Congregation of Our Lady of the Missions CIO

Annual Report and Accounts

31 December 2025

Charity Registration Number
1189330

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Reference and administrative details of the charity, its trustees and advisers

Trustees	Sister Catherine Corrigan Sister Rose Mary Harbinson Sister Margaret Doherty Sister Pauline McDonald Sister Margaret Murphy Sister Mary Brigid Toner
Provincial Leader	Sister Catherine Corrigan
Provincial Bursar	Sister Brigid Quinn
Finance Officer	Helen McLoughlin (Until June 2026) Melissa Andrews (From June 2026)
Provincial House	108 Spencer Road Wealdstone Middlesex HA3 7AR
Charity registration number	1189330
Auditor	Buzzacott Audit LLP 130 Wood Street London EC2V 6DL
Investment managers	UBS AG 5 Broadgate London EC2M 2AN Evelyn Partners 45 Gresham Street London EC2V 7BG Sarasin & Partners Juxon House 100 St Paul's Churchyard London, EC4M 8BU

Reference and administrative details of the charity, its trustees and advisers

Principal bankers	HSBC Bank plc Level 6 London Commercial Banking Centre 71 Queen Victoria Street, London EC4V 4AY
Solicitors	Stone King LLP 13 Queen Square Bath BA1 2HJ McCarthy Denning 70 Mark Lane London EC3R 7NQ

The trustees present their report together with the accounts of the Congregation of Our Lady of the Missions CIO (the "charity") for the year ended 31 December 2025.

The accounts have been prepared in accordance with the accounting policies set out on pages 39 to 43 of the attached accounts and comply with the charity's Constitution, applicable laws and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102).

INTRODUCTION

The Congregation of Our Lady of the Missions (the "Congregation") or the Religieuses de Notre Dame des Missions (RNDM) was founded in 1861 by Euphrasie Barbier, a young woman from Normandy, France. It is an International Religious Missionary Congregation whose members minister in Australia, Bangladesh, Canada, France, India, Italy, Kenya, Peru, Bolivia, Myanmar, New Zealand/Samoa, Philippines, Senegal, UK and Ireland, USA, Vietnam, Laos, Taiwan, Thailand and Tanzania. The Sisters develop and run a wide range of activities in these countries. With a central focus on missionary work and evangelisation, the Congregation is heavily involved in the running of convents, schools, orphanages, hostels, maternity homes, and dispensaries. The Sisters have as their priority being present to and working with those who are vulnerable and neglected, those marginalised in our world today. This is with specific regard to women, children, youth, indigenous peoples, migrants, and victims of human trafficking. Project-based work is dictated by the needs of the local communities.

The Congregation is divided into geographical provinces, of which the UK and Ireland Province is one. The Congregation's Generalate is in Rome.

The accounts accompanying this report are the accounts of the Charitable Incorporated Organisation (CIO), through which the assets of the UK and Ireland Province, but excluding that part in the Republic of Ireland, are held and through which its finances operate.

The charity is governed by a constitution dated 4 May 2020 and is registered with the Charity Commission, Charity Registration No. 1189330.

OBJECTIVES AND ACTIVITIES

Principal aims

The object of the charity is the support of such charitable purposes as to advance the religious and other charitable work being carried on by, or under the direction of, the Congregation of Our Lady of the Missions CIO. Such purposes include the promotion of the Roman Catholic religion, seeking ways to foster interfaith dialogue. The Congregation takes a holistic approach to education, empowerment of women and the spread of Christian values, of caring for the needy and promoting justice, peace, and the integrity of creation.

When setting the objectives and planning the work of the charity for the year, and when encouraging the work of individual Sisters, the trustees have given careful consideration to the Charity Commission's general guidance on public benefit.

Principal activities

Throughout 2025, the UK and Ireland Province consisted of 9 communities spread over Scotland and England. Its members engage in a variety of activities, all of which benefit many members of the public. These activities can be classified as all aspects of pastoral work in parishes, which includes visiting the elderly and housebound, working with and journeying with young adults, liaising with and between schools and parishes, accompanying refugees and asylum seekers, and care of its own elderly and sick members.

ACHIEVEMENTS AND PERFORMANCE

Missionary work and donations

The Leadership Team in Rome continues to advise us as to the neediest areas of the Congregation's work abroad, and the trustees' policy is to consider that advice and give to the neediest areas.

During 2025, our objectives have remained the same in our planning of the works of the charity throughout the year. The trustees have continued to give careful consideration to the Charity Commission's general guidelines on public benefit. In 2025 the following projects initiated and run by the Congregation of Our Lady of the Missions were supported with funding:

During the year £60,337 was donated to support missionary work. (2024 £75,575 was donated).

The charity helped fund projects in:

- Bangladesh
- Peru
- India Northeast
- India Central
- India South
- Kenya
- Philippines
- Myanmar
- Senegal
- Vietnam

The Christmas gifts received in December 2025 and January 2026 will support the following projects in India Central, Vietnam, Bangladesh and Peru as follows:

Preservation of Biodiversity - Barasat, India Central



The "Beekeeping for Healthy Biodiversity" project is a community-based environmental initiative by Nava Jeevan Convent in Barasat, West Bengal. The land is fertile with abundant vegetation and flowers providing an ideal habitat for bees and other pollinators. This project aims to conserve biodiversity through sustainable beekeeping, mushroom cultivation, and vermicomposting, while simultaneously empowering women and farmers through Self-Help Groups (SHGs). By partnering with Bee Active, a Kolkata-based ecological training group, the Sisters and community members will receive hands-on training in eco-friendly practices. The initiative will boost crop yields, promote food security, generate income from organic honey and bee products, and foster environmental awareness to the beneficiaries.

Mother and Child Nutrition Programme - Kontum, Vietnam



Kontum is a diocese in the Central Highlands, near the borders of Laos and Cambodia. The majority of the population is ethnic Bahnar, who live in remote areas. The Sisters serve these people, in five villages. Women and children suffer from malnutrition due to poverty, food insecurity, and lack of access to essential nutrients like protein, calcium, and vitamins. These issues lead to long term health problems such as stunted growth, weakened immunity, anaemia, and complications during pregnancy. This project is aimed at providing milk and nutritious food to children and women living in poverty to improve their health and help them live with dignity.

Healthcare and Hygiene - Shombugonj, Bangladesh



In the newly established community in Shombugonj, the Sisters have identified an urgent and pressing need for healthcare services in the region. This project will provide affordable and accessible healthcare to the underserved and remote communities, while promoting awareness of health, hygiene, and preventive care. Through basic medical services and outreach efforts, it will address both immediate health needs and support long-term well-being through education and early mediation. The project will help ensure that children and families are healthy enough to learn and thrive. Key services will include health formation programs, and basic healthcare for local students and people.

Educating Children for the Future - Arequipa, Peru



The Sisters' mission in Peru is to provide quality education that nurtures the intellectual, emotional, and spiritual growth of each child, forming responsible citizens committed to building a more just society grounded in Christian values. This project focuses on the youngest learners — children aged 3 to 5 in the preschool. With generous support, the Sisters will equip classrooms with safe, durable, and age-appropriate tables, chairs, storage units, and reading corners. These improvements will enhance the children's comfort, safety, and ability to participate fully in class. Together, these children can be given a better start in life and prepare them to be the leaders of tomorrow.

Learning materials and school fees for St Joseph's school – Gournadi, Bangladesh

This project aims at improving the educational and social well-being of St Joseph's school students in Gournadi, by providing learning materials, games equipment and school fees. The proposed budget would enable the Sisters to purchase sports items - footballs, basketballs, indoor games and educational kits to promote mental and physical activity and teamwork. The goal of this project is to create a nurturing and supportive environment for the students who attend the school, empowering them with the tools and opportunities necessary for their holistic development for a brighter future. Therefore, we would be very grateful if you could support our needy students who would benefit greatly through the solidarity grant.

We supported this project by sending the requested budget donation in June 2025.

Inverter for St John Bosco's Girls Secondary School – Cherrapunjee, India South East

This project of St John Bosco's school is to purchase an inverter, due to an intermittent power supply. This is a device which stores electricity and provides power in times of power shortage. A portable inverter provides power to devices and appliances when supplementary electricity is needed. It is used to give power to essential small appliances, such as lights, Xerox machines, computers and printers whenever there is a power failure. The purchase of an inverter through the support of the solidarity grant will greatly benefit our students at the school.

We supported this project by sending the requested budget donation in June 2025.

Vocational Training and Self- Sustainability for young girls and women in Darga Road - Kolkata, India Central

The Sisters express thanks for the generous contribution and constant support towards their mission of serving the poorest of the poor in Darga Road, Kolkata. This project was made possible because of the generous spirit and help.





The training commenced last year; however, due to a delay in our FCRA renewal, the FC funds were on hold. The Sisters were only able to utilize the funds from August onwards. As a result, they have covered some of the set objectives, while others are yet to be completed.

The project is currently in progress and will continue for the coming year to accomplish all the planned objectives.

This initiative directly benefited 50 individuals, including 35 young girls and women from the slum communities in Kolkata who developed practical skills at the vocational tailoring centre, and 15 children from the slums who received spoken English and academic tuition support. It has also indirectly benefited their families by improving income opportunities and contributing to livelihood sustainability, household stability, and overall well-being.

Solar Eco-Friendly Electrification for Holy Angels Convent – Kalyanpur, India Central

Holy Angel's Convent, Kalyanpur is a rural village in West Bengal. Kalyanpur experiences a tropical wet and dry climate, frequent power cuts, problems with infrastructure, and lack of maintenance. Frequent power cuts result in difficulty for children to study and complete their homework or daily tasks. Severe winters due to climate change make it challenging for the children to use cold water, impacting their comfort and living conditions. The installation of solar lights and heating will provide clean, affordable, and reliable energy, ensuring consistent power supply for the hostel children and staff. This initiative reflects the Sisters dedication to supporting global sustainability efforts while enhancing both their hostel and community's quality of life and create an eco-friendly and a healthier environment.



The solar energy installation has directly benefited 40 individuals on a daily basis. This includes 25 children residing in the boarding home and 15 resident staff members and Sisters who live there to manage and support the hostel. Besides there are indirect beneficiaries such as the parents and families of the children, who visit them bi-monthly and during various programs held in the premises. The environment is also a major beneficiary, through reduced carbon emissions and promotion of renewable energy.

