in equity markets and investment markets due to wider economic conditions,



the attitude of investors to investment risk, and changes in sentiment concerning equities and within particular sectors or sub sectors.

Properties held for investment purposes are included in these accounts at fair value based on open market value. The valuation has been determined by the Trustees, with professional assistance. Details of the dates and basis of the valuations are given in note 12 to the accounts. Disposals of investment properties are accounted for on completion.

Realised gains (or losses) on investment assets are calculated as the difference between disposal proceeds and either their opening carrying value, or their purchase value if acquired subsequent to the first day of the financial year. Unrealised gains and losses are calculated as the difference between the fair value and the carrying value at year end. Realised and unrealised investment gains (or losses) are combined in the statement of financial activities and are credited (or debited) in the year in which they arise.

Investments in commercial companies under a joint venture agreement are included in the accounts at the Group's and/or Charity's share of the net assets of the commercial company as at the balance sheet date.

Investments in subsidiary companies are included on the balance sheet at cost.

Programme related investments

Programme related investments are defined as significant financial contributions made by the Charity towards the development or refurbishment of property assets to which the Charity has freehold title but which are used by other charitable and not-for-profit organisations (including schools) for purposes consistent with the Charity's own objectives.

Programme related investments are included in the accounts at cost with any permanent diminution in value below such cost accounted for as charitable expenditure.

Stocks

Stocks of miscellaneous items are valued at the lower of cost and net realisable value.

Debtors

Debtors are recognised at the settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid. They have been discounted to the present value of the future cash receipt where such discounting is material.

Cash at bank and in hand

Cash at bank and in hand represents such accounts and instruments that are available on demand or that have a maturity of less than three months from the date of investment or acquisition. Deposits made for longer than three months but less than one year have been disclosed as short term deposits. Cash placed on deposit for more than one year is disclosed as a fixed asset investment.

Creditors and provisions

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the Charity anticipates it will pay to settle the debt. They have been discounted to the present value of the future cash payment where such discounting is material.

Fund accounting

○ The Curial Funds

These can be used across the whole of the diocese and are subdivided between:

- Restricted funds: monies received for, and whose use is restricted to, a specific purpose, or donations subject to donor-imposed conditions.

- Designated funds: monies set aside out of general funds and designated by the Directors of the Corporate Trustee to be used for specific purposes.
- The tangible fixed assets fund: the net book value of those tangible fixed assets held by the curia for unrestricted purposes.
- The programme related investments fund: the value of the Group's and Charity's programme related investments.
- General funds: monies which may be used to meet the charitable objectives of the Charity, across the whole of the diocese, at the discretion of the Directors of the Corporate Trustee.

○ The Parochial Funds

These comprise legacies, donations, trust income and interest relating to individual parishes. Under canon law these monies must be utilised by the parishes and therefore cannot be used across the whole of the diocese. As such, the funds are all regarded as restricted for the purpose of these accounts.

Pension costs

The Charity contributes to a defined benefits pension scheme, closed for accrual of benefits since 2005, providing benefits based on final pensionable salary.

Pension scheme assets are measured at fair value at each balance sheet date. Liabilities are measured on an actuarial basis using the projected unit method. The net of these two figures is recognised as an asset or liability on the balance sheet.

Any change in the asset or liability between balance sheet dates is reflected in the statement of financial activities.

All eligible members of staff are auto-enrolled in a workplace pension scheme. Employer contributions to the scheme are charged to the statement of financial activities in the year in which they are payable to the scheme.

Notes to the accounts – Year to 31 December 2023 (£'000)

01 Donations and legacies

2023	Curial funds			Parochial funds	
	Unrestricted funds	Restricted funds	Total funds	Restricted funds	Total 2023
Group					
Grants receivable	-	136	136	-	136
Other donations	332	1,909	2,241	31,883	34,124
Legacies	557	693	1,250	4,095	5,345
Total	889	2,738	3,627	35,978	39,605

2022	Curial funds			Parochial funds	
	Unrestricted funds	Restricted funds	Total funds	Restricted funds	Total 2022
Group					
Grants receivable	-	121	121	-	121
Other donations	509	1,986	2,495	26,362	28,857
Legacies	550	1,723	2,273	1,866	4,139
Total	1,059	3,830	4,889	28,228	33,117

02 Assessments

Five (five in 2022) parishes operated by specific religious congregations are not consolidated into these accounts. Income from assessments (£134,000 in 2023 and £131,000 in 2022) represents monies received by the Charity from those parishes and is unrestricted.

The diocesan assessment, being monies transferred from parishes to the curia in order to fund diocesan-wide programmes, is included under 'Transfers between funds'. In 2023, £6,290,000 was transferred from parochial to curial funds (£5,346,000 in 2022).



Notes to the accounts – Year to 31 December 2023 (£'000)**03** Income from other trading activities and cost of raising funds

These categories of income and expenditure comprise the income and expenditure of the Charity's trading subsidiaries.

At 31 December 2023 the Charity owned the entire called up ordinary share capital of the following trading companies:

Company Aedificabo Limited
Company No. 07409205
Country of incorporation England
Principal activity Management of capital projects

Company Westminster Cathedral Limited
Company No. 2784481
Country of incorporation England
Principal activity Miscellaneous trading activities

Audited accounts of the companies will be filed with the Registrar of Companies.

The registered office of Aedificabo Limited is Vaughan House, 46 Francis Street, London SW1P 1QN.

The registered office of Westminster Cathedral Limited is Archbishop's House, Ambrosden Avenue, London SW1P 1QJ.

	Unrestricted funds		Restricted funds	
	Aedificabo Limited		Westminster Cathedral Limited	
	2023	2022	2023	2022
Turnover	186	385	482	403
Cost of sales	(59)	(126)	(168)	(139)
Gross profit	127	259	314	264
Administrative expenses	(105)	(261)	(60)	(51)
Profit (loss) on ordinary activities before Gift Aid and taxation	22	(2)	254	213
Gift Aid (via deed of covenant)	(20)	–	(254)	(213)
Profit (loss) for the year	2	(2)	–	–

At 31 December 2023 the called up share capital of Westminster Cathedral Limited comprised 2 ordinary £1 shares and its reserves amounted to £66,000 (£66,000 in 2022).

At 31 December 2023 the called up share capital of Aedificabo Limited comprised 2 ordinary £1 shares and its reserves amounted to £nil (negative £2,000 in 2022).



Notes to the accounts – Year to 31 December 2023 (£'000)**04** Investment income and interest receivable

2023	Curial funds			Parochial funds	
	Unrestricted funds	Restricted funds	Total funds	Restricted funds	Total 2023
Investment income:					
Income from listed investments	111	286	397	168	565
Income from programme related investments	736	–	736	–	736
Rents and similar income	356	72	428	3,397	3,825
	1,203	358	1,561	3,565	5,126
Interest receivable	1,980	60	2,040	1,707	3,747
Total	3,183	418	3,601	5,272	8,873

2022	Curial funds			Parochial funds	
	Unrestricted funds	Restricted funds	Total funds	Restricted funds	Total 2022
Investment income:					
Income from listed investments	75	234	309	130	439
Income from programme related investments	545	–	545	–	545
Rents and similar income	283	79	362	3,519	3,881
	903	313	1,216	3,649	4,865
Interest receivable	1,160	11	1,171	242	1,413
Total	2,063	324	2,387	3,891	6,278

All rents and similar income are from properties situated in the United Kingdom.



