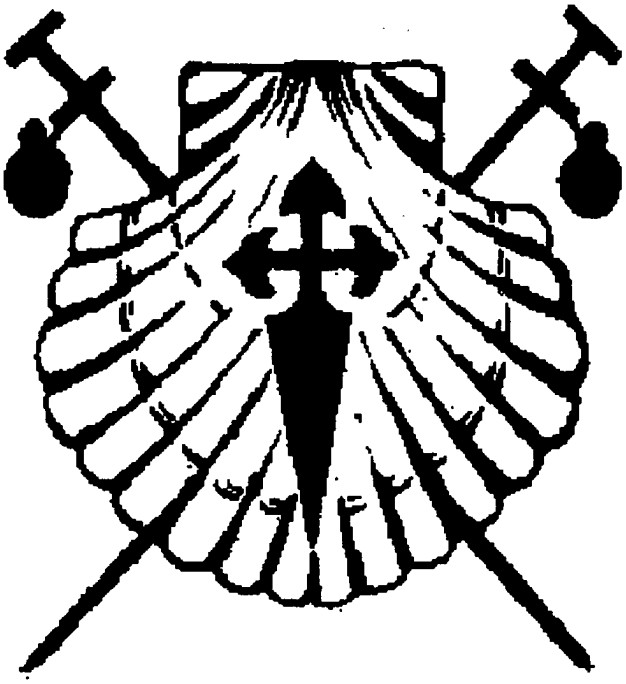


The Confraternity of Saint James

(A company limited by guarantee)

Report of the Trustees
and
Financial Statements

Year ended 30th September 2016

Company no. 4096721
Charity no.1091140

www.csj.org.uk

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Status

The Confraternity of Saint James (CSJ) is a company limited by guarantee, incorporated on 25 October 2000, registered in England & Wales (Company no.4096721), and registered as a charity (no.1091140) on 15 March 2002. The governing documents are the Memorandum and Articles of Association, both as amended on 26 January 2002, 31 January 2004, 29 January 2005 and 30th January 2010. The company grew out of an unincorporated association founded on 13 January 1983 and registered as a charity (No. 294461) on 19 August 1986.

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Honorary President
HE The Spanish Ambassador

Directors and Trustees

Dr G M Brykczynska	Vice-Chairman
Mrs E Crean	Retired 23rd January 2016
Mr R Crean	
Mr R A Dorkings	
Mr R J S Jefferies	
Revd C Jones	Chairman
Mr J C May	Co-opted 9th May 2016
Mrs M C T Moseley	
Mr K Spittal	Retired 23rd January 2016
Mr A Ward	
Mrs P White	

Secretary

Ms J Marray	Resigned 31st March 2016
Mr F R J Bowen	Appointed 1st April 2016

Company Secretary & Treasurer
Mr A Ward

Registered Office
27 Blackfriars Road, LONDON SE1 8NY

Telephone	020 7928 9988
Fax	020 7928 2844
Website	http://www.csj.org.uk
E-mail	office@csj.org.uk

Bankers
CAF Bank 25, Kings Hill Avenue, WEST MALLING. Kent ME19 4JQ

Report of the Trustees for the year ended 30 September 2016

The Trustees present their report and the financial statements for the year ended 30 September 2016. The Board of Trustees confirms that the annual report and financial statements comply with current statutory requirements including the Charities Act 2011, the Companies Act 2006, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities.

Structure and Objects of the charity

The object of the CSJ is to advance the education of the public in and to promote the pilgrimage to Saint James of Compostela in the North western Spanish region of Galicia and the related history, art, architecture and music. Activities have included promoting research, presenting educational programmes, identifying and preserving monuments, providing information on routes, establishing paths, maintaining hostels, and working in close co-operation with other bodies in furthering similar aims and objectives. The trustees continue to pursue all these objectives although it is not possible to fully quantify how the organisation meets these other than the positive feed-back received in the comments book at each refuge and from returning pilgrims and from those with a personal interest in pilgrimage. As time progresses, the emphasis on what the CSJ concentrates has changed with the demands of pilgrims.

Under the Articles of the company, the members of the Committee are elected at the Annual General Meeting to serve for a period of two years, half of their number being subject to re-election each year. The directors of the company are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees. The Chairman and other honorary officers are appointed by the Committee at its first meeting after the Annual General Meeting. An electronic invitation was been issued to members to act as trustees during the year. Existing trustees can also make recommendations to the committee regarding suitable candidates. At the last Annual General Meeting in January 2016, no new trustee was appointed. As part of the induction process, all new trustees are provided with copies of minutes for the previous 12 months and an introduction to the finances of the organisation is given. They also spend time in the office to familiarise themselves with current procedures.

Financial Review & Future Developments

The CSJ celebrates its 33rd anniversary this year. It continues in the delivery of its aims and objectives. However, and as in the previous year, the changing character of those travelling the Camino with pure tourism rather than pilgrimage becoming even more prominent and electronic technology continues to impact on the finances of the organisation. An ever increasing plethora of information is available on the internet and the need by prospective pilgrims to become members before setting out on their Caminos is much reduced. Indeed, there are many English pilgrims who are totally unaware of the CSJ. It is hoped that our current website has gone some way to address this lack of knowledge. Perhaps surprisingly, our membership has stood reasonably firm. Overall, there was a loss on our general account which was due to a reduction in web sales, increased salary costs, including extra hours for the secretary and the appointment of a dedicated web shop administrator. There were also modest losses on out Miraz and Rabanal accounts after taking into account a contribution from both to general administration costs.