The project has brought new hope, dignity, and a more sustainable way of living for the children. The solar energy system ensures that the daily routines continue without interruption, making life more reliable and peaceful. One of the most immediate and visible changes is the creation of a well-lit environment, which has greatly improved safety and security during the night.



This solar-powered lighting, fans and water heater have significantly reduced dependence on fossil fuels and improved the safety and comfort of the children in the boarding home.

We have installed eight solar panels, four solar batteries, and a 500-litre Supreme solar water heater system. Children are now able to study and complete their homework with consistent lighting, leading to better academic focus and performance. The improved learning environment with better lighting reducing eye strain, and the fans providing comfort has made a tangible difference. Children now move freely around the boarding home in the evening and can take care of their personal needs comfortably. Solar energy has significantly reduced electricity costs, minimizing our carbon footprint, and deepened our commitment to caring for our planet. This project stands as a beacon of hope and a concrete response to Pope Francis' call for ecological conversion.

We supported both projects in India Central by sending the requested budget donations in June 2025.

Water Harvesting Tank at Euphrasie Nilaya Convent – Bidar, India South

The Bidar mission faces natural calamity every year especially during the drought season. Installing a water harvesting tank will be beneficial to conduct various programs for children, youth and women, to take care of the mother earth, and keep the plants alive in the summer season etc. This will be a model project for the people of the surrounding villages. The farmers and the children will be able to learn how to save water and recharge the bore-wells in their fields. Through this project, it is hoped to impart the knowledge of water harvesting to the people who come to the Sister's campus and bring about changes in the surrounding villages.



The Sisters can collect the rainwater from the convent terrace during the rainy season and store it for the summer. They use this water during the summer to water the garden, cultivate vegetables, for washing and cleaning. Because of this water we can see greenery around the house. The walls created around the tank hold the rainwater and prevent it from gushing out and avoids soil erosion. Through this project the bore-well is recharged and we have sufficient water in summer. The Sisters conduct various programmes for the people during summer.

Thank you for your generous contribution. The work could not begin when the funds were received due to heavy and continuous rain. At present, summer is approaching and the ground is dry. The project work is progressing well.

Nutritious flour for the Malnourished Children – Ndondol, Senegal

Kounkane is situated in the south of Senegal where the Sisters are working mostly in the health sector. The Sisters caring for the children's future are called to fight against malnutrition which causes many illnesses among children. Each month they treat around 250 to 270 children who are vulnerable due to a poor diet and lack of care. Many of them come from far away villages and from very poor families. Among those children we find 25% to 35 % are malnourished and some of them even die as babies. Malnourished children are easily affected with various sicknesses as well as suffer from abnormal growth. Through the

help of the solidarity fund the Sisters hope to help these children with nutritious food to boost their immune system to gain better health.

We supported this project by sending the requested budget donation in June 2025.

Improving sanitisation facilities and healthy living environment for indigenous people - Vietnam

The Sisters would like to express our deep gratitude to the RNDM Sisters and benefactors in the UK & I Province who have supported this project.



We, the Sisters of Our Lady of the Missions, Nam Ban community, are called to live out Pope Francis' encyclical Laudato Si', with deep concern for the protection of the environment, a commitment to justice and caring for the poor, and a desire to help our indigenous brothers and sisters live with dignity and grow in their awareness of caring for our common home. The Sisters are supporting two indigenous villages: Buon Chuoi and Buon Thuc Nghiem. These villages are home to over 200 families living in cramped, overcrowded conditions with limited resources and few toilets. The lack of sanitary facilities leads to issues such as diarrhoea, intestinal diseases, and environmental pollution. Moreover, without proper bathing facilities, people bathe outdoors at night, which poses health risks, especially for women.

With your financial support, we have also encouraged families to contribute what they can toward providing toilets and bathrooms. Many were joyful and willing to take on hired labour to raise the extra funds needed. Each toilet and bathroom unit is shared by three to four families. A skilled worker was hired to undertake the construction, and he mobilized the young people in the village to assist, so we wouldn't need to hire too many labourers.

Thank you for your generous support, and your encouragement.

Care of Our Common Home - Davao, Philippines

The project, Care of our Common Home Program would allow the local RNDM community in Davao to witness and share in the charism of the RNDM Sisters, present in the locality. The project aims at preventing land erosion by the river by planting strong trees. It will provide security and protection to the RNDM Davao property. This is one way to respond to climate change challenge and to care for Mother Earth. It would also be a bridge to collaborate with different groups in tree planting efforts. The ecological program seeks to be a sign of hope and healing in a world that is broken by our destructive lifestyle.



Clearing, Land Preparation, Planting at Garden and the back of Balay Yuta for slope protection.

Upon consultation with the Architect who recommended planting deeply rooted trees particularly Norfolk Pine Trees and Malabago local trees as well as peanut grasses and other vigorous and low maintenance ground covers to prevent slope erosion at the back of Balay Yuta, we started clearing and preparing the land at the back of Balay Yuta in the early part of the year. Tree planting was organized by February. We needed to wait for rainy days to plant ground covers such as (500) seedlings peanut grass and (400) seedlings vetiver grass (deeply rooted grass used for slope protection, (80) Lantana, (50) periwinkle. All Norfolk pine trees (11) and Cypress (2) and local trees: Lanzones trees (6) and Santol (1) are alive by the end of the year. The Malabago local tree cutting that was donated to the center didn't grow and needed to be pulled out. These plants are maintained regularly by our gardener.



Creation corners were created where the Sisters, visitors and retreatants pray, meditate and spend time of silence in the beauty of creation. A professional landscaper assisted in developing these corners. The Sisters organic vegetable garden was improved. For security and protection (40) Bougainvillea/ Bombil plants around our compound.



Sustaining the beauty and sustainability of the plants and trees, grass cutting is maintained monthly. This year trees were cut and trimmed because of old age and the presence of termites.

Solidarity Monies transferred to Rome to support Myanmar Earthquake Humanitarian Relief

Our Province sent donations via our Rome Office to support the people of Myanmar who lost their homes and were badly affected by the huge earthquake which happened on the 28 March 2025. It was a 7.7 magnitude earthquake which struck central Myanmar at approximately 1:10pm local time, its epicentre located 17 kilometres southeast of Mandalay.



The Sagaing and Mandalay regions were both significantly impacted. Our Sisters in Myanmar did everything they could do to support the people affected with food and clothing, etc.

We are grateful for the support received from your province and for the generosity of donors.

World Central Kitchen Disaster Fund



Photo from WCK website

Due to the many disasters destroying our world, especially Hurricane Melissa which hit the Caribbean Islands in November, we donated £500 ($696.12) to The World Central Kitchen Disaster Fund. As it was a Category 5 Storm that hit Jamaica and Haiti, we wanted to show our solidarity to those who not only lost their lives but also for the people who survived the disastrous storm. The next day it was evident to see the destruction caused by the Hurricane, especially in the western side of Jamaica. The World Central Kitchen is a Charity that prepares daily kitchens for the places hit by disasters. They served an estimated 400,000 meals to communities across the Island. Much of the western side of Jamaica was isolated so the WCK Field kitchens at Montego Bay and Negil worked endlessly to keep families fed and supported.

We also support the following charities during 2025:

- **The Medaille Trust (Anti-Trafficking):** The Medaille Trust was founded by Catholic Religious Congregations in 2006, for the support of women and children who have become victims of modern-day slavery. The Charity helps them to rebuild their lives with the help of specialist teams who support them 24/7. They are offered safe houses and given opportunities for physical and psychological healing and rehabilitation in the UK.

- **De Paul Trust, UK:** Inspired by St Vincent de Paul, De Paul Trust was founded in 1989 as a direct response to the growing numbers of people who find themselves homeless. Vulnerable young people are given a place to live, and helped to rebuild family relationships, by providing them with opportunities to recognise their potential so that they can move towards independent living and work.

- **Mary's Meals,** formerly known as Scottish International Relief, was founded in 2002. It is a registered charity which sets up school feeding programmes in some of the world's poorest communities, where hunger and poverty prevent children from living in loving and supportive families. The promise of a good meal attracts hungry children into the classroom, giving them the energy to learn and hope for a better future. Approximately 3,011,060 children are now receiving Mary's Meals around the world. It has the possibility of eradicating child hunger around the world.

- **The Cardinal Hume Centre, Westminster, London:** The Centre first opened its doors in 1986 with its founding ethos centred on supporting homeless young people and families living in temporary and poor-quality accommodation. The aim was to provide a warm and non-judgemental welcome to all and a holistic, person-centred service all in one building. The charity enables people to gain the skills they need to overcome poverty and homelessness.

- **The Passage in London**: The Passage offers a wide range of services, all year round, providing meals for homeless people, health, assessment and advice, employment training and welfare rights, prevention projects, to meet the needs of homeless and vulnerable people. Their aim is to help people to address the issues that have

contributed to becoming homeless, and to enable them to move on to live safe, happy, and fulfilling lives.

- **St Luke's Hospice** is a charity providing specialised end of life and palliative care and enabling them to achieve the best possible quality of life. Their vision is to give everyone with an incurable illness access to the care they need to live well. All services are provided free of charge.

- **The Leprosy Fund:** The Leprosy Mission is a global Christian organisation leading the fight against leprosy. People who are affected by it, often feel isolated and forgotten. The disease is spreading to the next generation depriving people of their future and diminishing their hope. Therefore, donations received makes a difference to some of the world's most marginalised people.

- **The Salvation Army:** The Salvation Army is a well-known registered charity and fundraises to support around 750 community churches and social centres that offer friendship, practical help and support to some of the most disadvantaged people, such as victims of modern slavery, nurseries, community choirs and food banks. Through home monthly visits, fieldwork, and meetings with parents and caregivers it has found some issues needing to be addressed: Children born with disabilities, domestic violence, the need for mental health and psychological support.

- **SCIAF: Scottish Catholic International Aid Fund:** SCIAF is the official relief and development agency of the Catholic Church in Scotland. It was founded in 1965 by a small group of Scottish Catholics. The organisation works with those in the world's poorest places to end poverty, protect our common home, and to help people recover from disaster. Its development work has always been grounded in Catholic Social Teaching.