Notes to the accounts – Year to 31 December 2023 (£'000)

05 Income from charitable activities



Rental income from functional properties	Total 2023	Total 2022
Curial unrestricted funds	781	663
Parochial restricted funds	1,213	1,154
	1,994	1,817

The Charity and Group own a number of properties which are used primarily for activities oriented towards achieving the Charity's and/or the Group's mission. However, within such properties, certain halls and rooms are occasionally rented out, often for purposes consistent with the charitable objectives of the Charity and resulting in the income shown above.

Parish and similar activities	Total 2023	Total 2022
Candles, repository and newspapers	2,165	1,940
Parish centres	1,580	1,377
Parish activities	974	733
Miscellaneous	682	763
Catechetics	334	354
Board and lodging	118	133
Chaplaincies	38	30
Income from clubs	2	35
Parochial restricted funds	5,893	5,365
Curial unrestricted funds	1,614	1,034
Curial restricted funds – School contributions	718	438
Curial restricted funds – Other	479	473
	8,704	7,310

School contributions

The school contributions are voluntary payments made by the schools and academies in the diocese towards the costs of the school projects team at Vaughan House and agreed as 'Catholic Education Contributions' with the schools and academies.



Grants receivable	Total 2023	Total 2022
Curial restricted funds – School projects (VASCA) (see also note 21)	10,219	11,286

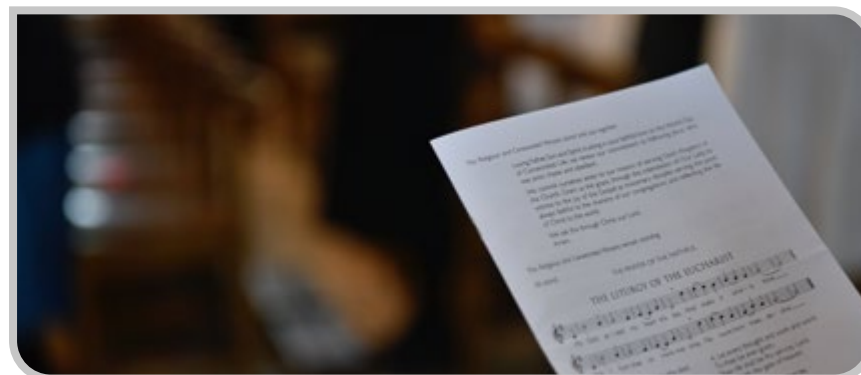


Notes to the accounts – Year to 31 December 2023 (£'000)

06 Advancement of the Catholic faith primarily in the Diocese of Westminster

Curial funds	Unrestricted funds	Restricted funds	Total 2023	Unrestricted funds	Restricted funds	Total 2022
Voluntary-Aided Schools Condition Allocation (VASCA) (see also note 21)	–	8,714	8,714	–	13,603	13,603
Pastoral and related work	3,153	3,433	6,586	2,434	3,185	5,619
Administration	5,236	–	5,236	5,123	–	5,123
Education & formation	1,013	722	1,735	997	437	1,434
Clergy and consecrated life	728	583	1,311	669	516	1,185
Auxiliaries and Vicar General	658	–	658	656	–	656
Bank loan interest	571	–	571	309	–	309
Safeguarding	559	–	559	522	–	522
National bodies	507	–	507	468	–	468
Cardinal's office and Archbishop's House	424	1	425	361	–	361
School projects	–	258	258	–	–	–
Communications	210	–	210	176	–	176
Governance costs	133	–	133	94	–	94
Miscellaneous	117	–	117	119	–	119
Growing in Faith projects	–	112	112	–	17	17
Ecumenical and interfaith	4	–	4	6	–	6
Total	13,313	13,823	27,136	11,934	17,758	29,692

Depreciation of £863,000 (£898,000 in 2022) is included in the above curial fund expenditure.



Notes to the accounts – Year to 31 December 2023 (£'000)

Parochial restricted funds

Religious and pastoral services and educational programmes offered by the Charity through its parishes are funded by the parishes themselves. A detailed breakdown of expenses paid during the year from parochial restricted funds is provided in the table below.

Parochial restricted funds	Total 2023	Total 2022
Non-clergy salaries	6,672	6,121
Property repairs and renewals	4,833	4,131
Heat, light and water	4,514	1,937
Clergy stipends	2,448	2,350
Liturgical expenses	1,662	1,475
Council tax, insurance and rates	1,441	1,881
Housekeeping	1,348	1,244
Property depreciation	1,314	1,281
Donations/grants	1,224	1,072
Office & administration	1,196	1,049
Other fixed asset depreciation	1,188	1,510
Parish activities expenses	1,181	991
Candles, repository and newspapers expenses	922	789
Miscellaneous expenses	497	529
Supply priests	456	408
Catechetics expenses	305	302
Parish Centre expenses	246	207
Bank interest	206	84
Travel expenses	196	175
Mass stipends distributed	69	66
Total	31,918	27,602

The above are the gross costs relating to each activity/department. Many of these have related income flows which are included in total income. Due to the number of charitable donations made out of both curial and parochial funds it is not practical to provide details of individual donations.

07 Net (expenditure) income before transfers and investment gains (losses)

This is stated after charging:

2023 Group	Curial funds			Parochial funds	Total 2023
	Unrestricted funds	Restricted funds	Total funds	Restricted funds	
Staff costs (note 8)	6,772	2,085	8,857	6,524	15,381
Auditor's remuneration					
. Audit fees	100	-	100	-	100
. Other services: taxation	4	-	4	-	4
Depreciation (note 10)	696	167	863	2,502	3,365
				Parochial funds	
2022 Group	Curial funds			Parochial funds	Total 2022
	Unrestricted funds	Restricted funds	Total funds	Restricted funds	
Staff costs (note 8)	6,056	2,004	8,060	6,147	14,207
Auditor's remuneration					
. Audit fees	94	-	94	-	94
. Other services: taxation	5	-	5	-	5
Depreciation (note 10)	732	166	898	2,791	3,689



Notes to the accounts – Year to 31 December 2023 (£'000)

08 Staff costs and remuneration of key management personnel

Staff costs during the year were as follows:

Group	Total 2023	Total 2022
Wages and salaries	13,499	12,518
Social security costs	1,121	1,067
Other pension costs	761	622
	15,381	14,207

The average number of employees and full time equivalents (FTE) was:

	2023 FTE	2023 Total Employees
Charitable activities	366	710
	2022 FTE	2022 Total Employees
Charitable activities	368	694

The number of employees who earned more than £60,000 (including benefits but excluding employer's national insurance and pension contributions) during the year was as follows:

	2023	2022
£60,001 - £70,000	10	9
£70,001 - £80,000	2	2
£80,001 - £90,000	3	3
£90,001 - £100,000	2	2
£100,001 - £110,000	1	-
£130,001 - £140,000	1	2
	19	18

Employer pension contributions totalling £174,300 (£108,500 in 2022) were made to defined contribution schemes in respect of all those employees who earned £60,000 or more during the year (as defined above).

