LORETTO UK

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

YEAR ENDING 31 DECEMBER 2025

Loretto UK
Charity Registration No. 1191616

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ADMINISTRATIVE INFORMATION

Charity name:

Loretto UK

Charity registration:

Loretto UK is a Charitable Incorporated Organisation ('CIO'), registered on 2 October 2020

Registration Number: 1191616

Charity registered address:

27 Hill Street

W1J 5LP London, UK

Board of Trustees

Wolfgang Mayrhofer (chairman) - appointed 2 October 2020

Philippa Fletcher (trustee) – appointed 15 March 2023

Fr. Friedrich Bechina (trustee) – appointed 1 September 2024

Johneen McPherson (trustee) – stepped down on 30 October 2025

Ian Michael Leslie Yardley (trustee) – stepped down on 30 October 2025

Dominic Schofield (trustee) – appointed 23 November 2025

Jason Paul Clark (trustee) – appointed 23 November 2025

National Director:

Elisa Alberto

Independent Examiner:

Charlotte Chapman Gibbs BFP FCA

Wortham Jaques Limited

Chartered Accountants and Business Advisors

130a High Street, Crediton, Devon

EX17 3LQ

OBJECTIVES, MISSION AND VISION

The trustees present their report with the financial statements of the charity for the year ending 31 December 2025. The charity 'complies with the requirements of Section 17 of the Charities Act 2011 to have due regard for the public benefit'.

OUR CHARITY OBJECTIVES

In planning the activities of the charity, the trustees have considered the Charity Commission's guidance on public benefit and in particular the specific guidance on charities for the advancement of religion.

The trustees have had regard to the Charity Commission's guidance on public benefit.

The **objectives of the charity** are to advance the Catholic faith within England, for the benefit of the public - in particular - but not exclusively by:

- Developing and facilitating environments, either in physical space or through networks of individuals, where individuals may deepen their knowledge of the Catholic faith and further their understanding of Catholic social teaching.
- Collaborating with local projects and organizations to allow individuals to engage in acts of service to the community to develop experience.
- Encouraging individuals to grow spiritually, deepen their relationship with God and strengthen their Christian values through personal development, discipleship, and spiritual guidance.

Our Mission

Our **mission** is to create welcoming spaces where people can encounter God and deepen their relationship with Him in prayer and worship. We disciple young people to become passionate and formed followers of Jesus, grow in their identity, and be shaped as leaders to be sent and follow God's plan for their lives.

Our Vision

Our **vision** is to see a fresh outpouring of the Holy Spirit and a new fire in the Catholic Church. We dream of a generation of young leaders saying YES as followers of Jesus to follow God's plans and transform Church and Society.

Our Values

Jesus is our cornerstone.
We practice a culture of **radical hospitality**.
We want to live a **lifestyle witness**.
We live a **culture of excellence and beauty**.
We welcome **unity** in God's Church.
We are **Spirit-led**.

GOVERNANCE STRUCTURE AND MANAGEMENT

GOVERNING DOCUMENT

The charity Loretto UK was registered on 2 October 2020 and is governed by the Constitution of a Charitable Incorporated Organization (CIO), whose only voting members are its trustees under the CIO's foundation model constitution.

TRUSTEES

The management of the Charity is the responsibility of the Trustees, who are elected and co-opted under the terms of the CIO's foundation model constitution. New trustees are appointed by the existing trustees in accordance with the charity's constitution. They are inducted through meetings with the Chairman and other trustees, covering the history and current activities of the charity, governance and management, and the charity's financial accounts and reporting procedures. Trustees are recruited based on their particular skills, in the context of the needs of the CIO and any skill gaps it faces, and with reference to their commitment to the mission, values and vision of the charity.

ORGANISATIONAL STRUCTURE

Loretto UK is a Charitable Incorporated Organisation governed by its trustee board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The trustees carry the ultimate responsibility for the conduct of the charity and for ensuring that it satisfies its legal and contractual obligations. The trustee board meets at least quarterly and there may be additional meetings of appropriate members or groups as required. The day-to-day operation of the organisation has been delegated to the national director and other staff/ volunteers, who are key to providing the services offered by the charity.

