COMPANIES HOUSE

The Confraternity of Saint James

(A company limited by guarantee)

Report of the Trustees
and
Financial Statements

Year ended 30th September 2017

Company no. 4096721
Charity no.1091140

www.csj.org.uk

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COMPANIES HOUSE

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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
Dr W A Chapman	Elected 28th January 2017
Mr R Crean	Retired 28th January 2017
Ms C J Davies	Elected 28th January 2017
Mr R A Dorkings	
Mr R J S Jefferies	
Revd C Jones	Chairman
Mr J C May	
Mrs M C T Moseley	
Mr R J Read	Co-opted 28th January 2017
Mr A Ward	
Mrs P White	

Secretary
Mr F R J Bowen

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

The Trustees present their report and the financial statements for the year ended 30 September 2017. 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, as always, 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 and continues to change with the demands of pilgrims. The trustees are very aware of the dangers of commerce conflicting with the objectives of the charity.

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. 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 34th anniversary this year. It continues in the delivery of its aims and objectives. However, and as in previous years, the changing character of those travelling the Camino for pure tourism rather than pilgrimage continue to be very prominent. Electronic technology does 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. However, guides are now being sold viz Kindle and Amazon. It is also hoped that our website has gone some way to address this lack of knowledge.

Our membership has reduced a little over the year, perhaps due the increasing age of many of the members. Overall, there was a loss on our general account which was due to continued increasing salary costs but this was somewhat balanced by increased web shop sales. A break even budget has been set for the year 2017/2018 but this is dependant upon the "harvesting" of members from our large e-Mail address book. There was a modest loss on our Rabanal account and a good surplus on our Miraz accounts after taking into account a small contribution from both to general administration costs. It is hoped that the Miraz account will shortly be able to contribute to general funds to repay contributions in early years made from that fund.

The very welcome legacy of £62,516 received in an earlier year from the estate of John Revell has continued to provide 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. This will shortly be published in a new pocket sized format. 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 excess numbers of 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. 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 have adopted a scheme to collect 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 plan a strategy to produce a break-even situation in the year 2017/2018. The members of the committee also assist the trustees with ensuring that the CSJ organisation acts responsibly and in accordance with Company and Charity law. Much time has been utilised in the main trustee meetings dealing with this particular subject.

The trustees in the past have considered 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. An undertaking has been received from the Church and the freeholders that there are no plans for the church to close. 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. All hospitaleros training days include detailed health and safety briefings. Other risks are financial irregularity and incompetence of trustees.

An update of our risk tables is continuing on a regular basis. 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, for example the Camino Frances Guide.
3. support other organisations and initiatives with similar and complementary aims.
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 e-newsletter and by inviting members and non-members to attend lectures and meet ups

Having put these strategies into action we have, in 2017 provided:-

a for the general enquirer
- an open office every Thursday - and other days
- 5 open office days on a Saturday
- We also held 3 '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 2,700 people of all ages stayed at Miraz and 4,450 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 £30,909.The trustees consider the most appropriate level of free reserves at 30 September 2017 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 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 12th January 2018 and signed on their behalf by



A.Ward
Treasurer – Trustee – Company Secretary

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 2017 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 my 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:

1. which gives me reasonable cause to believe that, in any material respect, the requirements
   (a) to keep accounting records in accordance with Section 130 of the 2011 Act: and
   (b) to prepare accounts which accord with the accounting records,
   have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