The very welcome legacy of £62,516 received in the previous year from the estate of John Revell has provided a welcome cushion to the CSJ's finances.

Books and publications continue to sell via our on-line web shop with the annual publication of the Guide to the Camino Francés remaining the best selling item. The challenge from retailers such as Amazon offering keener prices and reduced postage costs is no longer a problem for us as we are now selling on Amazon also. In the previous year, a new pilgrim passport had been designed and printed. This is of concertina design and is available to non members (£5 plus postage) on the web site. Many were sold in the year and we are actively attempting to convert these customers into CSJ members. Our existing "yellow" passport continues to be available to members as part of their subscriptions.

Both the Refugio Gaucelmo in Rabanal and the Refugio at Miraz, refuges for pilgrims in Northern Spain continue to be supported. The Miraz project is no longer our major concern as far as finance goes. Indeed, the situation with more pilgrims arriving on a daily basis in the busy summer period has completely disappeared as there are now many extra beds provided in the Miraz area which has reduced the total number of pilgrims staying by 900. The CSJ continues to provide a personal information service to, and answer queries from, the public whether in person, by telephone, email, through the website or by arranging speakers and visits.

During the financial period, the trustees continued to reinforce the principles of good practice recommended within the charity sector, having carried out regular Risk Assessment Reviews, established a Financial Policy, and a Reserves Policy. A review of the administrative and internal control systems is ongoing; the Trustees have considered the contents of the Charities Act which received the Royal Assent on 8th November 2006, in particular the possibility of changing legal status to a "Charitable Incorporated Organisation" which may mean that accounts and reports only need to be filed with the Charity Commission. This change is now available. However, there appears little benefit to be gained from such a change and this proposal has been shelved at present.

The considerable amount of time being spent on Miraz and Rabanal business by the Secretary and Finance Manager continues to be recognised by an allocation of part of their salaries to these specific funds.

It should be recognised that there will always be a number of members not renewing their subscription as they complete their pilgrimage or lose interest in the aim and objectives of the Confraternity. The 3-year discount scheme continues to be popular as can be seen by the volume of membership moneys held against future subscription years. Our membership has reduced slightly in the accounting year. As already mentioned, the trustees are conscious that there are a number of English pilgrims on the Camino who are unaware of the existence of the CSJ. The refreshed website should go some way to remedy this situation.

The membership software system (known as Maximizer) originally introduced in June 2003 continues to be a great success, especially with membership renewals procedures. The system enables the membership work to be shared between several members thereby reducing the general risk exposure. It also helps to identify members in a particular geographic area or with a particular expertise. A new membership secretary (paid part-time) was appointed in June 2016. The trustees are considering the possibility of collecting membership subscriptions via direct debit and for new members to have a rolling membership year.

Both members and trustees recognise that the primary purpose and duty of the charity is to provide benefit for its beneficiaries and to care for the public at large. In order to maximize this benefit, the members of the CSJ provide a valuable source of expertise and ideas as well as income.

Risk Management

In the year, the Finance and Compliance Committee has met to assist the trustees with ensuring that the CSJ organisation acts responsibly and in accordance with Company and Charity law. However, much time has been utilised in the main trustee meetings dealing with this particular subject.

The trustees now consider the most significant risk to this charity is the financial risk related to, or arising from the loss of our modestly priced office suite on Blackfriars Road where very major developments are all around Christ Church and the cost of finding alternative premises. Other risks are reductions in membership and demand for our publications being replaced by web-based information, demand for which we may be unable to satisfy. A significant and equally important risk continues to be the loss of key personnel and the unavailability of un-paid volunteers to undertake some of the essential day to day tasks, more paid help has been necessary. Increasing risks are injury to hospitaleros or pilgrims and/or the loss of or damage to property. Other risks are financial irregularity and incompetence of trustees. All hospitaleros training days include detailed health and safety briefings.

An update of our risk tables continues on a regular basis. The trustees are grateful to Ruth Abrahams for her past assistance in risk table management.

In general terms, the trustees monitor all risks and take appropriate steps. These have included cover/deputies for key personnel and increased insurance cover. The whole of this activity continues to be treated as part of an overall Financial Policy which is conceived as the core element in the development of a business continuity plan.

Public Benefit Statement

The organisation, in summary, provides a "one stop shop" for English speaking pilgrims and as such, provides the public with information and support and so complies with its duty as set out in section 17(5) of the 2011 Charities Act.

In shaping our objectives for the year and planning our activities, the trustees have considered the Charity Commission's guidance on public benefit, including the guidance on public benefit and fee charging, as the CSJ is heavily dependent on membership subscriptions, donations and the income from its publications and other book sales to cover its operating costs.