WIDER NETWORK

Loretto UK shares a common charism and is affiliated with the wider Loretto community (Loretto Gemeinschaft), a movement within the Catholic Church originating in Austria.

ACTIVITIES AND ACHIEVEMENTS (1)

1. **ENCOUNTER: Creating spaces for encounter, worship and prayer**





Throughout 2025, Loretto UK continued to create welcoming spaces where people could encounter God through prayer, worship and community. We began the year with a r**egular rhythm of worship nights at our parish in Kew, alongside more intimate Home Worship gatherings**. During the year, an important new opportunity opened in central London, with our first Loretto Worship Night in Central London at Farm Street Church in Mayfair in October. Around 120 people attended, including many who had not previously been connected with Loretto. We also hosted a Worship Night at St Patrick's Soho, attended by more than 150 people.

The move into central London significantly widened our reach, making Loretto more accessible to young adults from across London while complementing the more relational community gatherings in Kew. Home Worship gatherings regularly attracted around 20–25 people, while larger parish Worship Nights typically welcomed between 50 and 150 participants.

Across 2025, we hosted around 15 worship gatherings — including approximately ten Home Worship evenings, three Worship Nights in Kew, our first Worship Night at Farm Street and a Worship Night at St Patrick's Soho — **with approximately 650 participant attendances across 2025**. Through these different expressions, we continued to develop a culture of worship, Eucharistic adoration, prayer ministry and hospitality, creating spaces in which people could deepen their faith and experience Christian community

2. **COMMUNITY: Building intentional Christ-centred community**

Community life continued to deepen significantly during 2025. Our weekly small group in Kew grew from a small core into a community of around 18–20 people, with many gathering faithfully each week for shared meals, prayer, worship, Scripture and friendship. This growth reflected a wider hunger among young adults for places where they can belong, be known, pray together and grow in faith. By the end of the year, the group had reached a size which led us to begin preparing a second small group in central London for 2026. We also saw encouraging growth in the Loretto Covenant Community. 2 people who did the postulancy last year entered their first year of community life in August 2025, while a new group of 10 people began the postulancy journey (year of discernment) towards the end of 2025. This marked an important development from people simply attending Loretto activities towards deeper belonging, commitment and shared responsibility for the community. The Covenant Community is increasingly becoming a spiritual home for people who feel called to live the spirituality and mission of Loretto more deeply

3. DISCIPLESHIP & MISSION: Reaching people where they are

Alongside numerical growth, one of the most encouraging developments of 2025 was the increasing depth, maturity and ownership within the Loretto team.



Across worship, hospitality, prayer ministry, speaking and event organisation, more people began taking responsibility and developing their gifts. Five members of the UK team attended the international Loretto FIRE Conference, strengthening their understanding of Loretto's spirituality, mission and leadership culture. Following the conference, several team members expressed a desire to take greater responsibility within the mission.

Mission and outreach also remained an important part of our activity. In November, we hosted a Worship Night at St Patrick's Soho as a one-off outreach event in central London, welcoming more than 150 people. Similar to the parish outreach initiatives we had developed in 2024, the evening allowed us to bring the Loretto Worship Night format into a new setting and reach people who may not otherwise have encountered the community.

We also took an important step in developing our worship ministry by hosting our first dedicated Worship Team gathering. This marked the beginning of a more intentional process of forming a stable team of worshippers, investing in musicians and worship leaders, and raising up the next generation to serve through worship. Our aim is not only to strengthen the quality and consistency of our Worship Nights, but also to create a culture in which younger leaders can grow in confidence, spiritual maturity and responsibility.

Alongside this, we introduced more intentional formation in prayer ministry, including our first Prayer Ministry training, helping to equip people in prayer, prophecy and healing ministry and to develop confident and well-formed teams able to serve both Loretto gatherings and the wider Church.