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

Statement of Financial Activities for Year to 30th September 2017

		Unrestricted	Designated & Restricted Funds				Total	2016
		General Fund	Miraz	Rabanal	Bursary	Other		
INCOME	Notes	£	£	£	£	£	£	£
Donations & Legacies	5	6,039	-	-	-	38	6,077	3,667
Income from Charitable Activities						-		
Subscriptions	6	42,621	-	-	-		42,621	44,996
Refuges	10/11		19,520	2,070	-	-	21,590	23,271
						-		
Income from Other Trading Activities								
Book Shop	7	45,304	-	-	-	-	45,304	28,924
Pilgrim Passports		9,430	-	-	-	-	9,430	9,534
Investment Income								
Interest	8	7	-	9	28	17	61	181
Exchange Gains	1	-	-	-	-	-	-	4,028
TOTAL INCOME		103,401	19,520	2,079	28	55	125,083	114,601
EXPENDITURE								
Cost of Raising Funds								
Book Shop	3	37,060	-	-	-	-	37,060	27,130
Exchange Losses	1	112	-	-	-	-	112	-
Expenditure on all Charitable Activities								
Complete financial running costs	4	83,613	14,462	3,663	-	-	101,738	109,101
TOTAL EXPENDITURE		120,785	14,462	3,663	-	-	138,910	136,231
NET INCOME (EXPENDITURE) & NET MOVEMENT IN FUNDS FOR THE YEAR		(17,384)	5,058	(1,584)	28	55	(13,827)	(21,630)
RECONCILIATION OF FUNDS								
Total funds brought forward		48,293	4,238	4,588	10,408	6,615	74,142	95,772
Total funds carried forward		30,909	9,296	3,004	10,436	6,670	60,315	74,142

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 2017

	Notes	Unrestricted General Fund	Designated & Restricted Funds: Miraz	Rabanal	Bursary	Other	Total	*2016*
FIXED ASSETS	**17**	**£**	**£**	**£**	**£**	**£**	**£**	**£**
Computers etc		2,165	-	-	-	-	2,165	3,247
Works of Art		3,900	-	890	-	-	4,790	4,790
		6,065	**-**	**890**	**-**	**-**	**6,955**	**8,037**
CURRENT ASSETS								
Stocks and Work-in-progress								
Books and Publications for Sale	**21**	5,166	-	-	-	-	5,166	4,695
Other Items for Sale	**21**	2,148	-	-	-	-	2,148	1,204
Pilgrim Passports & Envelopes	**21**	1,600	-	-	-	-	1.600	-
		8,914	**-**	**-**	**-**	**-**	**8,914**	**5,899**
Debtors	**18**	**20,008**	**-**	**-**	**-**	**-**	**20,008**	**10,429**
Cash at Bank and In Hand		**34,636**	**9,296**	**2,114**	**10,436**	**6,670**	**63,152**	**79,203**
CURRENT ASSETS		**63,558**	**9,296**	**3,004**	**10,436**	**6,670**	**92,074**	**95,531**
CURRENT LIABILITIES								
Creditors: amounts falling due within one year	**19/20**	**(38,714)**	**-**	**-**	**-**	**-**	**(38,714)**	**(29,426)**
NET CURRENT ASSETS		**24,844**	**9,296**	**3,004**	**10,436**	**6,670**	**53,360**	**66,105**
TOTAL ASSETS LESS CURRENT LIABILITIES		**30,909**	**9,296**	**3,004**	**10,436**	**6,670**	**60,315**	**74,142**
TOTAL FUNDS		**30,909**	**9,296**	**3,004**	**10,436**	**6,670**	**60,315**	**74,142,**

Audit Exemption

(a) For the year ended 30 September 2017 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.

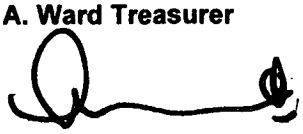
(c) The directors acknowledge their responsibility for:

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 12th January 2018 and signed on their behalf by **A. Ward Treasurer**



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

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 1.134 Euros to the £. (2016 – 1.16 Euros to the £)

2. Restricted Funds

	At 1 Oct 2016	Incoming Resources	Outgoing Expenses	At 30 Sep 2017
	£	£	£	£
Rabanal	4,588	2,079	3,663	3,004
Miraz	4,238	19,520	14,462	9,296
Bursary	10,408	28	-	10,436
Ted Dickinson Fund	3,401	9	-	3,410
St Christopher Fund	3,214	46	-	3,260
	25,849	**21,682**	**18,125**	**29,406**