St Anne's Convent, Sturry, Kent



St Anne's Convent continues to offer a safe and comfortable home for our elderly and sick Sisters as they approach the end of their lives. In 2025, seven Sisters died peacefully in St Anne's having received all the medical and spiritual support possible. This loss of so many Sisters prompted the manager, staff and trustees to see how we could improve palliative care in St Anne's. Thanks to NHS Hospice Care we benefited from training sessions especially for those nearing the end of life as well as understanding the use and effects of the various medications prescribed at this time ensuring comfort of the person. Four more hospital style beds and mattresses have been purchased, including air-flow ones for greater comfort and for maintaining skin integrity. We also purchased a new medical bath as a replacement for the one that could no longer be safely maintained. This was greatly welcomed by both Sisters and staff!

"Communicating about the end of life with people with dementia" was a very valuable session as well as the face-to-face training by the Alzheimer's Society. We continue to offer our staff opportunities for new aspects of care training as well as continuing with the mandatory sessions both on-line and face to face. A third senior member of staff successfully completed her NVQ level 3 course this year. All training is carefully monitored

and recorded for every member of staff to ensure they have the skills and knowledge required for their roles and their own well-being.

Safeguarding training and supervision are constantly under review by the manager and our Safeguarding Lead, Liz Jones. Any new staff or regular visitors have training with Liz Jones, and all DBS documents are kept up to date.

The community in St Anne's continues to enjoy visits from our Sisters abroad as well as participating in live meetings via zoom with other provinces thus enabling them to be part of the whole congregation and witness the growth and development in places they have worked in their younger days. These events give the Sisters great joy, and they are enthusiastic and interested be part of the on-going life of their religious family.

We, the trustees, are grateful and supportive of the hard work done by the management team and all the staff in ensuring the care, dignity and safety of the Sisters in St Anne's.

Ministries in the UK Section of the Province



Despite the depletion of Sisters in the province, 2025 has been a very full year with many Sisters still engaged in various ministries in both Scotland and England. Many are working within their own parish and local community. We still have Sisters engaged in some schools in England and Scotland, mainly in the line of chaplaincy and taking classes to prepare pupils for the sacraments and various liturgical events. The Tutoring on Zoom still continues to teach English to Sisters who cannot travel to other Provinces to learn English due mainly to visa restrictions or political unrest. There are also zoom classes for catechetics for young students unable to understand English or to get to physical classes for preparation for the sacraments. One Sister is still involved in the SHEN ministry in Liverpool but now fully engaged in training new practitioners in emotional therapy which is a non-verbal, hands-on body centred therapy, designed to release emotional pain and physical tension. Over the years the Vietnamese Sisters in our Province have been working in collaboration with other Vietnamese Religious Sisters and Brothers and Priests to offer classes to the communities of Vietnamese families, in East London and Birmingham.

Scotland Ministry - Bridge of Weir, Paisley



Throughout the year, the Sister who lives in Bridge of Weir, Scotland, has been involved in more ministries relating to St Fillan's Primary School. She is not only involved in the preparation of the sacraments but now engaged in some teaching on aspects of faith to develop their Christian life. Sister continues to make jewellery items as a mean of fundraising for our Solidarity Fund. Every liturgical season, Sister is actively engaged in the parish with local parishioners and pupils in flower arranging, setting up the Christmas crib and occasionally works with the choirs. This year she accompanied the Year 7s for their confirmation at St Mirin's Cathedral.



Photos used with permission

Euphrasie Barbier Community, Sturry



Photo with permission

As this community is situated close to our Heritage Site and the Chapel which holds the Tomb of our Foundress, plus the Archives and Cemetery of our early Sisters, it is a place of hospitality for all groups that come to visit and to take time for retreats, renewals, breaks and just to visit as past pupils etc. This year their ministry of hospitality welcomed our International Renewal Group, the Confirmation group from Canterbury, the Students and teachers from Sacred Heart Language College, two Sisters and teachers from Australia and Sisters from the Province for their annual retreat.

Deal Ministry



Despite the Sisters not living in Deal, the Sisters in the Euphrasie Barbier Community continue to have contact with St Mary's Primary School and the Parish of St Thomas of Canterbury, to include our RNDM Associate meetings. This year it included a very important opening ceremony for the new building of St Mary's Primary School. This was officially blessed by Archbishop John Wilson on January 28. The school is of historical significance as it originated as our first primary form of education in Deal in 1878, when our Foundress opened the orphanage and secondary school called St Ethelburga's, Upper Deal. St Mary's is now part of Kent Catholic School Partnership – a multi-academy Trust.



The school has asked that the Sisters continue to be part of their community life and to visit for various occasions and the opening ceremony was the most significant this year.

Some members of the community of EBC in relation to our Heritage Team, have continued the ministry in Deal. They have regular meetings and attend the parish for special occasions and this year, September 1st, one special occasion was the placing and blessing of a Plaque outside the Parish Church, St Thomas of Canterbury, by Bishop Hendrick, to mark the work of education by our Foundress and the continued work of RNDMs in Deal. Regular visits to the Primary School, St Mary's are always a welcomed event.



Provincial House and 192 and 176 Wealdstone Communities

Ministry in St Joseph's Parish Church

The three communities in Wealdstone are engaged in various ministries in the parish, as Readers, Eucharistic Ministers, taking Communion to the housebound, and organising the reading rota for the parish liturgies. There is a good relationship with the Salvatorian community and Fathers who run the Parish. Many activities are shared and they support RNDM mission and our presence in the parish.

Ministry in Sacred Heart Language College:



One Sister is engaged in the ministry within the College as a governor and again this year organised a Mission Day of seven lay and religious volunteers in various charities to speak to the students on the Theme: Pilgrims of Hope in a Restless World. For the first time, Year 8 and staff visited Sturry to see our Heritage Site. It was an opportunity for the Students to experience the life and mission of our Foundress, Euphrasie Barbier, whose charism features as an ethos for this place of learning.





International Women's Day

The Sister who is associated with the College, was invited to give talks to Year 9 on the role of International Women's Day in relation to her Religious Life and choice of profession. It was also a chance to be invited to work with other invited guests to learn of the work done for women not only locally, in Harrow, but internationally. It was an opportunity also to talk to the girls about our international work with women and girls relating to the Virtue and Knowledge images on their school badge.



Ministry to the Vietnamese Youth



One of our Sisters who works with the Vietnamese community in East London, took the Confirmation Class to Wembley in March, for FLAME 2025. The speakers that day were Bear Grylls and David Wells. This was a great opportunity to meet with the young people from various places around the UK, one of the largest Youth Gathering in the UK. The purpose of this gathering was to experience a special occasion of faith sharing and to engage in the topic of Adoration.



Her work also includes the preparation of the Vietnamese students for the Sacraments. She travels to the East End of London every Sunday to take classes and helps the students in both English and Vietnamese. Sister is also working in the Province Finance office two days week and the other days is involved with JRS, translating immigration papers for the Vietnamese refugees and those in detention. Her work includes working in translating and accompaniment in Bhakita House (a safe house for women).



All the above photos with permission

Ministry with St Vincent de Paul

One Sister in this community is a regular volunteer with this Charity and this year organised a fundraising event in the Local Parish, St Josephs, Wealdstone. The purpose was for our Sisters and for the people in Myanmar who are still coping with civil war and political unrest. The fundraising involved a raffle and a Coffee morning.

Australian Visit to Wealdstone



The Two Sisters from Australia were accompanied by their teachers from our two colleges in Western Australia, Sorrento, and Oakleigh in Victoria. They made a short visit to Sturry to visit the Heritage Site and the Tomb of our Foundress. They also traced their early RNDM history in our Archives. Before their visit to Wealdstone, the Australian Sisters and teachers had a day in London with one of the Sisters from our Heritage Team and in the morning followed in the Footsteps of Euphrasie and even walked from their hotel in King's Cross to Queen Square. A group of them walked to Macklin Street (Holborn) where Euphrasie taught at the Oratorian Primary School, St Philip Neri, now known as St Josephs.

The visit to Wealdstone began with meeting the community in 192 and 108 and we ended with a prayer in the chapel before they headed to Sacred Heart Language College.

Here they were warmly welcomed by the girls and staff. This visit was well organised with time to sit and chat with students and at the same time, to enjoy a prepared morning coffee and tea spread.





Euphrasie Barbier Community – Sturry, Kent



The community welcomed the Confirmation Group from St Thomas of Canterbury Parish, Canterbury. In fact, this year was full with visitors including pupils from our former College, Wealdstone, our international Sisters, the teachers from Australia who were on pilgrimage and the parish from St Joseph's, Wealdstone. As one feature of hospitality, EBC offers a great welcome for Jubilarians and this year was a very special year, joining with our Sisters in St Anne's for the occasion drawing many Sisters from the province to come to celebrate 70, 60 and 50 years of service as Religious RNDMs.

Two Sisters are still engaged in the Homeless Centre (Catching Lives) in Canterbury and go each Thursday to cook meals for the homeless. The number of homeless in the city is much the same each year and the winter months prove to be the most challenging but with the warmer summer this year, it has been more manageable and with the support of the Cathedral community, there have been some good days.



Vicar for Religious

On 1 September a Sister from our community in Euphrasie Barbier, Sturry, was elected to be the assistant to the Southwark Diocesan Vicar of Religious. She works with a team of four other Sisters from other congregations. Sister is responsible for the Kent area which comprises of 12 Religious Communities.

Her work includes attending Special Masses celebrated annually for all the Consecrated Religious and people of the Diocese by coordinating the groups in Kent, who will gather in Southwark Cathedral. There are four events throughout the year when the Sisters meet. Sister's work includes attending funerals of Sisters who live in Kent and by keeping in regular contact with Sisters who live alone or in reduced communities due to ageing or diminishment.