4. LEADERSHIP AND ORGANISATIONAL DEVELOPMENT



2025 was also an important year for strengthening the foundations required for sustainable growth. As the ministry expanded, leadership became increasingly shared across a wider group of people rather than being centred primarily on the founding leaders. Particular attention was given to identifying and developing emerging leaders who could carry responsibility for small groups, worship, prayer ministry, hospitality and other areas of community life.

Our relationship with the wider international Loretto Community remained an important source of formation and support. Members of Loretto Austria and Germany spent time serving alongside the London community, helping to strengthen Loretto's spirituality and culture as well as developing worship leadership and ministry capacity. Alongside ministry development, the charity continued to strengthen its governance, safeguarding, financial systems and trustee engagement in order to provide an appropriate organisational foundation for future growth.

OUTLOOK: PLANS FOR THE FUTURE (1)

1. DEVELOPING PLACES OF PRAYER, WORSHIP AND ENCOUNTER

Building on the significant growth experienced in 2025, our priority for 2026 is to establish a clear and sustainable rhythm of prayer and worship in London. Farm Street Church has emerged as an important central London location, and we intend to develop a regular monthly rhythm of Worship Nights there. The central location provides greater accessibility and offers the opportunity to reach people from across London. Alongside larger public gatherings, we want to continue creating smaller and more relational spaces for prayer, worship and community through Home Worship and other gatherings. As our worship team and operational capacity grow, we will continue discerning whether it may become possible to increase the frequency of Worship Nights in central London. Over time, we will continue discerning whether our capacity allows us to increase the frequency of central London worship gatherings while ensuring that growth remains sustainable and relational.

2. DEEPENING COMMUNITY AND MULTIPLYING SMALL GROUPS

Our aim is to continue developing Loretto as a spiritual family in which people can move from attending events towards deeper relationships, discipleship and belonging.

Following the significant growth of our existing Kew small group, **we intend to launch a second weekly small group in central London in January 2026**. This will provide an additional location for those who find it difficult to travel to Kew and will allow us to respond to growing interest while preserving the relational depth of the groups.

In the longer term, we want to continue identifying and forming new small-group leaders so that further multiplication can take place sustainably and in a way that remains rooted in Loretto's spirituality, values and community life.

3. STRENGTHENING THE COVENANT COMMUNITY AND FORMATION PATHWAY

Following the growing interest in the Covenant Community during 2025, a new group of postulants began their journey towards the end of the year. During 2026, we want to accompany them through formation, prayer, community life and discernment, helping them to deepen their understanding of Loretto's spirituality and the meaning of covenant commitment. We plan to organise a **Postulants and Community Retreat in spring 2026**, bringing together those in postulancy and existing Covenant Community members for prayer, formation, discernment and shared community life. We also intend to organise a **trip to the international Loretto Gathering in Mariazell (Austria)** for those who, after completing the postulancy journey and discernment process, feel called to make their vows and join the Covenant Community. Over time, we want to develop a clearer journey from initial encounter with Loretto, through small groups and formation, towards postulancy, Covenant Community and opportunities for leadership and service

OUTLOOK: PLANS FOR THE FUTURE (2)

4. DEVELOPING LEADERS AND MINISTRY TEAMS

A major priority for 2026 will be to continue moving from a ministry carried by a small core team towards one in which responsibility is increasingly shared among a wider group of well-formed leaders and volunteers.

We plan to invest particularly in the development of the worship team, building on the first Worship Team gathering held in 2025. Our aim is to form a stable team of musicians and worship leaders, provide opportunities for formation and mentoring, and intentionally raise up the next generation of worshippers. We also intend to continue developing prayer ministry, small-group leadership, hospitality and other areas of service, helping people grow in their gifts and take increasing responsibility for the mission

5. BUILDING SUSTAINABLE FOUNDATIONS FOR GROWTH

As Loretto UK develops, we recognise that growth in ministry needs to be accompanied by appropriate organisational capacity.