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 Abana 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 2016 was €23,143.62 (£19851.39) and at the accounts date €23,813.03 (£20,999.14)

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 at 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	9,689
Books	8,266
Other Items	3,000
Post	9,407
Paid assistance	6,698
Total	***£37,060***

4. Expenditure on Charitable Activities – Running Costs

Bulletin	14,920	
Library	2,907	
Miraz	13,000	
Rabanal	2,200	
Website	1,297	
Representative Mtgs	264	
Expenses	37,266	Direct Charitable Costs
Expenses	29,884	Direct Charitable Overhead Costs
Total	**£101,738**	

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

5. Donations

General donations have increased in the year (£6039 from £3,606). These are funded from the many generous voluntary contributions made by members in addition to their subscriptions.

6. Subscriptions & Gift Aid

Subscription income decreased slightly in the year by £3,249. Tax reclaimed on subscriptions increased to £7,803 (2016 £6,931) 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 (as from 1st October 2017) are: -

1 year

Individual Members	UK and Europe	£30.00	Overseas	£35.00
Joint or Institutional Members	UK and Europe	£35.00	Overseas	£40.00

3 years

Individual Members	UK and Europe	£81.00	Overseas	£94.50
Joint or Institutional Members	UK and Europe	£94.50	Overseas	£108.00

7. Books and Publications

Turnover was appreciably increased. The final result was a surplus of 7,436. This compares with an overall trading surplus of £1,794 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 ten years to 30th September 2017. 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 £3,663 relating to the refuge was as follows:-

-	Travel & subsistence	290
-	Hospitaleros Thank You Event	960
-	Meeting Rooms	848
-	Sundry	102
-	Contribution to office expenses	1,463

The above expenses and income of £2,070 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 £19,520 relating to the refuge was as follows:-

-	Donativos and goods sold – Spain	17,494
-	Donations (UK)	1,768
-	Gift Aid	258

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

Expenses of £14,462 were:-

-	Household, repairs, food, heat and light etc	7,801
-	Working Party costs	1,987
-	Minor repairs	1,384
-	Hospitaleros Thank You Event	960
-	Contribution to office expenses	1,462
-	Meeting Costs	497
-	Sundries	371

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.

15, Other Charitable Overhead Costs

The costs directly attributable to charitable activities are		£	
Personnel		~~35,315~~	34916
Other Direct Costs		~~1,502~~	2350
	Total	~~£36,847~~	£37266

Allocated:-

General	~~32,222~~	34340
Rabanal	~~2,298~~	1463
Miraz	~~2,297~~	1463

16. Direct Charitable Overhead Costs

		£	
Personnel		~~11,988~~	8729
Accommodation		~~8,947~~	9038
Office Running Costs		~~5,515~~	6223
Finance charges		~~741~~	901
Member Meetings & Sundry		~~3,381~~	4993
	Total	£ 30,572	29.884

Personnel costs include a total of £588 paid to 3 trustees for reimbursed personal travel expenses.

Governance cost were £35 for the Data Protection licence, £360 for Pension set up and £37 for Companies House filing fee.

17. Fixed Assets

	Works of Art	Office Equipment	Total
Costs	£	£	£
At 1 Oct 2016	4,790	14,946	19,736
Additions	-	-	-
At 30 Sep 2016	4,790	14,946	19,736
Depreciation			
At 1 Oct 2016	-	11,698	11,698
Charge for year	-	1,083	1,083
At 30 Sep 2017	-	12,781	12,781
Net Book Value			
At 1 Oct 2016	4,790	3,247	8,037
At 30 Sep 2017	4,790	2,165	6,955

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

	2017	2016
	£	£
Prepayments	987	955
Accrued Income and Other Debtors	19,021	9,474
	20,008	10,429

19. Creditors: Amounts falling due within one year

	2017	2016
	£	£
Trade Creditors	13,605	9,264
Deferred Income - Subscriptions in advance	25,109	20,162
	38,714	29,426