JRS (Jesuit Refugee Centre)



There are three Sisters involved in this ministry with Refugees. Two Sisters, one in EBC and the other in Wealdstone, work with the Vietnamese, either by phone contact, or at the detention Centre at Heathrow. The other Sister in Wealdstone is working in the Jesuit Centre, Hurado House in Wapping, the main Refugee Centre each week in a ministry called Emotional Befriending. Presently, she works in both English and French face to face with a homeless immigrant who has not been granted refugee status. JRS offers a common home for those have been trafficked and many asylum seekers who need, in some cases, legal assistance and support. Every Tuesday there is a common meal for all who come. This year one of the Sisters joined in a fundraising marathon for JRS.

Mission Appeals

This year one of the Sisters who does Mission Appeal and has been Coordinator for over 8 years, prepared another Sister from another Congregation to take the role of Coordinator and this was handed over in September to a new team of four. One RNDM is a member of the new team and the other Sister has agreed to work in the background to accompany the new group and to offer training to the new Congregations who have joined CMU and the Missionary Sisters' Committee to do Mission Appeals. This year she has not undertaken any Mission Appeals due to other commitments but has prepared the four dioceses for 2026. Mission Appeals.

St Joseph's Parish, Wealdstone visit to Sturry



Each year we prepare a visit for the Parish to travel to Sturry to meet some of the Sisters who once lived and worked in Wealdstone and who are now in our Care Home, but also to visit the Tomb of our Foundress and to enjoy a day with our communities in EBC and St Anne's. Many are good friends and former colleagues of the Sisters and some just want to come and sit in the gardens and have some quality time with the Sisters. One of the features is the Liturgy celebrated by the Parish Priest which is really a highlight of the day.

The International Renewal Group



This year in June, we welcomed 16 Sisters from our Provinces around the world: Bangladesh, India (three provinces) Myanmar, Vietnam, Kenya and the Philippines. They had already been to France and Rome. The purpose of their visit to the UK is to follow in the footsteps of our Foundress: to London, to Deal, in Kent, her first mission in the UK, and then to the place of her burial in Sturry chapel so as to experience all aspects of her life and mission. It



was also a chance for them to meet with Sisters who had been missioned to their provinces and in some cases, been pioneers of their province, especially Kenya. They spent extra days this year in Sturry to visit the Heritage House and to spend time for reflection at the Tomb of our Foundress and to meet the elderly Sisters in our Care Home, St Anne's; many in St Anne's are former missionaries working all over the Congregation.



Davao, Philippines

This year we welcomed 17 Sisters to Davao, Mindinao, to prepare for their Final Vows. One Sister from Wealdstone travelled again this year to give a course on Liturgy and RNDM Spirituality. The group was very international with participants from Bangladesh, India North-East, India South, Myanmar, and Vietnam. After the six months course, some of the Sisters will be internationally missioned to various places throughout the Congregation so it is always helpful to have a resource person who has had mission experience for a number of years. This year Sister met with some Franciscan Capuchin Novices who were from Papua New Guinea, so she talked with them and the participants really enjoyed hearing the Melanesian Pidgin being spoken and to hear stories of the mission in the Highlands from this very remote and unknown country. One of the highlights this year was to see the development of gardens extending down as far as the river, which enables the participants to learn how to be sustainable in places where there is a shortage of food and resources.



FUTURE PLANS

The trustees continue to be engaged in reflection and discussion on what our future might look like. Attention is being given to future canonical leadership within the province and the management of the Charity. The question of our future presence as a Province is a consideration which is linked to leadership and management. The Leadership Team, three of whom are trustees, have engaged with the Conference of Religious of England and Wales who have organised workshops throughout the year based on collaboration and ways we can assist one another going forward.

Consideration is being given to employing an Assistant Administrator who would support the Province Leader in dealing with the administration that needs to be overseen and dealt with.

Other Congregations will be approached to share their experience of restructuring though the models some have adopted would not fit in with our International Congregation.

As our numbers fall and the ministry needs remain the same, we will rely on the global Congregation for support in terms of personnel from other parts of the world. However, this is a lengthy and costly process and further discussion is required so that this becomes a reality. Consideration has to be given to Visa and Immigration restrictions.

We continue to be aware of the need to have the support of professional lay staff to oversee the legal, civil governance of the charity. We would envisage the assistant administrator supporting the leadership team and trustees in this area. With that in mind, we have made tentative plans to seek help in finding the right people for this role and that of a lay trustee.

The trustees engaged the services of Susan Thomas two years ago. She continues to support us in the HR management of St Anne's where we have our care home, and she works closely with the manager of the home having regular meetings with her and the Leadership Team. Our Safeguarding Lead for St Anne's, our care home, works in conjunction with the manager, HR, and administrator. She ensures that all the safeguarding requirements for staff, e.g. DBS checks, are up to date and in line with our policy and procedures and other legislation. She provides training for staff and volunteers and is getting to know the resident Sisters. We are assured that this area of life in the running of the home is fit for purpose thus ensuring a safe environment for our elderly and vulnerable Sisters as well as staff.

Maintenance continues to be monitored as does Health and Safety issues that need attention. St Anne's is inspected by Peninsula and Kent Fire so that Health & Safety structures are in place if there is cause for concern. Kent Fire assists with fire safety, ensuring that protocols are in place in the event of any emergency.

Our care manager continues to provide excellent care for our elderly Sisters. She has high standards of care and works well with her staff.

Our Foundress is buried in our Chapel in Sturry so it is vitally important that we maintain the Heritage Centre. The finance, personnel, and training of Sisters for this important ministry will, in the future, be overseen by the Congregation Leadership Team. Towards the end of the year (2025) the Chapel wall underwent remedial work to repair damage to the bricks due to wear and tear.

FINANCIAL REPORT FOR THE YEAR

Income and expenditure

In the year to 31 December 2025 total income amounted to £3,969,965 (2024 – £1,236,656), whereas expenditure was £1,915,706 (2024 – £1,683,041).

The income in the year to 31 December 2025 included contributions from the Congregation in Ireland totalling £2,975,103 (2024 – £170,204).

The net income for the year before investment gains was £2,054,259 (2024 – net expenditure £446,385). Investment gains totalled £958,039 (2024 – £231,411). As a consequence, overall, there was a net increase in funds (or net income) in the year of £3,012,298 (2024 – net decrease in funds or net expenditure of £214,974).

Reserves policy

Our charity carries out a diverse range of activities and is responsible for care and support of Sisters whose average age is increasing and whose needs are changing. The trustees of the charity have examined the need for free reserves i.e. those unrestricted funds not invested in tangible fixed assets, designated for specific purposes or otherwise committed.

The trustees consider that, given the nature of the charity's work, the level of the charity's free reserves should ideally be approximately a year's expenditure to provide for contingencies and unevenness in future income.

Financial position

At 31 December 2025, the balance sheet showed total funds of £18.62 million (2024 - £15.61 million). Of this, £5.94 million represented the net book value of the charity's tangible fixed assets (2024 - £6.12 million). A decision was made to separate this fund from general funds in recognition of the fact that the assets are used in the day-to-day works of the charity and the fund value would not be easily realisable if needed to meet future contingencies.

£7.00 million has been designated by the trustees to provide for the Sisters in their retirement. The fund has been calculated using actuarial principles to provide for each of the Sisters who are the responsibility of the Province, but was constrained by the resources available. Given the increasing age profile of the Sisters and the lack of new vocations, this sum will provide only modest resources to look after the Sisters, many of whom will need increasing and increasingly expensive residential and nursing care.

Restricted funds of £0.78 million represent monies received specifically for the Congregation's missions abroad (2024 – £0.76 million representing monies received for the Congregation's missions abroad and for the renovation of the Congregation's UK properties).

Therefore, the general funds which are available to support the work of the Sisters in the future amounted to £4.90 million (2024 – £1.72 million).

The trustees are aware that the level of free reserves is in excess of the target set out in the charity's reserves policy above – the trustees will review this policy and the planned utilisation of these reserves in the coming year.

Investment policy and performance

There are no restrictions on the charity's power to invest.

The Congregation of Our Lady of the Missions CIO adheres to an ethical policy that seeks not to invest directly in equities that are mainly involved in the manufacture and/or supply of goods and services, which would not be in accordance with social teachings of the Roman Catholic Church and the teachings of the Gospel. The portfolio managers and our advisor understand our policy and give complete co-operation in regard to our ethical concerns.

The charity holds investments with UBS, Sarasin and Evelyn Partners. During 2025 we concluded investing with Rathbones, and we are grateful for their service of a lifetime. The time had come for change.

The trustees meet with the investment managers regularly to review the performance of the portfolio and the investment strategy. The total market value of these holdings at 31 December 2025 amounted to £11,627,376 (2024 - £7,931,459). In addition, a further £342,931 (2024 - £74,108) was held as cash by the investment managers for re-investment.

The total yield on listed investments was approximately 10% based on the average market value for the year, which is considered satisfactory in the light of recent interest rates. Net investment gains amounted to £1,027,005 for the year (2024 – net gains of £231,411). The trustees are satisfied that their investment policy is appropriate for the longer term.

GOVERNANCE, STRUCTURE AND MANAGEMENT

Governing document

The charity is governed by a Constitution dated 4 May 2020 and is a registered charity, Charity Registration No. 1189330.

Member of the CIO

The Province Leader for the time being shall automatically, by virtue of holding that office, be ex-officio the sole member of the CIO for as long as she holds that office.

If the CIO is wound up, the member of the CIO has no liability to contribute to its assets and no personal responsibility for settling its debts and liabilities.

Trustees

The Provincial Leader and the Provincial Leadership Team automatically serve as ex-officio trustees. The Constitution vests the power of appointing further trustees in the Provincial Leader of the UK and Ireland Province.

At any one time there must be a minimum of four and a maximum of seven trustees. The names of the trustees who were in office during the year are set out on page 1. As all trustees are members of the Congregation they have a detailed knowledge of its structures and of the work which the charity carries out.

Trustees' responsibilities statement

The trustees are responsible for preparing the annual report and accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year, which give a true and fair view of the state of affairs of the charity and of income and expenditure of the charity for that period. In preparing these accounts the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in Accounting and Reporting by charities: Statement of Recommended Practice applicable by charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the United Kingdom and Republic of Ireland (FRS 102);
- make judgments and estimates that are reasonable and prudent;

- state whether applicable United Kingdom Standards have been followed subject to any material departures disclosed and explained in the accounts; and

- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, applicable Charity (Accounts and Reports) Regulations 2008 and the provisions of the CIO's Constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and or other irregularities.

