

**Charity number: SC023203**

**Craig Lodge Trust**  
**Trustees' report and financial statements**  
**for the year ended 31 December 2016**

**Craig Lodge Trust**

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## **Craig Lodge Trust**

### **Legal and administrative information**

<b>Charity number</b>	SC023203	
<b>Business address</b>	Craig Lodge Dalmally Argyllshire PA33 1AR	
<b>Trustees</b>	Kenneth Black Fergus Paul MacFarlane- Barrow Ruth Black Alan Brown Charlotte De Klee Monica Lynas Milona Von Habsburg	Appointed 30-11-2014   Appointed 20-10-2011 Appointed 13-11-2011 Appointed 20-10-2011 Appointed 20-10-2011
<b>Accountants</b>	R A Clement Associates Chartered Accountants 5 Argyll Square Oban Argyll PA34 5AZ	
<b>Bankers</b>	Royal Bank of Scotland 28 George street Oban PA34 4SA	
<b>Solicitors</b>	MacArthur Stewart Boswell House Argyll Square Oban PA34 4BD	

## **Craig Lodge Trust**

### **Report of the trustees for the year ended 31 December 2016**

The trustees present their report and the financial statements for the year ended 31 December 2016. The trustees who served during the year and up to the date of this report are set out on page 1.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), 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 UK and Republic of Ireland published on 16 July 2014.

### **Structure, governance and management**

#### ***Organisational Structure***

The management of the Trust is the responsibility of the Trustees who are elected under the terms of the Trust.

#### ***Governance and Internal Control***

The Trustees have conducted their own review of the major risks to which the charity is exposed and systems have been established to mitigate those risks.

### **Objectives and activities**

#### ***Charitable Objectives***

The principal objects of the Trust are to advance the Christian religion by proclaiming the word of God through prayers, contemplation and public worship and to relieve poverty, advance education and religion in any part of the world as the Trustees think fit.

#### ***Our Mission***

*Our mission is to run a Family House of Prayer in Craig Lodge which will be a place of: hospitality, spiritual retreats, prayer of the Church, evangelization, healing, the rosary, praise and worship, with the Eucharist at its heart. We will also foster the growth of Craig Lodge Community whose members choose to serve the mission of Craig Lodge Trust as a reflection of their desire to grow in holiness through living the messages of Our Blessed Mother at Medjugorje. The Family House of Prayer will be home to members of Craig Lodge Community according to the rule of life they have embraced.*

#### ***Craig Lodge House of Prayer***

Craig Lodge is a retreat house run by Craig Lodge Community. The Community is made up of young people who come to live in Craig Lodge for year and permanent members, families and single, who live nearby and join in the prayer life and work of offering hospitality to everyone who comes to Craig Lodge. We endeavor to make it clear in our communications that a lack of means should not be a barrier to anyone wanting to come and stay at Craig Lodge. We indicate the recommended donation for retreats and stays but emphasise that people should give what they can if they cannot afford the full amount.

## **Craig Lodge Trust**

### **Report of the trustees for the year ended 31 December 2016**

#### **Achievements and performance**

##### ***Retreats & Spiritual Breaks at Craig Lodge Family House of Prayer***

Over 2016 our programme consisted of 20 advertised retreats; some marking key dates in the Church year such as Easter and Pentecost; some with guest speakers covering topics such as Healing, Spirituality of the Saints and Prayer. We also hosted a number of groups who came for private retreats.

##### ***Working With Families***

We ran 3 Family Weeks and 2 Family Weekend events over the course of 2016. The aim is to support families in their efforts to educate their children in their faith. These were all full to capacity and well received by parents and children.

##### ***Community Life Experience***

We offer up to 10 young people at a time the chance of the taking up the challenge of a 'spiritual gap year'. Through living a common life of prayer, service and evangelization they grow in faith and discover their giftedness. This remains our main form of youth work. The Community leaders mentor and guide the young people over the course of their year through:

- \* Inducting new members into the life and ethos of the Community
- \* Individual counseling, offering advice, encouraging, building self-confidence
- \* Providing opportunities to study Scripture and Church Catechism
- \* Offering the chance to learn basic life skills as well as discovering and developing new talents
- \* Participating in pilgrimage

##### ***Residential Youth Events***

We ran 6 residential youth events over the course of the year. The events include catechesis, opportunities for the Sacrament of Reconciliation and Eucharistic Adoration. We use music, drama and testimonies. We work with 3 age streams: 11-12s & 13-15s & 16-30s.

##### ***Argyll & the Isles Diocese***

We continued to run school mission visits to Catholic primary schools and weekly lunchtime prayer groups in 2 secondary schools. We also led a pilgrimage to Iona that brought together children from different parts of the diocese. We were accompanied by Fr Ross Crichton and the 3 day event included: walking, carrying the Scottish Youth Cross, camping and learning about the life of St Columba. We also participated in national events organized by the Catholic Youth Service Scotland.

##### ***St Conan's Pilgrim Way***

To encourage pilgrimage and to make the experience of pilgrimage accessible to more people, we continue to work on developing walking routes from Craig Lodge to the famous island of Iona. We participate in the Scottish Pilgrim Routes Forum and hosted one of their regional gatherings last autumn.

##### ***Mary's Meals***

We continue to support with prayer and hospitality the work of overseas aid charity, Mary's Meals. The charity has its headquarters in the grounds of Craig Lodge and we welcome visitors from around the world who come for business meetings or to learn more about the charity's origins. We organise a monthly Mass for Mary's Meals and promote the charity to all our guests through publicity material displays and giving presentations.