The strategies employed to achieve the charity's aims and objectives are to:

1. present a broad range of free opportunities for members of the public to learn about the Camino and receive support and advice about making the pilgrimage
2. provide a range of route guides that offer up-to-date information at a more reasonable price than typical guides
3. support other organisations and initiatives with similar and complementary aims such as the Amigos Service in Santiago
4. work strategically with the authorities in Spain and with other pilgrims' associations across the world to improve the Camino experience for pilgrims
5. provide facilities for pilgrims at two refugios in Spain, where services are offered on a donation basis allowing people of all incomes to benefit from our shelter and hospitality.
6. celebrate the culture and experiences of the Camino, in words and events, via our newsletter and by inviting members and non-members to attend lectures and meet ups

Having put these strategies into action we have, in 2016 provided:-

a for the general enquirer
- an open office every Thursday
- 5 open office days on a Saturday
- We also held 2 'practical pilgrim' days
- We answer approximately 12 detailed telephone enquiries each week, apart from many quick queries.
- Run a website with information, advice and guidance.

b Sold many copies of this year's guide to the Camino Frances plus several of our other guides. The Camino Frances guide is updated and improved every year.

c Contact with the authorities in Spain and other important bodies has included attendance at symposiums and conferences.

d 2,550 people of all ages stayed at Miraz and 4,700 stayed at Rabanal and they came from over 70 countries.

Reserves Policy

The trustees review the level of reserves annually, based on financial results for the current year, the forecast for the following year and the results of the annual review of risks. In particular, they wish to ensure that the charity can continue to fulfil its current objects and activities in the event of a significant fall in membership. The charity intends to maintain a level of unrestricted funds which consists of a) a period of 3 months of operating costs (12 months for Rabanal and Miraz due to their seasonal nature) and b) sufficient funds to cover known risks, contingencies and capital expenditure.

General – Unrestricted funds

The free unrestricted reserves at the year-end were £48,290.The trustees consider the most appropriate level of free reserves at 30 September 2016 would be about £20,000 to pay 3 months of operating costs plus £1,000 for known contingencies.

The level of reserves required to cover 12 months UK operating costs is £3,000 which is more than covered. This is retained for costs incurred via Blackfriars Road.

Investment Powers

Under the Memorandum and Articles of Association, the charity has the power to make any investment which the trustees see fit. The tangible investments currently held are interest-bearing deposits with the Charities Official Investment Fund and one interest-bearing account with CAF Bank.

Trustees' responsibilities in relation to the financial statements

Company law requires the trustees to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year and of its surplus or deficit for the financial year. In doing so the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. Mid-year accounts are prepared on the same basis as the annual accounts and are available to any member who wishes to inspect them. These are not subject to the same external scrutiny as the annual accounts and therefore readers ought not to place the same reliance on them.

Approved by the trustees on 14th November 2016 and signed on their behalf by

Colin Jones

C. Jones
Chairman

Independent Examiner's Report to the Trustees of the Confraternity of St. James Charitable Company

I report on the accounts of the company for the year ended 30th September 2016 as set out on pages 9 to 16.

Respective responsibilities of trustees and examiner

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

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is our responsibility to:

1. examine the accounts under section 145 of the 2011 Act

2. to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5) (b) of the 2011 Act) and.

3. to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

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

which gives me reasonable cause to believe that, in any material respect, the requirements

(a) to keep accounting records in accordance with Section 386 of the Companies Act 2006; and

(b) to prepare accounts which accord with the accounting records, comply with the accounting requirements of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities (effective 1st January 2015) have not been met; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

C.D. Abrahams
Chartered Accountant
19, Lincoln Lane,
Thorpe-on-the-Hill
Lincoln
LN6 9BH

Statement of Financial Activities for Year to 30th September 2016

		Unrestricted General Fund	Designated & Restricted Funds Miraz	Rabanal	Bursary	Other	Total	2015
INCOME	**Notes**	**£**	**£**	**£**	**£**	**£**	**£**	**£**
Donations & Legacies	5	3,608	-	-	-	59	3,667	66,590
Income from Charitable Activities						-		
Subscriptions	6	44,996	-	-	-		44,996	47,723
Refuges	10/11		21,598	1,673	-	-	23,271	27,745
Income from Other Trading Activities						-		
Book Shop	7	28,924	-	-	-	-	28,924	36,323
Pilgrim Passports		9,534	-	-	-	-	9,534	2,843
Investment Income								
Interest	8	93	-	14	46	28	181	217
Exchange Gains	1	4,028	-	-	-	-	4,028	-
TOTAL INCOME		**91,183**	**21,598**	**1,687**	**46**	**87**	**114,601**	**181,441**
EXPENDITURE								
Cost of Raising Funds								
Book Shop	3	27,130	-	-	-	-	27,130	26,580
Expenditure on all Charitable Activities								
Complete financial running costs	4	79,541	25,655	3,905	-	-	109,101	101,755
TOTAL EXPENDITURE		**106,671**	**25,655**	**3,905**	**-**	**-**	**136,231**	**128,335**
NET INCOME (EXPENDITURE) & NET MOVEMENT IN FUNDS FOR THE YEAR		**(15,488)**	**(4,057)**	**(2,218)**	**46**	**87**	**(21,630)**	**53,106**
RECONCILIATION OF FUNDS								
Total funds brought forward		**63,781**	**8,295**	**6,806**	**10,362**	**6,528**	**95,772**	**42,666**
Total funds carried forward		**48,293**	**4,238**	**4,588**	**10,408**	**6,615**	**74,142**	**95,772**

This statement of financial activities includes all gains and losses recognised during the year.

All income and expenditure derives from continuing activities.