Structure and management reporting
The trustees are ultimately responsible for the policies, activities and assets of the charity. During 2023 they met regularly to review developments with regard to the charity or its activities and made any important decisions. When necessary, the trustees will seek advice and support from the charity's professional advisers including investment managers, solicitors, and accountants.

Key management personnel
The trustees consider that they alone are the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day-to-day basis.

All trustees are members of the Congregation and whilst their living and personal expenses are borne by the charity, they receive no remuneration or reimbursement of expenses in connection with their duties as trustees or members of key management.

Risk Management
The Charity is aware of the need to monitor closely areas in which it is involved and the need to reduce any risks to which it may be exposed. Investments and financial systems are two examples, and great care is taken to ensure that the Charity has control over these to reduce any risks. The main areas where risks may occur are governance and management, operational, financial, reputational and regulatory.

Each community is accountable to the Province Leadership Team for assessing its own health and safety risks and putting in place measures to counteract these.

To ensure we are compliant with Employment Law and Health and Safety issues, we employ the services of Peninsula who regularly inspects our premises in this regard.

As we are an international Congregation we support our missions worldwide, with special regard for those in difficult situations. We have set guidelines for transfer of money. Receipts are expected and this is monitored by our Generalate Leadership Team in Rome. Accounts of how the money was spent with photographic evidence supporting this enable us to verify how the money was spent. When there are humanitarian appeals for help, we support these situations, having first verified the nature of the charity appealing for help.

Where there are local appeals in times of crisis, we verify the nature of the Charity making the appeal before giving any support.

Our assets mainly consist of properties and investments, and we have a property advisor to assist us with the sale and acquisition of properties. Regular meetings with this advisor and other experts in this field allow us to believe that the performance of our investments will be adequate to meet our needs now and into the future.

The trustees receive regular updates on the situation in the hope that we will be aware of any possible risks either to the community or those we employ might be exposed to.

On 31 December 2025, the median age in our UK Province was 87. The trustees are aware of their responsibility to provide for our Sisters as we have no private income or resources. With the help of our external financial advisor, we manage our finances and investments, and we meet regularly with him to review our position particularly in regard to risk management.

The Charity's assets mainly consist of properties and investment and to assist us in the sale and acquisition of property we have a property advisor. Our investment policy has the support of advisors who work with us and regular meetings with them allow us to monitor the performance of our investments. With the assistance of an external investment manager who monitors the performance of our investments we try to ensure that our investments will be adequate to meet our needs now and into the future.

In Kent we have a community for our frail and elderly Sisters. To oversee their care, we have a lay manager and lay carers staff. As we are a religious community, we see preserving the ethos of this community as of primary importance, so we have Sisters from our own Congregation providing pastoral care. Safeguarding is an important issue for us and training for the staff and Sisters of the Congregation who visit the Sisters in the care home is provided on a regular basis. Our Safeguarding Lead is also involved. We have a competent HR person who is responsible for the overall management of the community and the hope is that frequent meetings between her, the Safeguarding Lead and the manager of the home will ensure the safety of all those residing in the home and those employed to care for them. The Leadership Team is part of the board that monitors the training and the care of the Sisters. The trustees receive regular updates on the situation and so we hope in this way that we would be aware of any possible risks the community and those working there would be exposed to.

Safeguarding

Safeguarding is embedded in the code of conduct in living in community, the care of Sisters in our Care facility and those employed by us. We are guided by 'One Church' approach and how it applies to us.

We are aligned to CSSA (Catholic Safeguarding Standards Agency) and RLSS (Religious Life Safeguarding Service). As trustees, we engage in training sessions on Zoom. The date and topic of each training is forwarded to a Leadership Team member who keep a file confirming their updating and participation. DBS records are kept up to date. During 2025 our Safeguarding Audit was conducted by CSSA. The final Report of this is posted on the CSSA website.

Our Safeguarding Lead meets with the trustees and the Leadership Team for regular updates. By listening and interacting something new happens whereby there is greater clarity and understanding.

In the diocese of Paisley in Scotland, one Sister ministers in St Fillan's parish and is the Safeguarding Lead who participates in the necessary sessions to keep herself aware of any updates re safeguarding. She is audited annually and follows the Scottish instruction manual, "In God's Image". She works in parish ministry under the jurisdiction of the parish priest and cooperates with parish regulations.

The Province Advisory Board

The Province Advisory Board is made up of members of the Province Leadership Team and four lay advisors. One of the advisors resigned last year because she

moved further away and found the distance was inconvenient. This Board is not a decision-making body. It offers advice to the Province Leader and the Leadership Team with queries and concerns. The advice received on finance, investments, properties and other issues, helps the Leadership understanding how our policies will be applied to the changing circumstances in the Province as Sisters age and staff requirements change to meet the needs of Sisters. All Advisory Board members' positions are honorary.

Brief biographical details of each of the trustees in office at 31 December 2025 are given below.



Sister Catherine Corrigan, a member of the UK & Ireland Province, was born and brought up in Northern Ireland from where she entered the Congregation in 1966.

Since entering the Congregation Catherine has been involved in teaching, Initial Formation and parish ministry. She spent some years in a primary school in England and Ireland before being missioned to Kenya where she taught in one of the local secondary schools at Matuu, a semi-desert area on the Yatta Plateau. Catherine was then asked to engage in the ministry of formation and completed her degree in Theology and English and participated in a personal development course at the Institute of St Anselm, Canterbury. Having accompanied women in England who were interested in our Congregation, Catherine returned to Kenya where she continued in formation ministry as Novice Director. On finishing her term as Novice Director, Catherine went back to teaching in Ireland for a number of years and became involved in the local parish also. After the closure of the school, Catherine was then appointed to the leadership team. On finishing her term of office on the leadership team she spent nine years in parish ministry in Antrim, Northern Ireland. As a member of the parish team, she had a varied ministry in the parish where our Sisters ministered for many years. It seems that she came full circle for it was the first time she lived in Northern Ireland since entering the congregation.

In 2017 Catherine was appointed full-time member of the Province Leadership Team for three years after which she was appointed Province Leader beginning her term of office on 1 August 2020. Catherine was reappointed Province Leader for a further three years in August 2023.

On-line training has been available for trustees in some areas e.g. finance, investments, safeguarding and Catherine availed of these opportunities when possible.

Sister Margaret Murphy was born in Coatbridge, Lanarkshire, Scotland on 27 December 1944. Margo was educated there until 1959 when she moved to Hastings and continued her education there with the Sisters of Our Lady of the Missions.



In 1961, she entered the Novitiate in Hastings and was there for her Novitiate training until 1966 when she was missioned to Sturry, Canterbury. In 1971, she was admitted to Notre Dame Training College, Bearsden, Glasgow, to study for a Teacher Training Diploma and her Certificate of Religious Education. Having successfully completed this, she went to Chew Magna in Bristol where she taught for a number of years. From here she went to Digby Stuart College, Roehampton where she did her BA degree in French/Religious Studies and obtained a Second Class Honours.

After a short period of time at Sacred Heart School, Wealdstone, Margo went to Kirkby, Liverpool to staff a Mother and Baby Unit there and also work in the local community. While there, she did a counselling course and was awarded a Counselling Diploma. She voluntarily worked in a local counselling service and was also involved in pastoral care of the young women in the Mother and Baby Unit. Since then as a trustee she is very involved with safeguarding training and avails of any opportunity to update her awareness and skills in this regard.

In 1999, Margo was missioned to Papua New Guinea and on her return home worked in chaplaincy situations in Germany and England. As a school counsellor, she worked with Catholic Care in Leeds until she was asked to go as Pastoral Assistant to an inner-city parish in London. She left there in 2003 to become part of the Province Leadership Team after which she went to Rome as General Secretary for the Congregation. On her return to the Province, she was appointed to the Province Mission Desk and, as a member of the Sisters' Mission Committee, was involved in mission appeals in different parts of England. In 2014 she was appointed Province Leader and carried out that responsibility until the beginning of August 2020.



Sister Margaret Doherty entered the Congregation of Our Lady of the Missions in 1960. She was missioned to Western Australia in 1965. She began her mission there as an assistant teacher in a class of infants, most of whom were from different cultures and language groups. It was certainly a new and very valuable experience for her!

Later she obtained her Primary Teachers' Certification in Christ College, Melbourne, she returned to Western Australia where she taught for years in schools, where our Sisters held the Principalship. Her life was further enriched, when she was appointed to the Diocesan Motor Mission, Bunbury, and became involved in the Religious Education of children 6-12 years in State Schools, in remote farming areas. Margaret supported parents by helping them with their children's faith development. Country lifestyle on the was certainly varied and entertaining at times.

Another major transition in her life, happened when she missioned to the Mendi diocese of the Southern Highlands in Papua New Guinea. As Pastoral Assistant, she became proficient in Melanesian Pidgin and was responsible on the team for the ongoing formation of Catechists and other lay leaders in the Church. A vital part of her ministry was teaching literacy skills to women in the villages. During this time, she became Chairperson for the Conference of Women Religious in the Diocese, as well as Coordinator of the Sisters in her own Congregation.

After ten years in Papua New Guinea, Margaret trained for Spiritual Direction/ Accompaniment, at the Institute for Spiritual Leadership in Chicago. She acquired a Masters in Pastoral Studies at Loyola University. This helped in her future work in the UK when she returned after her studies. She joined the Chaplaincy team at St James's Hospital in Leeds. She also accompanied women and men from different Christian denominations, on their faith journey. Margaret was missioned to Rome from 2000 to 2004 as one of the Secretaries at our Generalate. There, she became, with other Congregation representatives, a member of the Justice and Peace Group and joined a team of Spiritual Directors at Regina Mundi, Rome, who conducted the International Formation Programme for Women Religious.

In 2004, Margaret was appointed to the Philippines, as Co-ordinator of the Student Sisters' community in Manila. She spent four interesting years with the Student Sisters and formation groups from different congregations, in 2009, she returned to the UK and the following year, became one of the team members of St Anne's community, Sturry, where she was responsible for the Pastoral Care of the elderly Sisters and a member of the Province Leadership Team. In 2014, she was elected again to the PLT for three years and in 2017, moved to New Southgate Community. In August 2020, she was elected to the province Leadership Team. In August 2023 she was elected as team member until 2026. In this capacity she participates in webinars and zoom meetings to keep abreast important issues that are integral to her role on the team.