The key management personnel of the Charity in charge of directing and controlling, running and operating the Charity on a day-to-day basis comprise the Directors of the Corporate Trustee, the COO/Financial Secretary and the heads of the following departments of the Curial Offices/ Central Services: Evangelisation, Youth, Education, Caritas, Tribunal, Safeguarding, Human Resources, Finance, Property, Maintenance, Fundraising, Communications, ICT, Security and Data Protection. The total remuneration (including taxable benefits and employer's national insurance and pension contributions) of the key management personnel for the year was £1,356,600 (£1,337,200 in 2022).

A number of the Directors of the Corporate Trustee (i.e. Trustees) are clergy of the Catholic Diocese of Westminster. They are housed and remunerated by the diocese and are reimbursed expenses for carrying out their ministry in the same way as other priests of the diocese. However, none of the Trustees received any remuneration in respect of their services as a Trustee during the year (£nil in 2022). One (one in 2022) Trustee was reimbursed expenses totaling £137 (£638 in 2022) in connection with their duties as Trustee.

Pension schemes

Auto-enrolled pension scheme The Charity offers an auto-enrolled pension scheme provided by Standard Life. The total contributions made by the employer in 2023 to this scheme amounted to £654,000 (£524,000 in 2022).

Defined benefit scheme The Charity administers a pension scheme providing benefits based on final pensionable pay. The assets of the scheme are held separately from those of the Charity, being invested with Sarasin & Partners LLP. The contributions are determined on the basis of triennial valuations by a qualified actuary using the projected unit method.

From 6 July 2005 accrual of benefits, death in service benefits and member contributions ceased. The level of funding has been reviewed on a yearly basis. From 6 January 2021, deficit reduction contributions have been paid at the rate of £10,000 per month, and an amount in relation to administration expenses has been paid to the scheme at the rate of £1,500 per month, as agreed following the finalisation of the 6 April 2019 valuation.

The scheme undertook the most recent formal triennial valuation as at 6 April 2022, which showed that the market value of the scheme's assets was £12,632,000 and that the level of funding on an ongoing basis was 118%. The principal assumptions made were that the discount rate would be 4.0% per annum before retirement and 3.0% per annum after retirement, and that inflation linked increases to deferred pensions would be 3.2% per annum pre-2030 and 4.0% per annum post-2030, and that inflation-linked pension increases in payment would be 4.0% per annum for service between 1 July 2002 and 11 February 2003, and 3.0% per annum pre-2030 and 3.8% per annum post-2030 for service from 12 February 2003. No allowance was made for possible discretionary increases in pensions beyond those prescribed in the scheme rules.

Following the conclusion of the 6 April 2022 valuation, it has been agreed with the pension scheme trustees that funding contributions will continue to be paid at the rate of £10,000 per month from 6 July 2023. The Employer will also continue to make monthly contributions to the scheme of £1,500 to cover administration expenses.

Financial Reporting Standard 102 (FRS 102) requires the surplus or deficit of the scheme as at 31 December 2023, calculated in accordance with the requirement of FRS 102, to be included on the balance sheet. For the purposes of FRS 102, the assets of the scheme have been taken at market value and the liabilities have been calculated by a qualified independent actuary.

Notes to the accounts – Year to 31 December 2023 (£'000)

The assets and liabilities in the scheme were:

	2023	2022
Equity securities	5,720	5,295
Fixed interest securities	1,680	1,339
Insurance contracts	1,987	2,031
Cash and cash equivalents	1,165	1,530
Other	1,034	877
Total assets	11,586	11,072
Actuarial value of liabilities	(8,846)	(8,733)
	2,740	2,339
Unavailable surplus	(2,740)	(2,339)
Deficit in the scheme – net pension liability	–	–

The major assumptions used by the actuary were:

	2023 % per annum	2022 % per annum
Inflation	3.2	3.3
Salary increases	2.7	2.8
Rate of discount	4.6	4.8
Rate of increase in pensions in payment and deferred pensions	2.7	2.7

The mortality assumptions used were as follows:

	2023 years	2022 years
Longevity at age 65 for current pensioners		
Men	21.9	22.6
Women	24.4	24.9

The net pension liability was £nil in 2023 (£nil in 2022) as the surplus calculated by the actuary in accordance with the requirements of FRS 102 has not been recognised. The Trustees have determined that the Charity is not currently able to recover the surplus under the scheme rules, as the surplus will only be recoverable when the scheme is closed. There are currently no plans to close the scheme and the Charity has therefore not recognised the surplus on the balance sheet.

Contributions The total contributions made to the scheme by the Charity in the year were £138,000 (£138,000 in 2022). The contributions expected to be paid by the Charity to the scheme for the year ending 31 December 2024 total £138,000.

Total operating charge and net interest recognised in the statement of financial activities:

	2023	2022
Administration costs	(16)	(16)
Total operating charge	(16)	(16)
Interest income on scheme assets	522	242
Interest cost on scheme liabilities	(407)	(254)
Impact of asset ceiling on net interest	(112)	–
Net interest	3	(12)
Total amount recognised in the statement of financial activities	(13)	(28)

Actuarial net gains recognised in the statement of financial activities:

	2023	2022
Actual return on assets excluding amounts included in net interest	228	(2,166)
Actuarial (losses) gains on scheme obligations	(64)	5,067
Increase in unavailable surplus from membership fall and other factors	(290)	(2,339)
Re-measurement (losses) gains recognised in the statement of financial activities	(126)	562

The reconciliation of the fair value of the scheme assets is as follows:

	2023	2022
Opening fair value of scheme assets	11,072	13,213
Interest income	522	242
Contributions by Westminster Roman Catholic Diocesan Trust	138	138
Actual return on assets excluding amount included in net interest	228	(2,166)
Benefits paid	(374)	(355)
Closing fair value of scheme assets	11,586	11,072

The reconciliation of the scheme benefit obligation is as follows:

	2023	2022
Opening defined benefit obligation	8,733	13,885
Administration costs	16	16
Interest cost	407	254
Actuarial losses (gains)	64	(5,067)
Benefits paid	(374)	(355)
Closing defined benefit obligation	8,846	8,733

The actuarial value of the scheme liabilities at 31 December 2023 if different key actuarial assumptions had been used is shown below:

	2023	2022
-0.5% decrease in discount rate	9,427	9,360
1 year increase in member life expectation	9,200	9,082
+0.5% change in inflation	8,952	8,943

Notes to the accounts – Year to 31 December 2023 (£'000)**09** Taxation

Westminster Roman Catholic Diocesan Trust is a registered charity and, therefore, is not liable to income tax, corporation tax or capital gains tax on income or gains derived from its charitable activities, as they fall within the various exemptions available to registered charities.

Linked charities are also not liable to income tax, corporation tax or capital gains tax on income or gains derived from their charitable activities.

Aedificabo Limited and Westminster Cathedral Limited are commercial trading companies. Subject to having sufficient distributable reserves, each company transfers its taxable profits, if any, to Westminster Roman Catholic Diocesan Trust each year under a Gift Aid compliant Deed of Covenant (see note 3). Therefore, neither entity ordinarily incurs a direct taxation charge. Where the company has insufficient distributable reserves to transfer all of its taxable profits, a tax charge may arise on the profit retained by the company.