Balance Sheet as at 30 September 2016

	Notes	Unrestricted General Fund	Designated & Restricted Funds Miraz	Rabanal	Bursary	Other	Total	*2015*
FIXED ASSETS	**17**	**£**	**£**	**£**	**£**	**£**	**£**	**£**
Computers etc		3,247	-	-	-	-	3,247	-
Works of Art		3,900	-	890	-	-	4,790	4,790
		7,147	**-**	**890**	**-**	**-**	**8,037**	**4,790**
CURRENT ASSETS								
Stocks and Work-in-progress								
Books and Publications for Sale	**21**	4,695	-	-	-	-	4,695	4,330
Other Items for Sale	**21**	1,204	-	-	-	-	1,204	1,222
Postage Paid Envelopes		-	-	-	-	-	-	285
		5,899	**-**	**-**	**-**	**-**	**5,899**	**5,837**
Debtors	**18**	**10,429**	**-**	**-**	**-**	**-**	**10,429**	**3,893**
Cash at Bank and In Hand		**54,244**	**4,238**	**3,698**	**10,408**	**6,615**	**79,203**	**111,721**
NET CURRENT ASSETS		**70,572**	**4.238**	**3,698**	**10,408**	**6,615**	**95,531**	**121,451**
CURRENT LIABILITIES								
Creditors: amounts falling due within one year	**19/20**	**(29,426)**	**-**	**-**	**-**	**-**	**(29,426)**	**(30,469)**
NET CURRENT ASSETS		**41,146**	**4,238**	**3,698**	**10,408**	**6,615**	**66,105**	**90,982**
TOTAL ASSETS LESS CURRENT LIABILITIES		**48,293**	**4,238**	**4,588**	**10,408**	**6,615**	**74,142**	**95,722**
TOTAL FUNDS		**48,293**	**4,238**	**4,588**	**10,408**	**6,615**	**74,142**	**95,722**

Audit Exemption

(a) For the year ended 30 September 2016 the company was entitled to exemption under section 477 of the Companies Act 2006 ("the Act")

(b) Members have not required the company to obtain an audit in accordance with section 476 of the Act.

(c) The directors acknowledge their responsibility for:

i) ensuring the company keeps accounting records which comply with sections 386 and 387 of the Act; and

ii) preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year, and of its profit or loss for the financial year, in accordance with the requirements of sections 394 and 395 of the Act, and which otherwise comply with the requirements of the Act relating to accounts, so far as applicable to the company;

(d) The accounts have been prepared in accordance with the special provisions of Part 15 of the Act relating to small companies and with the Financial Reporting Standard for Smaller Entities (effective April 2015)

Approved by the trustees on 14th November 2016 and signed on their behalf by **Rev. C. Jones Chairman**

Colin Jones

1. Accounting policies

(a) Basis of accounting

The trustees have again assessed going concern. There remains a reasonable level of reserves. The charity also enjoys the continued support of the trustees and members and as a result, the financial statements have been prepared under the going concern basis of accounting.

The financial statements have been prepared under the historic cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015) the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities. The length of the current and previous accounting periods was one full calendar year.

(b) Donations and similar incoming resources

Except as specified in Notes 4 and 19, these are included in the year in which they are receivable, (which is when the charity becomes entitled to the resource), and any conditions for receipt are met; the trustees are reasonably certain that they will receive it; and the trustees are reasonably certain that the value can be reliably measured. Incoming resources from tax claims are included within the Statement of Financial Activities (SOFA) when the funds are received and a claim can be made. Subscriptions paid in advance under the discounted membership scheme are recognised in the membership year to which they relate.

(c) Investment income

Income from investments is included in the SOFA in the year in which it is receivable.

(d) Resources Expended

All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for it. All costs have been directly attributed to one of the functional categories of resources expended in the SOFA. The charity is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

(e) Tangible Fixed Assets & Depreciation

Fixed assets currently include Works of Art both historic and contemporary. Depreciation is not charged on these as their residual value is considered to be higher than their carrying value. The Library is held in the unincorporated association for the time being for the benefit of the public and does not form part of the assets of the company. All expenditure on the refugio at Miraz is written off as spent including any improvements on the building, on the basis that any expenditure is of a purely charitable nature and of no future major financial value to the Confraternity. All assets costing more than £500 are capitalised. Depreciation of computers, related software and other office equipment is charged over four years.

(f) Exchange Rates

Moneys received and paid in Euros are converted at the actual exchange rate on the transaction date with the exception of moneys received and paid at Miraz on a daily basis where the seasonal mid point exchange rate is used. The exchange rate used at the accounting date was 1.16 Euros to the £.(2015 – 1.33 Euros to the £)

2. Restricted Funds

	At 1 Oct 2015	Incoming Resources	Outgoing Expenses	At 30 Sep 2016
	£	£	£	£
Rabanal	6,806	1,687	3,905	4,588
Miraz	8,295	21,598	25,655	4,238
Bursary	10,362	46	-	10,408
Ted Dickinson Fund	3,387	14	-	3,401
St Christopher Fund	3,141	73	-	3,214
	31,991	**23,418**	**29,560**	**25,849**

The Miraz Fund is a designated fund, the Rabanal Fund is a restricted income fund; the remaining funds are expendable endowments. All funds have accumulated through donations, interest and allocations by the trustees, and have therefore already been recognised as income rather than capital receipts.