SIster Rose Mary Harbinson began her religious life by joining the Congregation in September 1969. Prior to that she was raised in the East End of London where she attained her primary and secondary education. She moved to South Wales where she went to a Sixth Form in Port Talbot. As a post Vatican II novice her formation studies were in Dublin, Ireland with a mixed group of missionary congregations.

Her first mission was to Sturry, Canterbury serving the community in the kitchen and continuing her studies before going to a Teaching Training College, at Mary Ward, Nottingham. After being awarded a B.Ed. she was assigned to teach in Bexhill for some years until she was asked to become the Vocations' Directress of the Province moving to Wealdstone, London. As a member of the Caring Church Movement she travelled around schools in England, Wales and Scotland.

Sister was asked to be part of the Missionary Session in Rome in 1975 and from there she was missioned to Senegal, after spending a few months in France to learn French. After a year it was decided that Rose Mary should return to Rome and prepare for another mission to Papua New Guinea where she stayed for over twenty years. Her ministry ranged from pastoral worker in the Southern Highlands in a priestess parish, teacher in Madang Province and finally a lecturer in Liturgical Studies at the Catholic Theological Institute in Port Moresby – a major seminary for Diocesan and Missionary Priests and brothers and the Anglican seminarians from Poppendetta. During that time, she was asked by the Bishop's Conference of Papua New Guinea to train in Liturgical and Sacramental Theology in Washington DC where she obtained a Masters in Theology/Liturgical Studies.

After a long missionary journey Rose Mary returned home in 2008 and shortly after that began a PhD which allowed her to return to PNG in 2009 for research and she graduated in 2014 from Nottingham Uni. Since then, her work now includes giving Mission Appeals in England and Wales, working as a volunteer with JRS (Jesuit Refugee Services) as an Emotional Befriender with refugees, and the coordinator of the Missionary Sisters of England and Wales involved in Mission Appeals. In 2016 Rose Mary returned to PNG to launch and promote her book to the seminarians, catechists and to the PNG/SI Bishops' Conference. In 2017 she was first appointed to the Province Leadership Team and was reappointed in August, 2023. Her work still includes the above and since 2017, she offers Liturgical and Spirituality courses to the International Final Vows Group in Davao, in the Philippines. Since the beginning of RLSS and CSSA, training and following webinars is a regular feature of her work as a PLT Member for the wellbeing of the province.

Sister Pauline McDonald entered the congregation in 1959. She was trained initially as a Primary School teacher and taught for some years in Hastings as deputy and then acting head of Sacred Heart Primary School. In 1975 Sister was missioned to Kenya and taught for two years in Nairobi before taking up the position of Religious Adviser in the Archdiocese with responsibility for Christian Education development in over 150 schools.



In 1980 Sister spent six months in Rome for theological and spiritual renewal. In 1985 on Sister's return to the UK she attended university in Liverpool and Birmingham for further studies before taking up new work as a counsellor in the field of alcohol and drug misuse in Scotland.

In 1996 Sister Pauline moved to Lancashire to take on pastoral work as well as providing support for her aged parents. During this time Pauline was also involved as a member of the Allocations Committee of SURVIVE/MIVA, a Catholic charity based in Liverpool which provides mission and missionaries with modes of transport specific to the needs of the people and area of mission.

From 2011-2014 Sister was the Administrator in St Anne's Convent care facility for our elderly and frail Sisters. Currently Sister is a member of the Pastoral Team in St Anne's Convent, Sturry.



Sister Mary Brigid Toner was born in Northern Ireland and entered the Congregation of Our Lady of the Missions in Hastings in1961. She was trained in Digby Stuart College, Roehampton, London, as a secondary school teacher and taught at the Sacred Heart High School, Wealdstone which is now the Sacred Heart Language College.

In 1987 Mary spent three months studying with an international group from the Congregation in Rome and in France. In 1991 she became provincial bursar with the Province Leadership Team had overall responsibility for the finances of the province until 11th July 2016.

Mary was also a member of the International Finance Commission in Rome which met twice a year with the Congregation's investment and property advisors. In February 2009 she attended a two-week meeting in Davao, Philippines with Provincial and Congregational Leaders, and the Provincial and Regional Bursars for financial training and to ensure consistency in the reporting of our worldwide finances.

In September 2015 Mary attended a gathering of the Provincial Leaders and Bursars in the Congregation for more training in Bangalore, South India. The Bursars spent time on Financial Systems to ensure uniformity throughout the Congregation.

On 8 February 2017 Mary travelled to Australia for a six-month sabbatical at Marymount Mercy Centre in Castle Hills, Sydney, following a New Life Course for personal and spiritual renewal, reflection, and revitalization.

Mary is also a member of the Province Advisory Board. She is now an advisor for Investments and Property in the Province. Mary regularly attends many seminars on topics such as finance, health and safety issues, fraud, data protection, investment management, trustees' responsibilities and RLSS (Religious Life Safeguarding Service) Training for Trustees.

During 2025 Mary availed herself of most of the trustee training that became available on webinars, training on zoom and attended some trustee training sessions in person. She also attended in person the Catholic Charity Conference and the Conference for the Association for Provincial Bursars in High Leigh Conference Centre.

Employees and members of the Congregation - 2025

The trustees would like to acknowledge and affirm the contribution made to the mission of the Province and to the Congregation by its members who support it in so many ways according to their ability. We are also very blessed to have many lay employees who contribute to our mission and for their willingness to support us we are grateful.

Signed on behalf of the trustees by:

Catherine Corrigan RNDM.

Sister Catherine Corrigan
Trustee

Date: 22nd October 2026

All photos acknowledged or used with permission.

Independent auditor's report to the trustees of Congregation of Our Lady of the Missions CIO

Opinion

We have audited the accounts of Congregation of Our Lady of the Missions CIO (the 'charity') for the year ended 31 December 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows, the principal accounting policies and notes to the accounts. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the accounts:

- give a true and fair view of the state of the charity's affairs as at 31 December 2025 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the annual report, including the trustees' report, other than the accounts and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the accounts does not cover the other information and we do not express any form of assurance conclusion thereon.

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

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

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

- The information given in the trustees' report is inconsistent in any material respect with the accounts; or
- Sufficient accounting records have not been kept; or
- The accounts are not in agreement with the accounting records and returns; or
- We have not received all the information and explanations we require for our audit.

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the accounts

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the accounts as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these accounts.

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

- The engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- We identified the laws and regulations applicable to the charity through discussions with management, and from our commercial knowledge and experience of the sector;
- The identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit;
- We obtained an understanding of the legal and regulatory frameworks applicable to the charity and the sector in which it operates. We determined that the following laws and regulations were most significant: Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, and safeguarding regulations.
- We assessed the extent of compliance with the laws and regulations identified above through making enquiries of management, inspecting legal correspondence and reviewing trustee meeting minutes and reports from regulatory bodies.

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

- Making enquiries of management and those charged with governance as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- Considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

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

- Performed analytical procedures to identify any unusual or unexpected relationships;
- Reviewed journal entries to identify unusual transactions; and
- Considered whether judgements and assumptions made in determining the accounting estimates set out in the accounting policies were indicative of potential bias.

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

- Reading the minutes of trustee meetings;
- Enquiring of management and those charged with governance as to actual and potential litigation and claims; and
- Reviewing any available correspondence with the Charity Commission and other regulators.

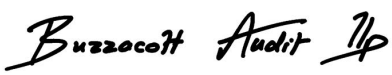
There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance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

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

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

Use of our report

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



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

Date: 22 October 2026

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

Statement of financial activities Year to 31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	Unrestricted funds £	Restricted funds £	2024 Total funds £
Income:							
Donations and legacies	1	**3,801,322**	**20,987**	**3,822,309**	848,767	102,890	951,657
Investment income and interest receivable	2	**143,810**	**1,547**	**145,357**	275,041	6,038	281,079
Other income							
. Surplus on disposal of tangible fixed assets		**2,299**	**—**	**2,299**	3,920	—	3,920
Total income		**3,947,431**	**22,534**	**3,969,965**	1,127,728	108,928	1,236,656
Expenditure:							
Cost of raising funds							
. Investment managers' fees		**18,841**	**3,997**	**22,838**	30,249	4,495	34,744
Charitable activities							
. Support of members of the Congregation and their ministry	3	**1,824,799**	**375**	**1,825,174**	1,482,143	84,522	1,566,665
. Donations and support of overseas missions	4	**2,835**	**64,859**	**67,694**	1,889	79,743	81,632
Total expenditure		**1,846,475**	**69,231**	**1,915,706**	1,514,281	168,760	1,683,041
Net income (expenditure) before gains on investments		**2,100,956**	**(46,697)**	**2,054,259**	(386,553)	(59,832)	(446,385)
Net gains on investments	10	**892,881**	**65,158**	**958,039**	196,241	35,170	231,411
Net income (expenditure) and net movement in funds	5	**2,993,837**	**18,461**	**3,012,298**	(190,312)	(24,662)	(214,974)
Reconciliation of funds:							
Fund balances brought forward at 1 January 2025		**14,843,232**	**762,230**	**15,605,462**	15,033,544	786,892	15,820,436
Fund balances carried forward at 31 December 2025		**17,837,069**	**780,691**	**18,617,760**	14,843,232	762,230	15,605,462

The charity has no recognised gains and losses other than those shown above and therefore no separate statement of total recognised gains and losses has been prepared.

All of the CIO's activities derived from continuing operations during the above two financial periods.