**10** Tangible fixed assets**Group and Charity****Cost or deemed cost**

	Functional freehold property	Plant, equipment, fixtures and fittings	Motor vehicles	Total
At 1 January 2023	152,367	24,846	83	177,296
Additions	4,153	2,054	64	6,271
Disposals	(56)	(2,525)	–	(2,581)
At 31 December 2023	156,464	24,375	147	180,986

Depreciation and impairment

At 1 January 2023	26,979	18,573	54	45,606
Depreciation charge for the year	1,641	1,695	29	3,365
On disposals	(15)	(2,525)	–	(2,540)
At 31 December 2023	28,605	17,743	83	46,431

Net book values

At 31 December 2023	127,859	6,632	64	134,555
At 31 December 2022	125,388	6,273	29	131,690

The Charity has continued to adopt a policy of not revaluing its tangible fixed assets. The historical cost of the functional properties stated above at a valuation cannot be ascertained with accuracy. The original valuation, which was performed in 1997, is an estimate of original cost based on the replacement cost of each property in 1997, discounted back to the original year of purchase. Hence for the purpose of these accounts and consistent with the transitional rules set out in FRS 102, the 1997 valuations are defined as 'deemed cost'.

Land and buildings reclassified from investment properties are included at their value immediately prior to reclassification.

All other tangible fixed assets are stated at cost.

Where assets including land and buildings are gifted or bequeathed to the Charity, they are included at an estimate of their market value at the date of the gift.

Works of art, treasures and plate are not capitalised in these accounts. They are considered to be heritage assets for the purposes of the Charities SORP (FRS 102). The assets are integral to the Charity's overall objective of advancing the Catholic religion. They all have very long lives and are worth preserving indefinitely. The Trustees consider that it would be prejudicial to the safe custody of these assets to disclose details of their value and usage in these accounts.

Notes to the accounts – Year to 31 December 2023 (£'000)

11 Programme related investments

Several of the Charity's properties are subject to restrictions or covenants over their use and/or disposal.

It is likely that there are material differences between the open market values of the Charity's land and buildings and their book values with the open market value being higher. These arise from the specialised nature of some properties and the effects of inflation. The amount of such differences cannot be ascertained without incurring significant costs, which, in the opinion of the Trustees, is not justified in terms of the benefit to the users of the accounts.

Land and buildings legally owned by the Charity and occupied rent free by Catholic voluntary aided schools and academies, which are separate charities and publicly funded, are valued at £nil for the purposes of these accounts. The Trustees consider that no meaningful value can be attributed to these assets since they are not used directly by the Charity, do not generate income, and cannot be disposed of in the open market or put to alternative use while such occupation, which may be indefinite, continues. Any expenditure incurred on the fabric of these buildings is written off in the year it is incurred and treated in these accounts as expenditure on the advancement of the Catholic faith primarily in the Diocese of Westminster.

Capital commitments

At 31 December 2023 the Group and Charity had the following capital commitments:

Group and Charity	2023	2022
Land and buildings – functional property		
Contracted but not provided	615	122

The capital commitments are in respect of various parish and curial building works.

Programme related investments represent investments made in properties owned by the Charity but which are used by other charitable and not-for-profit organisations for purposes consistent with the Charity's objectives.

Group and Charity	2023	2022
At 1 January and 31 December	10,503	10,503

Programme related investments comprise:

Group and Charity	2023	2022
The Friary, Westminster	10,503	10,503

The Friary is a building adjacent to the Westminster Cathedral Complex that was, historically, part of the Catholic fabric in this location, having been the location of both a Franciscan friary and the National Catholic Library.

It is leased to the Westminster Cathedral Choir School, a charity connected to the Westminster Roman Catholic Diocesan Trust (see note 22), to house an independent preparatory school to help to have a sustainable choir in the cathedral. The rental income from the lease will be used to finance repayments due on a £10 million, 30-year loan granted by HSBC Bank plc in March 2016 in order to purchase and refurbish the property (see note 15).

12 Investments

At 31 December 2023 investments comprised the following:

Group and Charity	2023	2022
Listed investments	42,967	39,519
Investment properties	93,063	97,414
Joint venture	23	29
	136,053	136,962

Listed investments

During the year, listed investments under the control of the Westminster Roman Catholic Diocesan Trust principally comprised units in a Mutual Investment Fund, with a small balance of cash awaiting investment. The Mutual Investment Fund comprises investments managed by Sarasin & Partners LLP and CCLA Investment Management Limited.

The market value of the units in the Mutual Investment Fund at 31 December 2023 amounted to £42,807,000 (£39,357,000 in 2022) and their historical cost as at that date was £37,640,000 (£37,600,000 in 2022).

Investment managers' fees of £199,000 in 2023 and £210,000 in 2022 are charged indirectly through the unit holdings.

At 31 December 2023 the composition of the listed investments comprising the Mutual Investment Fund was as follows:

Group and Charity	2023	2022
	%	%
Fixed income	14.9	11.2
Equities	67.4	64.2
Property	2.2	1.2
Alternatives	9.4	8.5
Liquid assets (money market instruments and cash)	6.1	14.9
	100.0	100.0

Notes to the accounts – Year to 31 December 2023 (£'000)

Investments (continued)

Holdings by the group and charity in the Mutual Investment Fund and other listed investments at 31 December 2023 and their movements during the year were as follows:

Group and Charity	2023	2022
Market value		
At 1 January	39,519	45,251
Net unrealised gains (losses) during the year	3,448	(5,732)
At 31 December	42,967	39,519

Investment properties

Investment properties held at 31 December 2023 and their movements during the year were as follows:

Group and Charity	2023	2022
Market value		
At 1 January	97,413	85,122
Reclassification from tangible fixed assets	–	683
Reclassification to tangible fixed assets	–	(1,397)
(Losses) gains on revaluation during the year	(4,350)	13,006
At 31 December	93,063	97,414

Post Balance Sheet Events

Subsequent to the year end the Charity sold one investment property held at a value of £2,483,000.

Investment properties are included in the accounts at market valuations. It is the aim of the Trustees that properties will each be revalued at least every five years, unless there is an indication that a valuation has changed by a material amount in which case the valuation date will be brought forward. In 2022, fifteen investment properties were revalued by Smith & Knight Property Consultants and 23 investment properties were revalued by internal property surveyors in possession of relevant qualifications and knowledge of the property market. In 2022, twelve properties were revalued by Smith & Knight Property Consultants and 23 investment properties were revalued by internal property surveyors in possession of relevant qualifications and knowledge of the property market.

An indexation allowance was made in the accounts for properties that were not revalued this year, to take account of market value movements between the date the properties were last valued and 31 December 2023.

It is not possible to ascertain with accuracy the original cost of all the investment properties, the majority of which were purchased many years ago. The Trustees are of the opinion that the costs involved in researching such information outweigh the value of disclosing it.

Joint venture

The investment in the joint venture represents the Charity's investment in Parish Accounting Services Limited, a company incorporated in England and Wales (Company Registration No 09503675) on 23 March 2015.