Rabanal Fund – for capital projects, upkeep of the fabric and miscellaneous expenses at Refugio Gaucelmo. A separate bank account is kept at Banco Etcheverria in Ponferrada which, due to the joint venture with the Amigos del Camino del Bierzo is not consolidated within these accounts. The credit balance on this account at 1st October 2015 was€20,588.88 (£15480.36) and at the accounts date €23,143.62 (£19,851.39)

Miraz – Funds are held on behalf of the Refuge at Miraz. A bank account is held at Banco Pastor in Friol but operated from Blackfriars Road to pay expenses such as electricity, telephone and insurance. This account also receives cash locally via donativos from pilgrims.

Bursary Fund - for educational scholarships for young people. It was established by the committee in 1995-1996 and allocated an endowment of £10,000. The Bursary Fund now stands around the just over the £10,000 mark and awards may be paid out each year dependent upon applications being received.

Ted Dickinson Fund - raised by special subscription in memory of a member who died in 1994. It is for helping pilgrims in financial hardship and associated purposes.

St. Christopher Fund – founded in 2002 to enable frail or elderly pilgrims to take a companion with them to Santiago.

3. Expenditure on Charitable Activities – BookShop

Publications	6,332
Books	6,854
Other Items	1,570
Post	7,034
Paid assistance	5,340
Total	***£27,130***

4. Expenditure on Charitable Activities – Running Costs

Bulletin	13,611
Library	2,369
Miraz	23,357
Rabanal	1,608
Website	657
Speaker Mtgs	110

Expenses	36,817 Direct Charitable Costs
Expenses	30,572 Direct Charitable Overhead Costs

Total £109,101

A proportion of the 2 large expense items have been allocated to the 2 refuges

5. Donations

General donations have reduced slightly in the year (£3,606 from £3,956). These are funded from the many generous voluntary contributions made by members in addition to their subscriptions. In the previous year a legacy of £62,516 was received from the estate of John Revell.

6. Subscriptions & Gift Aid

Subscription income decreased slightly in the year by £2,459. The £10 joining fee was discarded in the previous year. This was balanced (but only on a "one off" basis) by sales of passports totalling £9,534) Tax reclaimed on subscriptions reduced to £6,931 (2015 £7,196) Gift Aid tax claims are recognised when a claim can be made, hence when members are paying 3 years subscription, only a claim is made in the first year.

Current subscription rates are: -

I year

Individual Members	UK and Europe	£25.00	Overseas	£30.00
Joint or Institutional Members	UK and Europe	£30.00	Overseas	£35.00
3 years				
Individual Members	UK and Europe	£67.50	Overseas	£81.00
Joint or Institutional Members	UK and Europe	£81.00	Overseas	£94.50

7. Books and Publications

Turnover was reduced, problems were encountered in both in our secure on-line bookshop at the start of the accounts year and with guide production. A Part-time bookshop manager was hired in December 2015 to address these problems. The final result was a trading surplus of £1794. This compares with an overall trading surplus of £12,586 in the previous year.

8. Investment Income

Investments which generate income consist of interest-bearing deposits with the Charities Official Investment Fund and one interest-bearing account with CAF bank. As can be seen, income continues at a minimal amount in the year.

9. Grants

In the past, bursary application forms were issued to universities and colleges of further education at the start of the academic year. Students between 18 and 25 were asked to submit proposals for their research and to indicate how it would be facilitated by financial assistance from the Confraternity. Short-listed applicants were invited to interview before a panel consisting of Mark Hassall, former lecturer in Archaeology at UCL, and James Maple, Hon. Vice-President of the CSJ, and awards were made for one outstanding project, or shared between several, up to a maximum of £1,000 per applicant. They were generally paid in two tranches, part in advance of the research and the balance when the resulting dissertation has been commended after being academically reviewed. The best of these were published in the Bulletin. No bursaries have been awarded in the nine years to 30th September 2016. An on-going review of the purpose and possible recipients of this award is needed in the coming year.

10. Refugio Gaucelmo, Rabanal del Camino

Expenditure of £3,905 relating to the refuge was as follows:-

-	Travel & subsistence	256
-	Hospitaleros Thank You Event	504
-	Anniversary Booklet	848
-	Contribution to office expenses	2,297

The above expenses and income of £1,673 which consists of donations relate to entries on the CSJ bank accounts in the UK. Due to the partnership with the Amigos as set out in note 2, pilgrim donations and related expenditure on food, hospitality, cleaning etc in Spain are for the benefit of the refugio at Rabanal and do not form part of the Confraternity funds or its accounts, . Any surplus is put towards overheads such as electricity, bank charges, repairs etc.

11. Refugio de Peregrinos de Miraz

Income of £21,598 relating to the refuge was as follows:-

-	Donativos and goods sold – Spain	17,649
-	Donations (UK)	3,525
-	Gift Aid	424

All income received from pilgrims is treated as CSJ income due to our sole tenancy of the building.

Expenses of £25,655 were:-

-	Household, repairs, food, heat and light etc	9,149
-	Working Party costs	3,103
-	New Mattresses	2,154
-	Major Repairs	6,924
-	Sundries	60
-	Hospitaleros Thank You Event	503
-	Tiles for St. Martin sign	554
-	Contribution to office expenses	2298
-	Meeting Costs	910

12. Bulletin

The Bulletin is published quarterly and the costs include printing, distribution and a software publishing programme.