Balance sheet 31 December 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets:					
Tangible assets	9		**5,936,133**		6,119,954
Investments	10		**11,970,307**		8,005,567
			17,906,440		14,125,521
Current assets:					
Debtors	11	**16,585**		74,654	
Short term deposits		**431,877**		707,256	
Cash at bank and in hand		**658,984**		1,042,805	
		1,107,446		1,824,715	
Liabilities:					
Creditors: amounts falling due within one year	12	**(396,126)**		(344,774)	
Net current assets			**711,320**		1,479,941
Net assets			**18,617,760**		15,605,462
The funds of the charity:					
Restricted funds	13		**780,691**		762,230
Unrestricted funds					
. Tangible fixed assets fund	14	**5,936,133**		6,119,954	
. Designated funds	15	**7,000,000**		7,000,000	
. General fund		**4,900,936**		1,723,278	
			17,837,069		14,843,232
Total charity funds			**18,617,760**		15,605,462

Approved by the trustees and signed on their behalf by:

Catherine Corrigan RNDM.

Sister Catherine Corrigan
Trustee

Date: 22nd October 2026

Charity Registration Number 1189330

Statement of cash flows Year to 31 December 2025

	Notes	2025 £	2024 £
Cash flows from operating activities:			
Net cash used in operating activities	A	**(583,748)**	(519,545)
Cash flows from investing activities:			
Income received from listed investments		**138,262**	145,268
Interest received		**7,075**	135,811
Proceeds from the disposal of tangible fixed assets		**2,301**	3,923
Purchase of tangible fixed assets		**(18,551)**	(47,929)
Proceeds from the disposal of investments		**5,192,274**	1,261,543
Purchase of investments		**(5,127,990)**	(2,961,304)
Net cash provided by (used in) investing activities		**193,371**	(1,462,688)
Change in cash and cash equivalents in the year		**(390,377)**	(1,982,233)
Cash and cash equivalents at 1 January 2025	B	**1,824,169**	3,806,402
Cash and cash equivalents at 31 December 2025	B	**1,433,792**	1,824,169

Notes to the statement of cash flows for the year to 31 December 2025.

A Reconciliation of net income (expenditure) to net cash flows from operating activities

	2025 £	2024 £
Net income (expenditure) as per statement of financial activities	**3,012,298**	(214,974)
Adjustments for:		
Depreciation charge	**202,370**	196,803
Investments transferred from the Congregation in Ireland	**(2,802,162)**	—
Gains on investments	**(958,039)**	(231,411)
Income from listed investments	**(138,262)**	(145,268)
Interest receivable	**(7,075)**	(135,811)
Surplus on disposal of tangible fixed assets	**(2,299)**	(3,920)
Decrease (increase) in debtors	**58,069**	(26,467)
Increase in creditors	**51,352**	41,503
Net cash used in operating activities	**(583,748)**	(519,545)

B Analysis of cash and cash equivalents

	2025 £	2024 £
Cash at bank and in hand	**658,984**	1,042,805
Short term deposits (with a maturity of less than 90 days)	**431,877**	707,256
Cash held by investment managers	**342,931**	74,108
Total cash and cash equivalents	**1,433,792**	1,824,169

No separate statement of changes in net debt has been prepared as there is no difference between the movements in cash and cash equivalents and movement in net cash (debt).

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

Basis of preparation
These accounts have been prepared for the year to 31 December 2025 with comparative information given in respect to the year ended 31 December 2024.

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

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (Charities SORP FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

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

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

Critical accounting estimates and areas of judgement
Preparation of the accounts requires the trustees to make significant judgements and estimates.

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

- estimating the useful economic life of tangible fixed assets for the purposes of determining the annual depreciation charge;
- the assumptions made in determining the amount to be designated as the elderly Sisters' retirement reserve; and
- estimating future income and expenditure flows for the purpose of assessing going concern.

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

The trustees continue to communicate with their investment managers and, whilst there are concerns over the volatility in world stock markets arising from geopolitical events and the macroeconomic climate, they acknowledge also that the charity is a long-term investor. As such, the charity will be able to wait for markets to stabilise over time whilst the trustees keep a watching brief.

Over the next year, the charity's income may continue to be affected due to the volatility in world stock markets noted above. In terms of expenditure, it is anticipated that grant making may need to increase as needs become more evident. The trustees will continue to keep both income and expenditure under review.

Undoubtedly there will be challenges ahead but the trustees do not expect material concerns to arise over the charity's financial position or going concern. The trustees have concluded that the charity will have sufficient resources to meet its liabilities as they fall due.

Income recognition

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

Income comprises donations, legacies, investment income, interest receivable and other income including the surplus on the disposal of tangible fixed assets.

Donations, including salaries and pensions of individual religious received under Gift Aid or deed of covenant, are recognised when the charity has confirmation of both the amount and settlement date. In the event of donations pledged but not received, the amount is accrued for where the receipt is considered probable. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

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

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

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

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

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

The surplus on the disposal of tangible fixed assets represents the difference between the disposal proceeds (net of the costs of disposal) and the net book value of the relevant asset immediately prior to disposal. The surplus is recognised at the point when legal title to the asset moves from the charity.

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

All expenditure is accounted for on an accruals basis. Expenditure comprises direct costs and support costs. All expenses, including support costs, are allocated or apportioned to the applicable expenditure headings. The classification between activities is as follows:

- Expenditure on raising funds comprises investment management fees.

- Expenditure on charitable activities includes all costs associated with furthering the charitable purposes of the charity through the provision of its charitable activities. Such costs include charitable grants and donations, direct and support costs in respect to the support of members of the Congregation and enabling their ministry including governance costs.

  Charitable grants and donations are made where the trustees consider there is real need following a review of the details of each particular case and comprise single year payments rather than multi-year grants. Grants and donations are included in the statement of financial activities when approved for payment. Provision is made for grants and donations approved but unpaid at the period end.

All expenditure is stated inclusive of irrecoverable VAT.

Tangible fixed assets
All assets costing more than £1,000 and with any expected useful life exceeding one year are capitalised.

- Freehold land and buildings

  Non-specialised buildings
  Non-specialised buildings are those designed as, and used wholly or mainly for, private residential accommodation. Those held by the charity's predecessor charity on 31 December 1995 are stated at a trustees' valuation made on that date based on market value for existing use. Under the application of the transitional rules of FRS 102 this valuation is now deemed to be cost. Additions since 1 January 1996 are stated at cost. Such buildings are not depreciated. Their value and condition are reviewed annually by the trustees, who are satisfied that their residual value is not materially less than their book value.

  Specialised buildings
  Specialised buildings comprise the charity's large residential convents. Those held by the charity's predecessor charity on 31 December 1995 are stated at a trustees' valuation made on that date based on replacement cost for existing use. Under the application of the transitional rules of FRS 102 this valuation is now deemed to be cost. Additions since 1 January 1996 are stated at cost. Depreciation is provided at 2% per annum on a straight-line basis to write the buildings off over their estimated useful economic life to the charity.

- Furniture and equipment
  Expenditure on the purchase and replacement of furniture and equipment is capitalised and depreciated over a five year period on a straight line basis.

- Motor vehicles
  Motor vehicles are capitalised and depreciated over a four year period on a straight line basis.

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

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

As noted above the main form of financial risk faced by the charity is that of volatility in equity markets and investment markets due to wider economic conditions, the attitude of investors to investment risk, and changes in sentiment concerning equities and within particular sectors or sub sectors.

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

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

Cash and cash equivalents
Cash at bank and in hand represents such accounts and instruments that are available on demand. Short term deposits represent balances with a maturity of less than three months from the date of acquisition are presented separately on the balance sheet, but considered to be a cash equivalent. Cash balances held by the investment manager as part of an investment portfolio and awaiting reinvestment are included as part of fixed asset investments, but are also considered to be a cash equivalent.

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

Fund structure
The funds of the charity are, in the main, unrestricted and therefore available for use in furtherance of the charity's objectives at the discretion of the trustees. Within the total unrestricted funds of the charity are funds representing the net book value of the charity's tangible fixed assets and amounts which the trustees have designated for specific purposes. Details of these are provided in notes 14 and 15.

Details of funds raised for a specific purpose, or subject to donor imposed conditions, and therefore restricted, are given in note 13.

Services provided by members of the Congregation
For the purposes of these accounts, no monetary value has been placed on administrative and other services provided by the members of the Congregation.

1 Donations and legacies

	Unrestricted funds £	**Restricted funds £**	**2025 Total funds £**	Unrestricted funds £	Restricted funds £	2024 Total funds £
Salaries and Pensions	**645,514**	**—**	**645,514**	712,853	—	712,853
Contributions from the Congregation in Ireland	**2,975,103**	**—**	**2,975,103**	85,682	84,522	170,204
Contributions from the Congregation in Rome	**120,778**		**120,778**	—	—	—
General donations	**8,302**	**20,987**	**29,289**	16,281	18,368	34,649
Legacies	**51,625**	**—**	**51,625**	33,951	—	33,951
	3,801,322	**20,987**	**3,822,309**	848,767	102,890	951,657

2 Investment income and interest receivable

	Unrestricted funds £	**Restricted funds £**	**2025 Total funds £**	Unrestricted funds £	Restricted funds £	2024 Total funds £
Income from listed investments	**138,282**	**—**	**138,282**	145,268	5,912	151,180
Interest receivable	**5,528**	**1,547**	**7,075**	129,773	126	129,899
	143,810	**1,547**	**145,357**	275,041	6,038	281,079

3 Support of members of the Congregation and their ministry

	Unrestricted funds £	**Restricted funds £**	**2025 Total funds £**	Unrestricted funds £	Restricted funds £	2024 Total funds £
Premises	**616,598**	**—**	**616,598**	470,874	—	470,874
Education, training and spiritual renewal	**40,510**	**—**	**40,510**	11,869	—	11,869
Staff costs (note 6)	**767,169**	**—**	**767,169**	649,249	84,522	733,771
Sisters' living and personal expenses	**378,522**	**375**	**378,897**	330,151	—	330,151
Governance	**22,000**	**—**	**22,000**	20,000	—	20,000
	1,824,799	**375**	**1,825,174**	1,482,143	84,522	1,566,665