Westminster Roman Catholic Diocesan Trust and Birmingham Roman Catholic Diocesan Trust each own one £1 share in the company which has purchased and developed accounting software for use by parishes within Roman Catholic dioceses. Each of the two partners to the joint venture has lent the company £72,000 to enable it to purchase and develop the software.

A summary of the trading results and financial position of the company at 31 December 2023 is given below:

Summary statement of income	2023	2022
Turnover	180	161
Cost of sales	(140)	(123)
Gross profit	40	38
Administrative expenses	(53)	(51)
Loss for the financial period	(13)	(13)

Summary statement of financial position and retained earnings	2023	2022
Fixed assets	13	26
Current assets	41	42
Current liabilities	(8)	(9)
Net current assets	33	33
Total net assets	46	59

The total net assets are represented by called up share capital of £2 and retained net profits. The retained net profits are shared equally by the two partners. As such, the investment by Westminster Roman Catholic Diocesan Trust as at 31 December 2023 comprises:

	2023	2022
Investment at 1 January	29	36
Share of loss in the year	(6)	(7)
Investment at 31 December	23	29

Notes to the accounts – Year to 31 December 2023 (£'000)

13 Debtors

	Group 2023	Group 2022	Charity 2023	Charity 2022
Receivable within one year				
Sundry debtors	269	293	269	293
Legacies receivable	3,602	2,654	3,602	2,654
Prepayments and other accrued income	3,668	1,842	3,668	1,842
Amounts due from subsidiaries	-	-	148	95
School expenditure recoverable from the Department for Education, Local Education Authorities and contract advances (see right and note 21)	257	275	257	275
Other loans (see right)	127	109	127	109
	7,923	5,173	8,071	5,268
Receivable after more than one year				
Loan to the Cardinal Hume Centre	339	339	339	339
	8,262	5,512	8,410	5,607

School expenditure recoverable from the Department for Education, Local Education Authorities and contract advances represents amounts refundable from these bodies and from School Governors in respect of work and maintenance to school properties and held by the Charity as agent.

Other loans receivable within one year comprise amounts advanced to priests and schools, and season ticket loans to staff. Other than some school loans which are charged interest rates linked to bank base rates and have set repayment terms, loans are interest free.

14 Creditors: amounts falling due within one year

	Group 2023	Group 2022	Charity 2023	Charity 2022
School building projects	5,965	7,236	5,965	7,236
Collections payable to third parties	375	362	375	362
Bank loan (see note 15)	378	378	378	378
Other loans	545	447	545	447
Accruals and sundry creditors	3,211	1,553	3,072	1,438
Funds held on behalf of the Belarusian Catholic Mission	208	189	208	189
Funds held on behalf of the Congregation for the Eastern Churches	945	920	945	920
	11,627	11,085	11,488	10,970

Amounts due in respect of school building projects include amounts due to contractors in connection with work and maintenance to school properties and amounts committed to projects where there is a constructive obligation. The majority of the loans are interest bearing with interest rates linked to bank base rates.

Notes to the accounts – Year to 31 December 2023 (£'000)

15 Creditors: amounts falling due after more than one year

	Group 2023	Group 2022	Charity 2023	Charity 2022
Bank loan	8,025	8,402	8,025	8,402

On 22 March 2016, the Charity signed a thirty year loan agreement with HSBC Bank plc for up to £10 million. The loan is secured by a first charge mortgage on two of the Charity's properties.

The loan is repayable in quarterly instalments commencing three years after initial drawdown with interest payable at 2% over the base rate. On 9 April 2020, HSBC granted the Charity a six-month capital repayment holiday, which had the effect of deferring the repayment of £183,000 of the loan balance into future periods.

Of the amounts falling due after more than one year, £1,511,000 (£1,511,000 in 2022) is repayable within 2 to 5 years and £6,514,000 (£6,891,000 in 2022) is repayable after 5 years.

16 Restricted funds

Restricted funds comprise:

Group	2023	2022
Curial	48,642	49,507
Parochial	260,477	252,445
	309,119	301,952

Charity	2023	2022
Curial	48,642	49,509
Parochial	260,412	252,379
	309,054	301,888

Curial restricted funds

The income funds of the curia include restricted funds comprising the following unexpended balances of donations and grants held on trusts to be applied for specific purposes:

2023

Group and Charity	At 1 January 2023	Income	Expenditure	Net Gains	Transfers	At 31 December 2023
Growing in Faith Fund	14,147	10	(112)	-	(11,751)	2,294
Masses Funds	765	9	(14)	60	(319)	501
Ecclesiastical Education Fund	81	1	-	9	(79)	12
Trinity Fund	245	7	-	-	63	315
St Richard Reynolds	121	136	(257)	-	-	-
Archbishop's Fund	1,327	565	(89)	-	(415)	1,388
St Joseph's Pastoral Centre	166	228	(374)	-	238	258
Bakhita House	447	273	(418)	-	30	332
Property Repairs Fund	165	4	(1)	13	(2)	179
Post-ordination Studies Fund	1,422	22	-	142	423	2,009
Missions Fund	76	1	-	7	(10)	74
St John Southworth Fund	2,456	39	(148)	260	(211)	2,396
Filipino Chaplaincy Fund	124	2	-	12	(23)	115
Hare Street House	1,588	23	-	114	(20)	1,705
Sick and Retired Priests Fund	15,034	1,110	(582)	619	(393)	15,788
Westminster Ecclesiastical Education Fund	8,103	1,049	(1,214)	406	1,364	9,708
VASCA Fund	999	10,219	(8,714)	-	-	2,504
Outreach Fund	931	9	-	67	(1,007)	-
Clergy Accommodation Fund	-	-	-	-	7,793	7,793
Other restricted funds	1,312	865	(1,900)	52	942	1,271
Total	49,509	14,572	(13,823)	1,761	(3,377)	48,642



Notes to the accounts – Year to 31 December 2023 (£'000)

2022

Group and Charity	At 1 January 2022	Income	Expenditure	Net Losses	Transfers	At 31 December 2022
Growing in Faith Fund	15,249	4	(17)	–	(1,089)	14,147
Masses Funds	976	8	(19)	(110)	(90)	765
Ecclesiastical Education Fund	169	1	–	(21)	(68)	81
Trinity Fund	209	1	–	–	35	245
St Richard Reynolds	–	121	–	–	–	121
Archbishop's Fund	1,320	547	(122)	–	(418)	1,327
St Joseph's Pastoral Centre	239	174	(326)	–	79	166
Bakhita House	594	238	(415)	–	30	447
Property Repairs Fund	194	5	–	(22)	(12)	165
Post-ordination Studies Fund	1,708	15	–	(216)	(85)	1,422
Missions Fund	97	1	–	(12)	(10)	76
St John Southworth Fund	3,114	35	(180)	(432)	(81)	2,456
Filipino Chaplaincy Fund	165	1	–	(21)	(21)	124
Hare Street House	1,779	16	–	(187)	(20)	1,588
Sick and Retired Priests Fund	14,888	1,947	(516)	(1,129)	(156)	15,034
Westminster Ecclesiastical Education Fund	8,753	1,187	(1,094)	(672)	(71)	8,103
VASCA Fund	3,316	11,286	(13,603)	–	–	999
Outreach Fund	1,072	8	–	(110)	(39)	931
Other restricted funds	1,219	756	(1,466)	(88)	891	1,312
Total	55,061	16,351	(17,758)	(3,020)	(1,125)	49,509