13. Library

This item represents a grant to the unincorporated association, registered charity number 294461, for managing the Library.

14. Speaker Meetings

Speaker Meetings are those held to further the charitable objects of the Confraternity and there was no major expense in the year.

15, Other Charitable Overhead Costs

The costs directly attributable to charitable activities are		£
Personnel		35,315
Other Direct Costs		1,502
	Total	£36,817

Allocated:-

General	32,222
Rabanal	2,298
Miraz	2,297

16. Direct Charitable Overhead Costs

		£
Personnel		11,988
Accommodation		8,947
Office Running Costs		5,515
Finance charges		741
Member Meetings & Sundry		3,381
	Total	£ 30,572

Personnel costs include a total of £1,921 paid to 5 trustees for reimbursed personal travel expenses.

Governance cost were £35 for the Data Protection licence and £720 for the independent inspection of the accounts for the year ended 30th September 2015.

17. Fixed Assets

	Works of Art	Office Equipment	Total
Costs	£	£	£
At 1 Oct 2015	4,790	10,616	15,406
Additions	-	4,330	4330
At 30 Sep 2016	4,790	14,946	19,736
Depreciation			
At 1 Oct 2015	-	10,616	10,616
Charge for year	-	1,083	1,083
At 30 Sep 2016	-	11,699	11,699
Net Book Value			
At 1 Oct 2015	4,790	-	4,790
At 30 Sep 2016	4,790	3,247	8,037

Works of Art comprise a medieval oak carving of Saint James (valued at £3,400) and an embroidered banner (valued at £500), both in the assets of the General Fund, and an icon of Saint James (valued at its cost of £890, covered by donations in memory of Stephen Badger) in the Rabanal Fund.

18. Debtors

	2016	2015
	£	£
Prepayments	955	1,109
Accrued Income and Other Debtors	9,474	2,784
	10,429	3,893

19. Creditors: Amounts falling due within one year

	2016	2015
	£	£
Trade Creditors	9,264	7,982
Deferred Income - Subscriptions in advance	20,162	22,487
	29,426	30,469

20. Deferred Income

Subscriptions paid in advance total £20,162; £14,037 related to the year 2017, £5,750 to the year 2018 and £375 for later years. These have been shown as falling due within 1 year as the actual subscription has been received.

21. Stocks

Stocks have been valued at the lower of cost or net realisable value. Dated stock has been assumed to be of negligible value.

22. Donations

There were no major donations in the year.

23. Net Movement in Funds – Statement of Financial Viablilty

The levels of primary purpose trading income, subscriptions and donations mean that there are reasonable funds carried forward

24. Capital Commitments

All capital work undertaken at the Miraz refuge, has now been completed and all invoices received in connection with this expenditure have been paid. No further capital costs are expected in the near future although serious repairs and maintenance continue to be needed due to wear and tare on the building, however, due to the reducing number of pilgrims expected, this expense should reduce.

Supplementary Report for Members & Supporters

The main report gives information required by the Charity Commission and by the Companies Acts. This supplementary report is intended for all those supporters, past, present and future, who are interested in more detailed information on the CSJ's activities.

Refugio Gaucelmo 2016

Between the 1st of April and the 31st of October we welcomed and catered for the varied needs and interests of 4751 pilgrims from 68 countries with the USA (664), Italy (625), Germany (454), Spain (340) and the UK (308) contributing roughly half of the total number of pilgrims. Just 146 were cyclists and, unusually, there were no horse or donkey riders, despite the paddock being available. The overall number represents a very small increase on 2015. The level of donativos was almost identical to the previous year, 6.05 Euros compared to 6.07 in 2015.

There are several capital expenditure projects pending over the next 12 months including possible alterations to the evacuation routes in the wardens' quarters, possible enlargement of the dining area and repairs to the wall which forms the eastern boundary of the site and will need preventive maintenance during 2017. Minor expenses will include the purchase of a steam cleaner (aka anti bedbug device), a dehumidifier, and a new coffee machine (essential to the operation of the refuge!) We anticipate that this expenditure will be absorbed by our income from donativos.

The committee currently consists of Dick Crean (outgoing chair until December 2016), Michael Krier (vice-chair), Julie Davies (hospitalero co-ordinator), David Garcia (training officer, treasurer and admin pack co-ordinator), Paul Murray (secretary and liaison with the CSJ de Ponferrada), Maggie Gardner (minute's secretary), Peter Garlick (medical advisor), Laurie Dennett (liaison with Spanish partners and authorities). Ray Woolrich and Tony Green are our new premises co-ordinators and will be attending committee meetings, working parties and also acting individually as hospitaleros. All trustees and Freddy Bowen (CSJ secretary) are entitled to attend the meetings as ex-officio members. As Dick Crean is resigning from the committee (to focus on other matters for a while) Michael Krier will chair the next meeting on April 2017 and the committee will then discuss the appointment of a new chairperson

In total, 37 hospitaleros spent two weeks looking after pilgrims at Rabanal this season. As our facebook pages record vividly, the vast majority of pilgrims and hospitaleros were able to experience a comfortable and peaceful refuge which, for many was one of their stand out experiences on the Camino. Inevitably, there were various emergency situations with lost items, disoriented pilgrims and visits to the medical centre in Astorga but I'm pleased to report that our Health and Safety record is unblemished and we have not had recourse to our insurance policy.