20. Deferred Income

Subscriptions paid in advance total £25,109; £16,370 related to the year 2018, £7649 to the year 2019 and £1,090 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 tear 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 2017

During 2017 Gaucelmo' s 36 volunteers welcomed 4,457 pilgrims and two donkeys from 67 different countries with some "firsts" from Afghanistan, Kenya and Palestine. Again USA came out top with 579, Italy 548, Spain 458 and France 358. The UK provided 281 pilgrims. In addition to generous sponsorship, the donativos continued to cover the running costs and we have no plans to change this arrangement, despite rumours about pressures on donativo refugios in the region. The stable financial situation is in spite of certain challenges this year like the repair of the chimney liner, the regular employment of a local groundsman and the imposition by the Guardia and the local Council of a new system of registration. This involved some hasty trips by members of the committee and the hovering threat of closure for non-compliance. It is a tribute to our more proficient Spanish speakers on our committee, assistance from friends in the village and the adaptability of hospitaleros that the new system is successfully up and running. The close relationship with the monastery and the village is valued by the hospitaleros and the committee.

The present committee consists of:

Peter Garlick (Chair)
Michael Krier (former Chair)
Julie Davies (hospitalero coordinator)
David Garcia (Treasurer and coordinator of administration packs)
Paul Murray (liaison for CSJ with the Amigos del Bierzo)
Maggie Gardner (Secretary)
Ray Woolrich (Premises coordinator)
Dave Arthur (Premises Consultant)
Laurie Dennett (Liaison with Spanish partners)
We sadly lost Tony Green who died suddenly this year.
We are grateful to Freddy Bowen for attending meetings and providing a link with the Trustees.

Up until this year, a small team of volunteer gardeners consisting of Paul Graham and Ken and Joan Davies has been helping with the maintenance of the grounds, and we are very grateful for all the work they have done over the years. We are now employing a local gardener on a regular basis to maintain the grounds which are so much appreciated by the pilgrims.

Another significant occurrence during the year was the use (some might say abuse) of Gaucelmo as a location for the filming of a three part reality TV programme for BBC2, which has yet to be screened. It only involved one night, so if you blink you might miss it!

Many thanks to everyone for making 2017 another successful year.

Peter Garlick (Chair)

The building has held up well during a busy season and despite the drought suffered throughout Galicia, our water supply has remained constant because of the well. With so many pilgrims and so many sheets and pillowcases to wash, the well water has been an important contributor to the smooth running of the *albergue.*

We now have an efficient and functioning Wi-Fi to prepare us for sending the pilgrims' details electronically to the *Guardia Civil* each evening. Together with the paper record, this will be an added chore for the *hospitaleros* but something that we can neither ignore nor avoid. Once we have received our unique code, we will set up the system for next season.

The kitchen continues to be well used and much appreciated by the pilgrims who prefer to cook their own food that they can bring from either *Baamonde* or *La Goa*. Those who do not wish to cook have been walking up to the bar at *O'Abrigo* where they have enjoyed a €9 pilgrim menu. By buying food or eating at the bar, pilgrims staying at *San Martín* are adding to the income of the local economy that can often struggle in this isolated part of Spain.

Pilgrim numbers walking along the *Camino del Norte* have risen exponentially every year. There have been 2,700 pilgrims staying at *Albergue San Martín* this season as compared to 2,500 last year, despite the variant at *Baamonde* used by some pilgrims that ignores *Sobrado dos Monxes*, one of the important pilgrims halts in the Middle Ages.

The Church was opened twice for Memorial Masses but otherwise remains closed. Occasionally a priest spending the night in the *albergue* gave Mass that was much appreciated by the pilgrims, but this was a seldom occurrence.

The washing machine, tumble dryer and microwave have all been replaced this year which has added to the expenses but with any luck these will now last for a good few years yet. Bedbugs that were previously only found on the *Camino Francés* are now a regular problem and there were five incidents during one week in October, all apparently caught at an *albergue* further back along the track. The whole process of washing, drying and treating the rucksacks takes about five hours but super-vigilance is the only way to prevent the bugs getting into the dormitory.