The specific purposes for which the funds are to be applied are as follows:

- Growing in Faith Fund comprises monies raised as part of the Growing in Faith campaign to ensure a vibrant future for the diocese. The monies will be used: to support parishes and ensure that they are sound, prayerful and sustainable; to support priestly life at all stages, be that in formation, during service in parishes or in retirement; and to maintain the tradition of outreach to those in need.
- Masses Funds represent monies held for Masses.
- Ecclesiastical Education Fund is for housing costs for priests.
- Trinity Fund is for major projects in parishes.
- St Richard Reynolds represents grants received in respect of the construction of St Richard Reynolds School, Twickenham.
- Archbishop's Fund represents a legacy which is for projects as approved by the Archbishop.
- St Joseph's Pastoral Centre is for a variety of specific projects agreed with individual donors.
- Bakhita House supports the work of Bakhita House.
- Property Repairs Fund is available for repairs to diocesan properties.
- Post-ordination Studies Fund supports priests in further studies.

- Missions Fund supports the work carried out by missions.
- St John Southworth Fund supports the work of parishes, organisations and projects across a range of issues including poverty, homelessness, old age and infirmity, and children with disabilities or who are in danger of deprivation.
- Filipino Chaplaincy Fund supports the work of the Filipino Chaplaincy.
- Hare Street House represents the net assets of the linked charity (see note 23).
- Sick and Retired Priests Fund represents the net assets of the linked charity (see note 23).
- Westminster Ecclesiastical Education Fund represents the net assets of the linked charity (see note 23).
- VASCA Fund represents the uncommitted balance of the VASCA Funds received by the Charity in respect of school and academy building projects (see note 21).
- Outreach Fund supports charitable work carried out in local communities.
- Clergy Accommodation Fund is for the acquisition and development of property to provide accommodation intended for functional use
- Other restricted funds are for specific charitable purposes of the diocese.

Transfers from curial restricted funds comprised £1.9 million (£nil in 2022) relating to property purchases and £1.5 million (£1.1 million in 2022) relating primarily to parish and similar activities, as well as internal grants made to fund specific projects and costs which have been recognised within curial unrestricted fund and parochial restricted fund expenditure.

Parochial restricted funds

The parishes in the Diocese of Westminster are established and operate under the Church's Code of Canon Law which bestows on them separate canonical legal status. As such, each parish has been treated as a separate restricted fund in these accounts. The total parish or parochial funds are administered, with guidance from the Central Finance Office, by the parish priests and are used to carry out the work of the Church within local areas and help fund the curia. The transfers from the parochial restricted funds to the curial unrestricted funds represent the payment of the diocesan assessment by the parishes.

Notes to the accounts – Year to 31 December 2023 (£'000)

17 Designated funds

The income funds of the Charity include the following designated funds which have been set aside out of restricted funds by the Trustees for specific purposes:

Group and Charity	2023	2022
At 1 January	327	256
New designations	33	77
Utilised/released	(54)	(6)
At 31 December	306	327

The designated funds represent monies held by the curia for specific, unrestricted activities.

18 Tangible fixed assets fund

Group and Charity	2023	2022
At 1 January	21,874	22,177
Movement	1,218	(303)
At 31 December	23,092	21,874

The tangible fixed assets fund represents the net book value of the tangible fixed assets held by the curia for unrestricted purposes.

19 Programme related investment fund

The programme related investments fund represents the value of the Group's and Charity's programme related investments. As explained in note 11, these investments comprise land and buildings owned by the Charity but used by other charitable and not-for-profit organisations whose objectives are consistent with those of the Charity. It is the intention of the Trustees that such assets should continue to be used for these purposes for as long as needed, and that as such their value should not be regarded as realisable with ease in order to meet future contingencies and/or obligations.

Group and Charity	2023	2022
At 1 January and at 31 December	10,503	10,503

20 Analysis of net assets between funds**2023**

Group	Curial funds			Parochial funds	Total 2023
	Unrestricted funds	Restricted funds	Total funds	Restricted funds	
Fund balances at 31 December 2023 are represented by:					
Tangible fixed assets	23,092	2,313	25,405	109,150	134,555
Programme related investments	10,503	–	10,503	–	10,503
Investments	15,184	25,612	40,796	95,258	136,054
Net current assets	6,111	20,717	26,828	56,069	82,897
Non-current liabilities	(8,025)	–	(8,025)	–	(8,025)
Total net assets	46,865	48,642	95,507	260,477	355,984

2022

Group	Curial funds			Parochial funds	Total 2022
	Unrestricted funds	Restricted funds	Total funds	Restricted funds	
Fund balances at 31 December 2022 are represented by:					
Tangible fixed assets	21,874	2,339	24,213	107,477	131,690
Programme related investments	10,503	–	10,503	–	10,503
Investments	12,550	26,073	38,623	98,339	136,962
Net current assets	7,296	21,097	28,393	46,629	75,022
Non-current liabilities	(8,402)	–	(8,402)	–	(8,402)
Total net assets	43,821	49,509	93,330	252,445	345,775

Notes to the accounts – Year to 31 December 2023 (£'000)

Analysis of net assets between funds (continued)

2023

Charity	Total unrestricted funds	Total restricted funds	Total 2023
Fund balances at 31 December 2023 are represented by:			
Tangible fixed assets	23,092	111,463	134,555
Programme related investments	10,503	–	10,503
Investments	15,184	120,871	136,055
Net current assets	6,111	76,720	82,831
Non-current liabilities	(8,025)	–	(8,025)
Total net assets	46,865	309,054	355,919

2022

Charity	Total unrestricted funds	Total restricted funds	Total 2022
Fund balances at 31 December 2022 are represented by:			
Tangible fixed assets	21,874	109,816	131,690
Programme related investments	10,503	–	10,503
Investments	12,550	124,412	136,962
Net current assets	7,298	67,660	74,958
Non-current liabilities	(8,402)	–	(8,402)
Total net assets	43,823	301,888	345,711

Unrealised gains and revaluation reserve

It is not possible to ascertain with accuracy the original cost of the investment properties, the majority of which were purchased many years ago and for which records no longer exist recording the costs of acquisition. The Trustees are of the opinion that the costs involved in researching such information outweigh the value of disclosing the accumulated unrealised gains or revaluation reserve.

The accumulated unrealised gains on listed investments at 31 December 2023 are £5,482,000 (£1,776,000 in 2022).



Notes to the accounts – Year to 31 December 2023 (£'000)

21 School and academy building works

School and academy building works

The Charity is the legal owner of properties comprising voluntary aided schools, academies and two independent schools in the diocese. As explained in the principal accounting policies these properties are valued at £nil for the purpose of these accounts. The responsibility for the improvement, extension and repair of the buildings lies with the governors. Grants towards such work are paid to the governors by the DfE and the Local Authorities.