During 2026, we therefore intend to strengthen operational support, communications, volunteer coordination, governance and fundraising. We will explore ways of providing dedicated operational and ministry support so that the growth of the charity does not depend solely on a small number of volunteers.

We also intend to broaden our supporter base and develop more sustainable funding for worship gatherings, formation, leadership development, equipment, operational support and future spaces for prayer and community.

OPERATIONAL SUPPORT AND CHALLENGES

The activities of Loretto UK have continued to be supported primarily by volunteers who generously give their time, skills and experience to further the charity's mission. Where additional expertise has been required, specific areas of work have been supported by freelancers, Mission Partner Development (MPD) arrangements and external specialists.

Since its foundation, Loretto UK has relied heavily on the commitment of volunteers. Limited dedicated staff capacity has therefore remained one of the main operational challenges, particularly as the ministry has grown in reach and complexity. To support effective and compliant operations, the charity has continued to engage external specialists for selected areas, including Gift Aid administration, accounting and the implementation and ongoing use of ChurchSuite.

As the ministry continues to grow, strengthening dedicated operational and ministry capacity will be an important priority for the next phase.

FACTORS AFFECTING OUR ACHIEVEMENTS

Following the closure of the Loretto Home in 2023, the charity continued to operate with a significantly reduced cost base. At the same time, the growth experienced during 2025 — particularly in Worship Nights, small groups, formation and community life — has highlighted the need to strengthen our financial and operational capacity for the next phase.

Regular giving has remained relatively modest compared with the increasing scale of the ministry. As we seek to grow sustainably, an important priority will be to broaden our supporter base and develop more consistent fundraising, particularly among regular participants, friends of Loretto London and those who have benefited from or been impacted by the ministry.

2025 has also been a year of transition from **refocusing to renewed growth**. The foundations strengthened during 2024 have enabled us to develop greater clarity around our priorities, identity and culture, while the growth of the community has created new opportunities — and new demands — in areas such as leadership development, operational support, worship ministry, formation and governance.

FINANCIAL PERFORMANCE

Total receipts for the **year ending 31 December 2025 amounted to £10,143, comprising donations and bank interest**.
2025 was an important year of restarting and growing the ministry, with encouraging developments in worship gatherings, community life, discipleship and outreach. While this growth has not yet translated into increased donations or fundraising income, it has laid an important foundation for renewed financial support in the coming years.
The charity continues to rely on the generosity of individuals who support its mission through regular or one-off donations. Some donors contribute towards specific missionaries, while others support the wider activities and mission of Loretto UK.
Total payments amounted to £12,589, primarily comprising operational costs, charitable activities, travel and administration, and team development. **The charity recorded a net deficit of £2,446 for the year**.

FINANCIAL POSITION AND RESERVES

The net assets of the charity as of 31 December 2025 were £16,753. Net assets comprised £14,184 of cash at bank and £2,569 of assets for the use of the charity – being furniture and musical instruments. The charity does not own any real estate and has no investments.

The trustees' policy is to ensure that the charity has a level of free liquid reserves which is adequate to meet its obligations. As of 31 December 2025, free liquid **reserves were £14,184.**

FINANCIAL RISK

The principal financial risk remains the charity's reliance on donations to fund its work, alongside a relatively modest level of liquid reserves. While 2025 has been a year of renewed growth in ministry activities and community engagement, this has not yet been reflected in the charity's financial income. The trustees recognise the importance of strengthening fundraising to ensure that the financial resources can support the growing ministry in a sustainable way. Looking ahead to 2026, we are hopeful that the increased reach, visibility and impact of the ministry will lead to renewed financial support. Our priorities will include strengthening relationships with existing donors, broadening our supporter base and encouraging regular giving. The charity continues to maintain careful control over its expenditure, ensuring that financial commitments remain proportionate to available resources while working towards a more sustainable financial foundation for the future.