Comments in the visitors' book have talked almost without exception about the warm welcome, the friendly atmosphere and the clean *albergue*. The pilgrims have also commented on the fact that they feel safe and secure with friendly *hospitaleros* always on hand; so many of the *albergues* have no one on site with just a person opening up to register and take the money, with very little vigilance and poor cleaning. *Albergue San Martín* is therefore a particularly welcoming refuge.

Congratulations and many thanks to all our hard-working and dedicated team of volunteers!

Priscilla White

Secretary's Report

It has been a significant year for the CSJ. We are beginning to update our operations to compete with the considerable increase of digital information services on the Camino de Santiago. Increased media coverage is drawing more and more public attention towards the pilgrimage.

With the surge in the number of companies offering information, advice and packages on the Camino, it is now more important than ever to ensure that our outreach is as widespread and engaging as possible. We have recently introduced "Welcome Back" emails to the 6,000 non-member pilgrims who have applied for credentials from us in the past to remind them of the various ways in which they can give back to their experiences through the CSJ. In addition, UK members now have the option of registering with Direct Debit, meaning their subscriptions renew automatically each year.

We have had a flurry of new guide books released this year. We have updated our guides to the Camino Francés, Camino Portugués from Lisbon and the Central variant of the route from Porto, the Camino Inglés, the Camino Primitivo, the Camino de Madrid, the Camino Invierno and our city guide to Santiago itself. We now also have a comprehensive guide to the Coastal branch of the Camino Portugués from Porto, including descriptions of the Littoral and Spiritual variants. All of these guides are now also available to download as Kindle books through Amazon, which saw sales of over 1,000 titles during its 6-month trial period.
Our Practical Pilgrim Days in London, Manchester and Edinburgh were well attended this year; particularly in London where we welcomed precisely 100 pilgrims to Blackfriars Road! Many of these have since become members, volunteers, Bulletin contributors and even hospitaleros/as. A successful excursion on the Way of St Augustine from Ramsgate to Canterbury was undertaken by a group of CSJ members in April and we are planning to do more day walks in 2018. Returned Pilgrims and Returned Hospitaleros are still key events in the CSJ calendar, as well as the Constance Storrs lecture, where this year Daniel Dolley gave his moving and inspirational account of his Camino on crutches.

As ever, our hostels at Rabanal and Miraz continue to provide the most direct way of supporting pilgrims on the Caminos Francés and del Norte. With record-breaking numbers of pilgrims despite various and continuing challenges, it is a credit to each sub-committee that they continue to thrive. We are, as ever, inordinately grateful to them and the voluntary hospitaleros/as that provide such care and welcome along the Way.

Looking forward, the coming year promises to be as eventful as the last. Our provisional aims include revising the format of the Confraternity guidebooks, increased member engagement and feedback as well as developing the name and mission statement of the CSJ to be able to better engage with a growing pilgrim demographic.

None of the progress we have made (nor the progress yet to come) would be possible without the extraordinary time, energy and generosity of our numerous volunteers and contributors. Open day volunteers, Bulletin contributors, remote pilgrim advisors, guide writers, website managers, event organisers, representatives and ambassadors, to name a few: we are indebted to you.

Freddy Bowen

Membership Statistics

Membership at 30 September 2017 stood at 1,357 paying members (1,442 at 30 September 2016) plus 430 (365) honorary and honoured (aged over 70 with 10 years' paid-up membership) and 40 exchange subscriptions with kindred organisations. The paying members were split as follows (2016 numbers are shown in brackets): -

	Individual		Joint		Institutional	
UK	766	(819)	351	(363)	9	(14)
Europe	42	(44)	16	(18)	1	(1)
Rest of World	109	(114)	61	(67)	2	(2)
Total	917	(977)	428	(448)	12	(17)

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 (now designated general manager) a finance manager, bookshop administrator, membership secretary and an office administrator, all on a part-time basis apart from the general manager who is now employed on a full time contract - since 1st January 2017.
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 £588.
Member Meetings - This represents the net cost of various members' meetings including the AGM. Income this year was £2,691 and expenditure £5,371 compared to £1,798 and £3,347 respectively for 2016.