The Charity assists voluntary aided schools and academies with their building and repair and refurbishment projects. Historically it acted as the agent of the governors in



helping to arrange funding through the DfE and Local Authorities, and funds received under the LCVAP (Locally Coordinated Voluntary-Aided Programme) were not included in the Statement of Financial Activities as the Charity had no control over the funds and the transactions were those of the school governors rather than

the Charity, which administered these monies as managing agent and made the appropriate payments to contractors for work carried out. In April 2020 the VASCA (Voluntary-Aided Schools Condition Allocation) system was introduced and superseded the LCVAP. The change in funding gives the Charity ultimate control over the application of grants to specific schools, therefore the VASCA grant funding received and the related expenditure are recognised in the Statement of Financial Activities. The unspent balance of VASCA funding at the end of the year of £2.5 million (£1.0 million in 2022) has to be committed to projects by 31 March 2025 or returned to the DfE.

A summary of the transactions during the year in respect of the VASCA funding, which are reflected in the Statement of Financial Activities and Balance Sheet, is set out above:

VASCA

	2023	2022
Expenditure on school and academy building works	9,491	11,078
The above expenditure was funded through grants from the DfE which were as follows:		
Monies carried forward at 1 January (note 16)	999	3,316
Monies received in the year and reflected in income (note 5)	10,219	11,286
Monies committed in the year and reflected as expenditure (note 6)	(8,714)	(13,603)
Monies carried forward at 31 December (note 16)	2,504	999

During the year, the Group and Charity received, as agent, government grants of £2,792,000 (£6,901,000 in 2022) in connection with major repair and capital projects at Church schools and academies in the diocese. These monies, together with the contributions received from governors are used to fund contractor payments also administered by the Charity acting as managing agent for the Church schools and academies concerned. During the year, the Charity made payments to contractors of £4,046,000 (£3,543,000 in 2022).

The Charity receives this money in its capacity of managing agent for the governors only and, as such, these amounts

are excluded from the statement of financial activities. Consequently, only the Charity's net contribution to costs after deducting the contributions from governors and government grants towards the costs of the projects concerned is included as expenditure in the statement of financial activities.

A summary of the transactions during the year in respect of the non-VASCA funding, none of which are reflected through the statement of financial activities since the Charity acted as the agent of the governors in respect of the funding, is as follows:

Non-VASCA

	2023	2022
Total amount spent	4,046	3,543
Less: grants received	(2,792)	(6,901)
Net governors' (asset) liability	1,254	(3,358)
Amounts owing on contracts at 31 December (note 14)	5,965	7,236
Amounts recoverable from Department for Education, Local Education Authorities and contract advances (note 13)	257	275

	2023	2022
Number of projects	150	181

Notes to the accounts – Year to 31 December 2023 (£'000)

22 Connected charities and related party transactions

The Charity is connected to the following charity, which is the responsibility of the same Corporate Trustee, namely Westminster Roman Catholic Diocese Trustee.

Charity Name	Westminster Cathedral Choir School
Charity Registration Number	1063761
Objectives	The training of children in church choral music

Transactions between the Charity and Westminster Cathedral Choir School are included in these accounts as Income from Programme Related Investments in note 4 (see also note 11).

The Charity granted a loan to the Cardinal Hume Centre, a registered charity, which is secured on the Cardinal Hume Centre's freehold property (see also note 14). Bishop Nicholas Hudson, a Director of the Corporate Trustee of the Charity, is also a Trustee of the Cardinal Hume Centre.

Throughout the year, the Trustees who are not members of the clergy attend Mass and other services and events in the Diocese of Westminster in their capacity as parishioners. In the course of doing so, they will contribute to the offertory and make other financial contributions.

The nature of such giving means that it is not possible to quantify the amount donated to the Charity by its Trustees during any financial year.

Details of other transactions with Trustees are disclosed in note 8.

Other than the transactions disclosed above, there were no other related party transactions in 2023 or 2022 requiring disclosure.

23 Financial activities of linked charitable subsidiaries

In 2018, the Charity successfully applied to the Charity Commission for a uniting direction in respect of both Diocese of Westminster Sick and Retired Priests Fund and Westminster Ecclesiastical Education Fund (WEEF) which took effect from 1 January 2018. The effect of the uniting direction was to allow the Charity to prepare a single set of accounts that incorporates these linked charities as restricted funds of the Charity. Consequently, these linked charities are included in curial funds.

In 2017, the Charity successfully applied to the Charity Commission for a uniting direction in respect of The

Moorfields Charity, Westminster Cathedral Trust and Hare Street House which took effect from 1 January 2017. The effect of the uniting direction was to allow the Charity to prepare a single set of accounts that incorporated these three charities as restricted funds of the Charity. Consequently, Hare Street House is included in curial funds and both The Moorfields Charity and Westminster Cathedral Trust are included in parochial funds.

A summary of the statement of financial activities and a statement of the net assets at 31 December 2023 of each of the linked charities is given below.

	Curial funds			Parochial funds		Total
	Hare Street House	Sick & Retired Priests Fund	WEEF	The Moorfields Charity	Westm. Cathedral Trust	
2023						
Income	23	1,110	1,049	86	375	2,643
Expenditure	(20)	(975)	150	(94)	(50)	(989)
Net gains on investments	114	619	406	326	282	1,747
Net income and net movement in funds	117	754	1,605	318	607	3,401
Net assets	1,705	15,788	9,708	4,250	3,945	35,396
2022						
Income	16	1,947	1,187	67	371	3,588
Expenditure	(20)	(672)	(1,165)	(101)	(675)	(2,633)
Net gains on investments	(187)	(1,129)	(672)	(540)	(467)	(2,995)
Net income and net movement in funds	(191)	146	(650)	(574)	(771)	(2,040)
Net assets	1,588	15,034	8,103	3,932	3,338	31,995

Notes to the accounts – Year to 31 December 2023 (£'000)**24** Contingent liability

During 2014, the Charity agreed to act as guarantor to HSBC Bank plc to secure all liabilities in respect of a loan facility made available by HSBC Bank plc to St Etheldreda Trust (Registered Charity No. 1154426) in connection with the purchase and refurbishment of 13 Ely Place, London, EC1N 6RY. The maximum amount of the loan and hence the amount guaranteed by the Charity is £1,500,000. In return for the guarantee, the Charity has been granted a second legal charge over the freehold property purchased by St Etheldreda Trust at 13 Ely Place. The loan is for a period of 30 years with monthly capital repayments commencing two years after the initial drawdown.

Interest on the loan is charged at 1.5% above Bank Rate. St Etheldreda Trust is a charitable trust which owns both St Etheldreda's Church and the adjoining presbytery which serve the Parish of St Etheldreda's in the Roman Catholic Diocese of Westminster.