RECEIPTS AND PAYMENTS ACCOUNT

RECEIPTS AND PAYMENTS
YEAR ENDING 31 DECEMBER 2025

		Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
		£	£	£	£
Receipts	Tickets Events	-		-	-
	Bank Interest	31		31	38
	Gift Aids	-		-	2,951
	Donations	10,112		10,112	14,062
	Gross Income	**10,143**		**10,143**	**17,051**
	Assets and Investment Sales	-		-	-
Total Receipts		**10,143**		**10,143**	**17,051**
Payments	Missionary Expenses	395	-	395	89
	Charitable Activities	2,638	-	2638	9,012
	Operational Costs	5,601	-	5,601	6,579
	Team & Development	956	-	956	1,303
	Travel and Admin	2,287	-	2,287	-
	Marketing	712	-	712	2,278
	Gross Expenditures	**12,589**		**12,589**	**19,172**
	Assets & Investment Purchases	-	-	-	-
Total Payments		**12,589**	**-**	**12,589**	**19,172**
Net Receipts		**(2,446)**	**-**	**(2,446)**	**(2,121)**
Cash Funds at the start of the year/ period		**16,630**	**-**	**16,630**	**18,751**
Cash Funds on 31 Dec		**14,184**	**-**	**14,184**	**16,630**

STATEMENT OF ASSETS AND LIABILITIES
AS OF 31 DECEMBER 2025

	Unrestricted Funds 2025	Restricted funds 2025	Total Funds 2025	Total Funds 2024
	£	£	£	£
Total Cash Funds	14,184	-	14,184	16,630
Other Monetary Assets	-	-	-	-
Investment Assets	-	-	-	-
Assets retained for own use	2,569	-	2,569	2,569
Total Assets	**16,753**		**16,753**	**19,199**
Liabilities	**-**	**-**	**-**	**-**
Total Net Assets	**16,753**	**-**	**16,753**	**19,199**
Total Reserves	**16,753**	**-**	**16,753**	**19,199**

ACCOUNTING POLICIES AND NOTES TO THE ACCOUNTS

A. BASIS OF PREPARATION

The accounts have been prepared on a receipts and payments basis as permitted under Section 133 of the Charities Act 2011.

B. FUND ACCOUNTING

Unrestricted funds are general funds that are available for use at the charity trustees' discretion in furtherance of any of the objectives of the charity.
Restricted funds may only be used for certain specified purposes. The charity has a restricted fund relating specifically to missionary expenditure.

C. GOING CONCERN

The charity has a high degree of control over its expenditure and is able to ensure that it operates within its means. The trustees are satisfied that the charity is able to prepare its accounts on a going concern basis.

NOTES TO THE ACCOUNTS

1. DONATIONS

Donations largely comprise one-off or monthly donations to the charity from partners and supporters. Some of these donations are restricted, specifically supporting the work of the missionaries. In addition, the charity runs regular crowd-funding campaigns through JustGiving. In future, the charity may apply for grants from trusts and foundations.

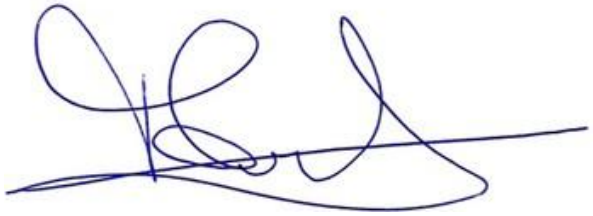
2. ASSET PURCHASES

	Year ending 31 December 2025	Year ending 31 December 2024
	£	£
Assets b/f	2,569	2,569
Music Equipment	-	-
Furniture	-	-
Total Asset Purchased	**-**	**-**
Assets c/f	2,569	2,569

DECLARATION

The charity trustees declare that they approved the report and accounts for the year ending 31 December 2025.

On behalf of the Board:



Name: Wolfgang Mayrhofer
Position: Chair
Date: 14.10.2026

Loretto UK

Charity Registration Number: 1191616