		Other Charitable Overhead Costs	Direct Charitable Overhead Costs	2017 Total	2016 Total
Personnel Costs		£	£	£	£
	Salaries & NI	34,916	8,729	43,645	44,099
	Travel & Subsistence	132	1,559	1,691	3,204
		35,048	10,288	45,336	47,303
Accommodation					
	Rents	-	8,746	8,746	8,105
	Insurance	-	903	903	1,061
	Depreciation	-	1082	1082	1,083
	Office Maintenance	-	153	153	-
	Office Equipment < £500	-	536	536	1,082
	Less Library Recharge	-	-2,384	-2,384	-2,384
		-	9,036	9,036	8,947
Office	Telephone	-	949	949	1,006
	Post	179	91	270	43
	Printing & Stationery	206	2,384	2,590	1,800
	Computer Support & Consumables	-	2,799	2,799	2,766
		385	6,223	6,608	5,615
Other	Legal & Professional	-	432	432	755
	Bank Charges	-	290	290	272
	Credit Card Charges	1,833	611	2,444	1,871
	Recruitment Costs	-	-	-	530
	Member Meetings	-	2,681	2,681	1,549
	Sundry	-	323	323	547
		1,833	4,337	6,170	5,524
	TOTALS	37,266	29,884	67,150	67,389

Membership Statistics 2016/2017

UK	Honorary	Honoured	Individual	Joint	Group	Exchange	total
E Anglia	1	23	52	19	-	-	95
Home Counties - N	1	37	65	37	1	-	141
Home Counties - S	1	50	120	43	1	1	216
London	5	26	110	51	1	3	196
Midlands E	-	15	25	21	-	1	62
Midlands W	1	31	55	13	1	-	101
N Ireland	-	4	8	1	-	-	13
NE	-	27	50	31	-	1	109
NW	-	16	49	27	2	-	94
Scotland	-	13	73	30	1	-	117
Southern	-	39	62	32	1	-	134
SW	2	42	62	34	-	1	141
Wales	-	6	31	10	1	-	48
Channel Islands	1	-	4	2	-	-	7
	12	**329**	**766**	**351**	**9**	**7**	**1,474**
EUROPE							
Austria	-	-	1	1	-	-	2
Belgium	-	7	1	1	-	1	10
Czech Republic	-	-	-	1	-	-	1
Denmark	-	-	-	2	-	-	2
Finland	-	-	1	1	-	-	2
France	-	4	8	2	1	4	19
Germany	-	5	1	1	-	1	8
Greece	-	-	1	-	-	-	1
Hungary	-	-	1	-	-	-	1
Italy	-	-	2	-	-	2	4
Luxembourg	-	1	1	-	-	-	2
Malta	-	-	2	1	-	-	3
Netherlands	-	1	-	1	-	1	3
Norway	-	-	2	-	-	1	3
Poland	-	-	2	-	-	-	2
Portugal	-	1	-	1	-	1	3
Rep. of Ireland	1	8	8	1	-	1	19
Spain	4	7	10	2	-	17	40
Sweden	-	3	1	-	-	-	4
Switzerland	-	-	-	1	-	2	3
	5	**37**	**42**	**16**	**1**	**31**	**132**
REST OF THE WORLD							
Africa	-	-	1	-	-	1	2
Asia	-	-	4	2	-	-	6
Australia	-	20	41	24	-	-	85
Canada	-	3	10	5	-	1	19
Middle East	-	-	1	-	-	-	1
New Zealand	-	6	4	2	-	-	12
S America	-	1	-	-	-	-	1
U S A	-	17	48	28	2	-	95
	0	**47**	**109**	**61**	**2**	**2**	**221**
Total	**17**	**413**	**917**	**428**	**12**	**40**	**1,827**