Comparative consolidated statement of financial activities – Year to 31 December 2022 (£'000)

	Notes	Curial funds			Parochial funds	
		Unrestricted funds	Restricted funds	Total funds	Restricted funds	Total 2022
Income:						
Donations and legacies						
. Grants receivable	1	–	121	121	–	121
. Other donations and legacies	1	1,059	3,709	4,768	28,228	32,996
Assessments	2	131	–	131	–	131
Other trading activities						
. Commercial trading operations	3	385	–	385	403	788
Investment income and interest receivable	4	2,063	324	2,387	3,891	6,278
Charitable activities						
. Rental income from functional properties	5	663	–	663	1,154	1,817
. Parish and similar activities	5	1,034	911	1,945	5,365	7,310
. Grants receivable	5	–	11,286	11,286	–	11,286
Other income						
. Net gains on disposal of tangible fixed assets		184	–	184	–	184
Total income		5,519	16,351	21,870	39,041	60,911
Expenditure:						
Cost of raising funds						
. Fundraising trading: cost of goods sold and other costs	3	387	–	387	190	577
Charitable activities						
. Advancement of the Catholic faith primarily in the Diocese of Westminster	6	11,934	17,758	29,692	27,602	57,294
Total expenditure		12,321	17,758	30,079	27,792	57,871
Net (expenditure) income before transfers and investment gains	7	(6,802)	(1,407)	(8,209)	11,249	3,040
Transfers between funds						
. Growing in Faith		–	(157)	(157)	157	–
. Assessments	2	5,346	–	5,346	(5,346)	–
. Other		864	(968)	(104)	104	–
		6,210	(1,125)	5,085	(5,085)	–
Net (expenditure) income before investment gains (losses)		(592)	(2,532)	(3,124)	6,164	3,040
Net gains (losses) on investments	12	1,108	(3,020)	(1,912)	9,179	7,267
Net income (expenditure) for the year		516	(5,552)	(5,036)	15,343	10,307
Actuarial gains	8	562	–	562	–	562
Net movement in funds		1,078	(5,552)	(4,474)	15,343	10,869
Reconciliation of funds						
Total funds brought forward at 1 January		42,743	55,061	97,804	237,102	334,906
Total funds carried forward at 31 December		43,821	49,509	93,330	252,445	345,775



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Mr K Ingram
Rt Rev J Sherrington
Mrs V Dias

Caritas Board

Rt Rev P McAleenan
Rev M Woodruff
Mr DJ Barnes
Mr J Brar
Ms R Cairns
Mr P Camoletto
Ms A De Souza
Ms P Fernandes
Mr C Kemball
Ms K Kruitwagen

Education Commission

Rev Canon M Dunne
Mr J Asgian
Mr S Bunce
Mr R Friel
Mr P Camoletto
Mr E Conway
Mrs K Griffin
Ms J Heffernan
Mr G Marcato
Ms T Peters

Finance Board

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Rt Rev P McAleenan
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Mr J Gibney
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Mr A Wdowiak
Ms R O'Driscoll
Ms B Herbert
Ms V Wilson
Dcn Paul Hewitt
Ms S Worthington
Ms N O'Brien

Stewardship Committee

Rt Rev John Sherrington
Mrs V Dias
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Ms H Bowman
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Mr F Sarsah

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- The care of sick and elderly priests
- The training of new priests
- Evangelisation and formation
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- Lourdes pilgrimage
- Preserving church buildings

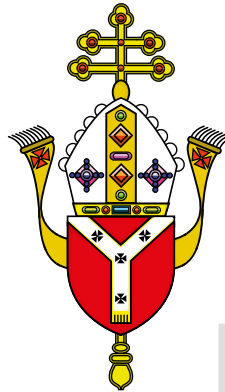
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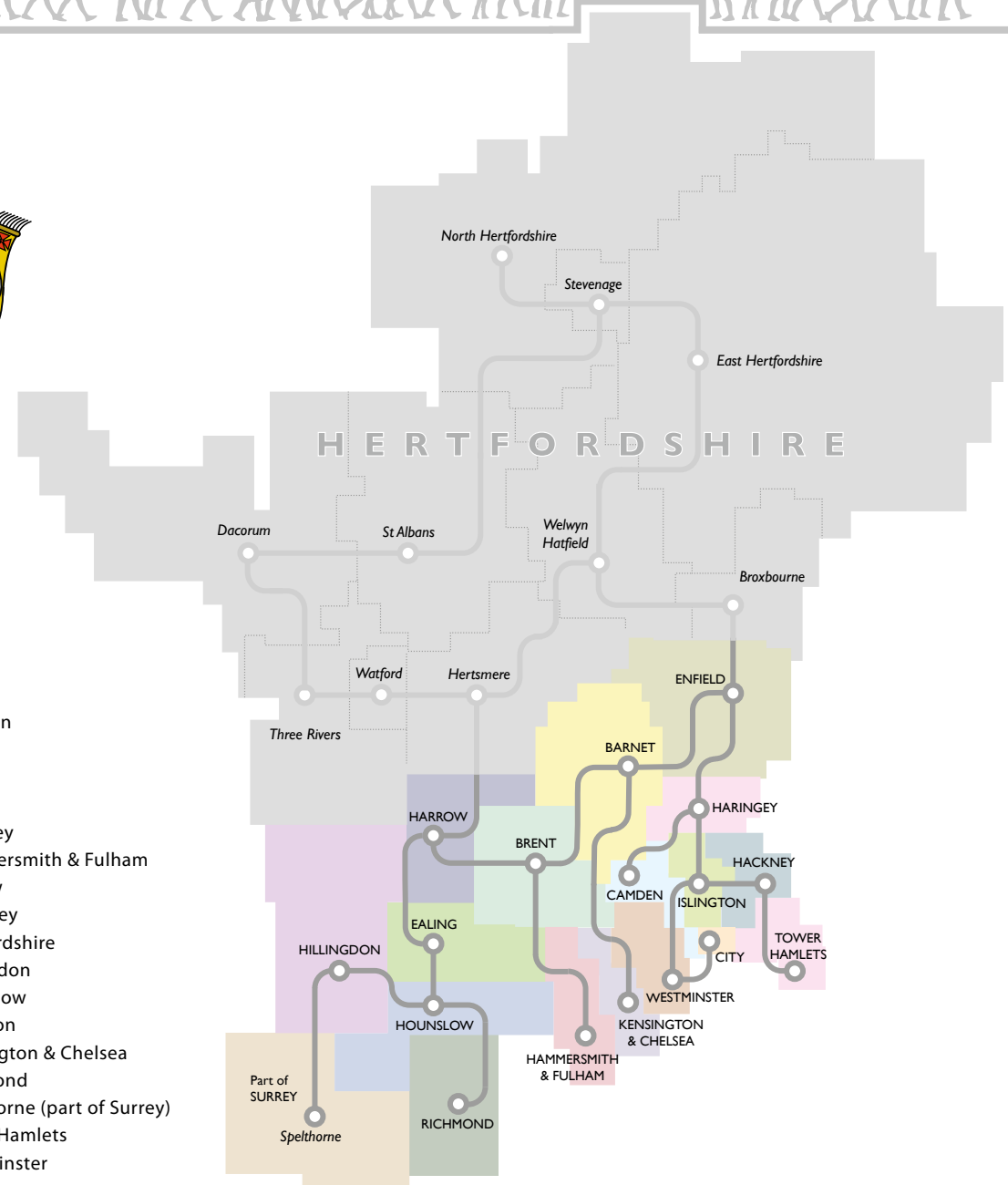
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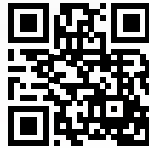
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Diocese of Westminster