The new enlarged salon continues to be very well received and provides pilgrims with a much improved space for relaxing. It was much admired by many of the guests at the 25th anniversary celebration. The new fireplace in the salon has been working well and continues to delight weary and cold pilgrims. Paul Graham and the two gardeners, Ken and Joan Davies visited twice this season and their help has been vital in maintaining the outside spaces including the herb garden and the huerta, or orchard. We experimented with patches of long grass in true National Trust style and an attempt to reduce lawn mowing. The experiment was a partial success and the huerta was much

admired at the celebration party in July, but, ultimately, we have decided for various reasons that we should revert to lawn and the autumn working party have now restored the huerta to its usual state. The solar panel system continues to work well although it has been hard to calculate the cost benefit. What we know is that the system does successfully heat up the water and so we use considerably less gas!

Laurie Dennett, who lives in Galicia, will be keeping a close eye on developments at regional level requiring refuges to charge. This is potentially a major issue but maybe not in the near future!

Dick Crean

Miraz -12th Annual Report

The past season has thrown up several challenges for our hard-working volunteers. They have had to cope with water and electrical failures as well as problems with the showers and the boiler, but at least no bed bugs, although we did have an infestation of rats, now mercifully eradicated by Bosende!

The weather in the early part of the season was particularly wet and cold resulting in fewer pilgrims attempting to walk the last 100kms until the weather improved. Pilgrim numbers and donations are down overall. This was to be expected, taking into account that there are now 150 new beds within a radius of 3kms. Added to this, *Albergue Turistico Miraz* encourages pilgrims who stay at their sister *albergue* in *Villalba* to pay €10 up front and have their rucksacks transported to *Miraz* (or more correctly *Seixon* where the *albergue* is situated). This has resulted in many pilgrims stopping off at *Seixon* rather than walking on to *Miraz*. The downside for pilgrims is that the walk to *Sobrado dos Monxes* is nearly 30kms, rather than the 27kms from *Miraz*.

However, it is certainly not all doom and gloom; pilgrim numbers in the height of summer were very encouraging and it took pressure off the volunteers to be able to direct pilgrims to one of the other *albergues* if we happened to be full. Pilgrims have hugely appreciated our well-stocked and appointed kitchen, giving them an opportunity to cook for themselves rather than always relying on the *menu del dia* at one of the other *albergues*. They also welcomed the spiritual side that we are able to offer by opening up the Church each evening for half an hour of tranquillity and reflection. So few churches are open along the *Camino*, that it means a great deal to the pilgrims to spend a bit of time in the beautiful and historic Church in Miraz.

We shall see what the next season brings in terms of numbers but so long as we can receive sufficient funds to finance the running of the *albergue,* we can be optimistic for the future. Numbers are increasing year on year and pilgrims are encouraged to seek out routes other than the *Camino Frances*. On the *Camino del Norte,* they can enjoy a warm welcome at *Albergue San Martín* where we offer authentic pilgrim hospitality that reflects the ethos and philosophy of the Confraternity of St James towards the pilgrims walking through this beautiful part of Galicia.

Priscilla White

Secretary's Report

It has been another busy and eventful year for the CSJ. In March we saw the departure of Jean Marray as Secretary as she left to pursue other interests. We wish her all the best and thank her for the enormous amount she did for the organisation in the short time she was here.

The highlight in the calendar this year was certainly the 25th anniversary celebrations of our Refugio Gaucelmo at Rabanal del Camino in July. A herculean effort from the subcommittee, working party and the *hospitaleros* there at the time made for a glorious weekend of celebration and thanksgiving to commemorate 25 years of providing first-rate hospitality and welcome to pilgrims on the Camino Francés. Congratulations to all who were involved.

The upgrade in computer systems, the new website and new staff recruitment has meant a lot of positive change in the CSJ office. Interest in the concertina-style pilgrim passport continues to thrive, having distributed over 3,500 since its implementation in September 2015. In the shop, there have been many new additions to our stock – with new updates to the Camino Inglés, Camino Portugués and Camino Francés all available to purchase, making them the most up-to-date guide books to any of those routes written in English; and we have many more in the pipeline. As such, the CSJ is striving to be recognised as a front-runner of UK institutions and authorities on the Camino de Santiago.

Our online presence has never been greater. In addition to our website, Facebook pages and Twitter, the CSJ is now selling through Amazon, with many more titles to be added in the near future. Whilst we promote the value of printed guide books and maps, we are striving to embrace the new digital age of Camino-related services and information.

As ever, boundless thanks must go to the team of volunteers who remain our USP in offering first-hand advice and guidance to pilgrims – be that through our office open days, answering email enquiries, contributing to and writing our publications or simply sending in their own updates and accounts of their journeys. In this way we are able to continue as a provider of information for pilgrims; from pilgrims.

In this time of political uncertainty, we remain optimistic about the increasing popularity of pilgrimage to Santiago. With the ever-fluid landscape of possibilities for what we can offer our members and customers, it is an exciting and dynamic time for the CSJ as we plan for the future ahead.