4 Donations and support of overseas missions

	Unrestricted funds £	**Restricted funds £**	**2025 Total funds £**	Unrestricted funds £	Restricted funds £	2024 Total funds £
Donations to Institutions						
Donations in support of the Congregation's work abroad						
Sisters' education & training	**—**	**4,351**	**4,351**	—	13,351	13,351
Philippines	**—**	**4,655**	**4,655**	—	3,600	3,600
Myanmar	**—**	**7,500**	**7,500**	—	1,105	1,105
Kenya	**—**	**1,536**	**1,536**	—	25,121	25,121
India	**—**	**17,507**	**17,507**	—	8,625	8,625
Bangladesh	**—**	**15,190**	**15,190**	—	15,850	15,850
Peru	**—**	**633**	**633**	—	—	—
Vietnam	**—**	**3,769**	**3,769**	—	4,695	4,695
Senegal	**—**	**5,196**	**5,196**	—	3,228	3,228
	—	**60,337**	**60,337**	—	75,575	75,575
Other donations						
Medaille Trust	**—**	**1,000**	**1,000**	—	1,000	1,000
Mary's Meals	**—**	**—**	**—**	—	1,000	1,000
De Paul UK	**—**	**1,000**	**1,000**	—	1,000	1,000
CAFOD	**—**	**—**	**—**	—	1,000	1,000
Donations under £1,000	**2,835**	**2,522**	**5,357**	1,889	168	2,057
Total funds	**2,835**	**64,859**	**67,694**	1,889	79,743	81,632

5 Net income (expenditure)

This is stated after charging (crediting):

	2025 Total funds £	2024 Total funds £
Staff costs (note 6)	**767,169**	733,771
Auditor's remuneration (including VAT)		
. Audit services	**22,000**	20,000
. Other services: payroll administration	**9,187**	10,313
Depreciation	**202,370**	196,803
Surplus on disposal of tangible fixed assets	**(2,299)**	(3,920)

6 Staff costs and remuneration of key management personnel

Staff costs during the year were as follows:

	2025 £	2024 £
Wages and salaries	**688,273**	669,494
Pension costs	**9,805**	9,680
Social security costs	**60,027**	45,168
	758,105	724,342
Other staff related costs	**9,064**	9,429
	767,169	733,771

The average number of employees during the period, analysed by function, was as follows:

	2025 Number	2024 Number
Charitable activities		
. Support of members of the Congregation and their ministry	**40**	41

There were no employees who earned £60,000 per annum or more (including taxable benefits) during the year (2024 – none).

The key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day-to-day basis comprise the trustees alone.

The key management personnel received no remuneration from the charity in respect of their duties in either of the above financial periods.

7 Trustees' expenses, remuneration and transactions with trustees

As members of the Congregation, the trustees' living and personal expenses during the year were borne by the charity, but they received no remuneration or reimbursement of expenses in connection with their duties as trustees during the year (2024 - £nil).

As members of the Congregation, none of the trustees have resources of their own as all earnings, pensions and other income have been donated to the charity under a Gift Aid compliant Deed of Covenant. During the year, the total amount donated by the trustees to the charity was £62,170 (2024 - £60,057).

8 Taxation

The Congregation of Our Lady of the Missions Charitable Trust is a registered charity and, therefore, is not liable to income tax or corporation tax on income or gains derived from its charitable activities, as it falls within the various exemptions available to registered charities.

9 Tangible fixed assets

	Freehold land and buildings				
	Non-Specialised £	Specialised £	Furniture and equipment £	Motor vehicles £	**Total £**
Cost or valuation					
At 1 January 2025	1,144,933	7,066,144	241,826	68,157	**8,521,060**
Additions	—	—	18,551	—	**18,551**
Disposals	—	—	(4,121)	(7,091)	**(11,212)**
At 31 December 2025	1,144,933	7,066,144	256,256	61,066	**8,528,399**
Depreciation					
At 1 January 2025	—	2,238,961	120,888	41,257	**2,401,106**
Charge for the year	—	141,323	51,249	9,798	**202,370**
On disposals	—	—	(4,121)	(7,089)	**(11,210)**
At 31 December 2025	—	2,380,284	168,016	43,966	**2,592,266**
Net book values					
At 31 December 2025	1,144,933	4,685,860	88,240	17,100	**5,936,133**
At 31 December 2024	1,144,933	4,827,183	120,938	26,900	**6,119,954**

As permitted under FRS 102, the charity has adopted a policy of not revaluing tangible fixed assets held for the charity's use. The deemed cost of non-specialised land and buildings is based on a trustees' valuation made in 1995 based on market value for existing use.

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

10 Investments

	2025 £	2024 £
Investments listed on a recognised stock exchange		
Market value at 1 January 2025	**7,931,459**	6,000,287
Investments transferred from the Congregation in Ireland	**2,802,162**	—
Additions at cost	**5,127,990**	2,961,304
Disposals at opening market value (proceeds: £5,192,274; realised losses: £494,186)	**(5,686,460)**	(1,274,613)
Net unrealised investment gains	**1,452,225**	244,481
Market value at 31 December 2025	**11,627,376**	7,931,459
Cash held by investment managers for re-investment	**342,931**	74,108
	11,970,307	8,005,567
Cost of listed investments at 31 December 2025	**9,997,416**	6,352,834

Listed investments held at 31 December 2025 comprised the following:

	2025 £	2024 £
Equities	**6,317,573**	4,889,394
UK Government stocks	**934,983**	1,515,381
Corporate bonds	**1,859,447**	937,673
Alternatives/hedge funds	**2,515,373**	589,011
	11,627,376	7,931,459

The total value of shares or investment schemes (including unit trusts) related to companies listed on a UK stock exchange or incorporated in the UK.

11 Debtors

	2025 £	2024 £
Prepayments and accrued income	**16,585**	74,654

12 Creditors: amounts falling due within one year

	2025 £	2024 £
Amounts held on behalf of individual members of the Congregation	**173,408**	225,033
Accruals	**222,718**	119,741
	396,126	344,774

13 Restricted funds

The income funds of the charity included restricted funds comprising the following unexpended balances of donations received to be applied for specific purposes.

	At 1 January 2025 £	Income £	Expenditure, gains and transfers £	At 31 December 2025 £
Solidarity mission fund	**762,230**	**12,534**	**(4,073)**	**770,691**
Other restricted funds	**—**	**10,000**	**—**	**10,000**
	762,230	**22,534**	**(4,073)**	**780,691**

	At 1 January 2024 £	*Income £*	*Expenditure, gains and transfers £*	*At 31 December 2024 £*
Solidarity mission fund	*786,892*	*24,406*	*(49,068)*	*762,230*
Upkeep of St Anne's	*—*	*84,522*	*(84,522)*	*—*
	786,892	*108,928*	*(133,590)*	*762,230*

Solidarity mission fund

This fund represents money donated to the charity for overseas missions.

Upkeep of St Anne's

This fund represents money donated by the Congregation in Ireland towards the ongoing upkeep of the St Anne's Home.

14 Tangible fixed assets fund

	2025 Total £	2024 Total £
At 1 January	**6,119,954**	6,268,831
Net movement in year	**(183,821)**	(148,877)
At 31 December	**5,936,133**	6,119,954

The tangible fixed assets fund represents the net book value of the charity's tangible fixed assets. A decision was made to separate this fund from the general fund in recognition of the fact that the assets are used in the day-to-day work of the charity, and the fund value would not be easily realisable if needed to meet future contingencies.

15 Designated funds

The income funds of the charity includes the following designated fund, which has been set aside out of unrestricted funds by the trustees for specific purposes:

Elderly Sisters' retirement reserve	**2025 Total £**	2024 Total £
At 1 January	**7,000,000**	7,700,000
New designations / (designations released)	**—**	(700,000)
At 31 December	**7,000,000**	7,000,000

The elderly Sisters' retirement reserve represents monies set aside by the trustees to help provide for the Sisters in their retirement and had been calculated using actuarial principles.

16 Analysis of net assets between funds

	General fund £	**Tangible fixed assets fund £**	**Designated funds £**	**Restricted funds £**	**Total 2025 £**
Fund balances at 31 December 2025 are represented by:					
Tangible fixed assets	**—**	**5,936,133**	**—**	**—**	**5,936,133**
Investments	**4,189,616**	**—**	**7,000,000**	**780,691**	**11,970,307**
Net current assets	**711,320**	**—**	**—**	**—**	**711,320**
Total net assets	**4,900,936**	**5,936,133**	**7,000,000**	**780,691**	**18,617,760**

	General fund £	*Tangible fixed assets fund £*	*Designated funds £*	*Restricted funds £*	*Total 2024 £*
Fund balances at 31 December 2024 are represented by:					
Tangible fixed assets	—	*6,119,954*	—	—	*6,119,954*
Investments	*464,701*	—	*7,000,000*	*540,866*	*8,005,567*
Net current assets	*1,258,577*	—	—	*221,364*	*1,479,941*
Total net assets	*1,723,278*	*6,119,954*	*7,000,000*	*762,230*	*15,605,462*

The total unrealised gains as at 31 December 2025 constituted movements on revaluation of investments and were as follows:

	2025 £	2024 £
Reconciliation of movements in unrealised gains		
Unrealised gains at 1 January	**1,578,625**	1,917,201
Amounts released in respect to disposals in the year	**(1,400,890)**	(583,057)
Net gains arising on revaluation in the year	**1,452,225**	244,481
Total unrealised gains at 31 December	**1,629,960**	1,578,625

17 Related party transactions

Four of the trustees of Congregation of Our Lady of the Missions CIO are also trustees of Congregation of Our Lady of the Missions (Ireland) CLG. During the year donations totalling £2,975,103 were received by the CIO from Congregation of Our Lady of the Missions (Ireland) CLG (2024 - £170,204).

Sister Rose Mary Harbinson, a trustee of Congregation of Our Lady of the Missions CIO, is also a trustee of The Sisters of Our Lady of the Missions CIO (Charity Registration Number: 1163766). During the year donations totalling £120,778 were received from The Sisters of Our Lady of the Missions CIO (2024 - £nil), and at the year end a balance of £93,618 was due from the CIO to The Sisters of Our Lady of the Missions CIO, and included within creditors (2024 - £nil).

Other than the transactions described above and in note 7, there were no other transactions that require disclosure in the year (2024 – none).

18 Member of the CIO and member's liability

The Province Leader of the UK and Ireland Province of the Congregation for the time being shall automatically, by virtue of holding that office, be ex-officio the sole member of the CIO for as long as she holds that office.

If the CIO is wound up, the member of the CIO has no liability to contribute to its assets and no personal responsibility for settling its debts and liabilities.