Freddy Bowen

Membership Statistics

Membership at 30 September 2016 stood at 1,442 paying members (1,613 at 30 September 2015) plus 365 (312) honorary and honoured (aged over 70 with 10 years' paid-up membership) and 39 exchange subscriptions with kindred organisations. The paying members were split as follows (2015 numbers are shown in brackets): -

	Individual		Joint		Institutional	
UK	819	(905)	363	(428)	14	(19)
Europe	44	(48)	18	(18)	1	(1)
Rest of World	114	(118)	67	(70)	2	(2)
Total	977	1,071)	448	(516)	448	(22)

See page 20 for details.

Analysis of Other Charitable & Support costs

Direct charitable costs are those covering an irreducible minimum of administrative costs that cannot be assigned to any directly charitable purpose, e.g. the costs of the Annual General Meeting, processing subscriptions, balancing the books, and just keeping the organisation ticking over.
Other charitable overhead costs are directly attributable to supporting the charitable activities of the Confraternity e.g. providing information about the Camino de Santiago, supporting pilgrims and refuges, lobbying for protection of the routes, selling relevant books and publications and fostering European networking
Salaries & NI - During the year, the company employed a secretary, a finance manager, bookshop administrator, membership secretary and an office administrator, all on a part-time basis. There was an increase in salary costs due to the overlap necessary during the run-up to the resignation of Jean Marray and extra paid hours in the office.
Travel & Subsistence - trustees are generally required to attend 6 meetings per annum. The majority of trustees now live out of London resulting in travel and subsistence expenses. The cost for all committee members was £1.745.
Member Meetings - This represents the net cost of various members' meetings including the AGM. Income this year was £2,209 and expenditure £3,678 compared to £2,209 and £3,678 respectively for 2015.

		Other Charitable Overhead Costs	Direct Charitable Overhead Costs	2016 Total	2015 Total
Personnel Costs		£	£	£	£
	Salaries & NI	35,279	8,820	44,099	36,658
	Travel & Subsistence	36	3,168	3,204	2,003
		35,315	11,988	47,303	38,961
Accommodation					
	Rents	-	8,105	8,105	8,300
	Insurance	-	1,061	1,061	1,073
	Depreciation	-	1083	-	-
	Office Maintenance	-	-	168	168
	Office Equipment < £500	-	1,082	1,082	-
	Less Library Recharge	-	-2,384	-2,384	-2,618
		-	8,947	8,947	6,923
Office	Telephone	-	1,006	1,006	322
	Post	10	33	43	98
	Printing & Stationery	90	1,710	1,800	469
	Computer Support & Consumables	-	2,766	2,766	3,223
	Book-keeping	-	-	-	3,000
		100	5,515	5,615	7,112
Other	Legal & Professional	-	755	755	35
	Bank Charges	-	272	272	343
	Credit Card Charges	1,402	469	1,871	1,939
	Recruitment Costs	-	530	530	2,573
	Member Meetings	-	1,549	1,549	1,469
	Sundry	-	547	547	444
		1,402	4,122	5,524	6,803
	TOTALS	**36,817**	**30,572**	**67,389**	**59,799**

Membership Statistics - 2015-2016

	Honorary	Honoured	Individual	Joint	Group	Exchange	Total
UK							
E Anglia	1	20	66	24	-	1	112
Home Counties - N	1	31	84	34	2	-	152
Home Counties - S	1	37	125	50	2	1	216
London	5	24	104	41	1	3	178
Midlands E	-	13	19	26	-	-	58
Midlands W	1	29	69	22	2	-	123
N Ireland	-	4	11	1	-	-	16
NE	-	24	47	31	1	-	103
NW	-	16	54	27	2	-	99
Scotland	-	13	74	32	1	-	120
Southern	-	34	68	30	1	-	133
SW	2	31	71	33	-	1	138
Wales	-	5	22	10	2	-	39
Channel Islands	1	-	5	2	-	-	8
EUROPE	**12**	**281**	**819**	**363**	**14**	**6**	**1,495**
Austria	-	-	2	-	-	-	2
Belgium	-	7	1	1	-	1	10
Czech Republic	-	-	-	1	-	-	1
Denmark	-	-	1	2	-	-	3
Finland	-	-	2	1	-	-	3
France	1	4	8	3	-	4	20
Germany	-	5	3	1	-	1	10
Hungary	-	-	1	-	-	-	1
Italy	-	-	2	-	-	2	4
Luxembourg	-	1	1	-	-	-	2
Malta	-	-	2	-	-	-	2
Netherlands	-	1	-	1	-	1	3
Norway	-	-	2	-	-	1	3
Poland	-	-	1	-	-	-	1
Portugal	-	1	-	1	1	-	3
Rep. of Ireland	-	6	9	1	-	2	18
Russia	-	-	-	-	-	-	0
Spain	4	6	7	4	-	17	38
Sweden	-	2	-	2		-	4
Switzerland	-	-	2	-	-	2	4
	5	**33**	**44**	**18**	**1**	**31**	**132**
Africa	-	-	1	-	-	1	2
Asia	-	-	2	2	-	-	4
Australia	-	15	46	27	-	-	88
Canada	-	3	13	7	-	1	24
New Zealand	-	2	5	6	-	-	13
S America	-	1	-	-	-	-	1
U S A	-	13	47	25	2	-	87
	0	**34**	**114**	**67**	**2**	**2**	**219**
Total	**17**	**348**	**977**	**448**	**17**	**39**	**1,846**