## **Craig Lodge Trust**

### **Report of the trustees for the year ended 31 December 2016**

#### **Financial review**

##### *Reserves*

The Trustees have established a policy whereby the reserves of the Trust should be three months running costs plus an amount of £20,000. At this level the Trustees believe this ensures that it retains sufficient funds to enable it to continue working towards its objectives.

#### **Trustees' responsibilities in relation to the financial statements**

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in Scotland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity and of the incoming resources and application of resources of the charity for that year. In preparing these financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements 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 which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Fiona McGlynn of R A Clement Associates was deemed to be reappointed as independent examiner and the trustees recommend that Fiona McGlynn remains in office until further notice.

This report was approved by the Board of trustees on 27th April 2017 and signed on its behalf by



**Ruth Black, Trustee**

## Craig Lodge Trust

### Independent examiner's report to the trustees on the unaudited financial statements of Craig Lodge Trust.

I report on the accounts for the year ended 31 December 2016 set out on pages 2 to 15.

This report is made to the charity's Trustees in accordance with the terms of my engagement. My work has been undertaken to enable me to prepare the financial statements on behalf of the charity's Trustees and for no other purpose.

To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees, as a body, for my work or this report.

#### Respective responsibilities of trustees and independent examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 (the Act) and the Charities Accounts (Scotland) Regulations 2006. The charity's trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

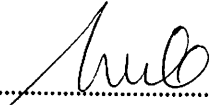
#### Basis of Independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

#### Independent examiner's statement

In the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep proper accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulationshave not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



.....  
**Fiona McGlynn**  
Chartered Accountant  
Independent examiner

27/4/17

.....  
Date

**Of R A Clement Associates**  
5 Argyll Square  
Oban  
Argyll

**Craig Lodge Trust**  
**Statement of financial activities**  
**For the year ended 31 December 2016**

	Notes	Unrestricted funds £	Restricted funds £	2016 Total £	Unrestricted funds £	Restricted funds £	2015 Total £
<b>Income from:</b>							
Grants, donations & legacies	2	134,323	17,704	152,027	86,132	11,981	98,113
Charitable activities	3	119,517	-	119,517	129,463	-	129,463
Investment income		49	-	49	181	-	181
Other income		3,140	-	3,140	492	-	492
<b>Total income</b>		<u>257,029</u>	<u>17,704</u>	<u>274,733</u>	<u>216,268</u>	<u>11,981</u>	<u>228,249</u>
<b>Expenditure on:</b>							
Advertising and promotional costs	4	6,850	-	6,850	4,653	-	4,653
Charitable activities	5	211,497	18,332	229,829	236,429	11,353	247,782
<b>Total resources expended</b>		<u>218,347</u>	<u>18,332</u>	<u>236,679</u>	<u>241,082</u>	<u>11,353</u>	<u>252,435</u>
<b>Net income/(expenditure) before transfers</b>		38,682	(628)	38,054	(24,814)	628	(24,186)
Total funds brought forward		<u>162,412</u>	<u>628</u>	<u>163,040</u>	<u>187,226</u>	<u>-</u>	<u>187,226</u>
<b>Total funds carried forward</b>		<u>201,094</u>	<u>-</u>	<u>201,094</u>	<u>162,412</u>	<u>628</u>	<u>163,040</u>

The notes on pages 8 to 15 form an integral part of these financial statements.

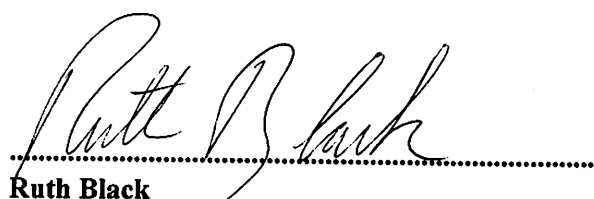


# Craig Lodge Trust

## Balance sheet as at 31 December 2016

	Notes	£	2016 £	£	2015 £
<b>Fixed assets</b>					
Tangible assets	10		75,104		79,833
<b>Current assets</b>					
Stocks		648		955	
Debtors & prepayments	11	14,004		10,001	
Cash at bank and in hand		116,125		80,451	
		<u>130,777</u>		<u>91,407</u>	
<b>Creditors: amounts falling due within one year</b>	12	<u>(4,787)</u>		<u>(8,200)</u>	
<b>Net current assets</b>			<u>125,990</u>		<u>83,207</u>
<b>Net assets</b>			<u>201,094</u>		<u>163,040</u>
<b>Funds</b>	13				
Restricted income funds			-		628
Unrestricted income funds			201,094		162,412
<b>Total funds</b>			<u>201,094</u>		<u>163,040</u>

The financial statements were approved by the board of trustees on 27th April 2017 and signed on its behalf by

  
.....  
**Ruth Black**  
Trustee

The notes on pages 8 to 15 form an integral part of these financial statements.

## **Craig Lodge Trust**

### **Notes to financial statements for the year ended 31 December 2016**

#### **Legal Status of the charity**

The Trust, which is a recognised charity in Scotland is operated in accordance with its Trust Deed dated 28 December 1994.

#### **1. Accounting policies**

The principal accounting policies adopted are summarised below.

##### **1.1. Basis of preparation and assessment of going concern.**

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The financial statements have been prepared in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended) as well as the Statement of Recommended Practice - Accounting and Reporting by Charities preparing their accounts in accordance with FRS 102 (2015).

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

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

##### **1.2. Reconciliation with previous Generally Accepted Accounting Practice**

In preparing the accounts, the directors have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102, a restatement of comparative items was needed. No restatements were required.

##### **1.3. Incoming resources**

Income is recognised in the statement of financial activities when the charity is entitled to the income, any performance conditions attached have been met, it is probable that the income will be received and the amount can be quantified with reasonable accuracy. Such income is only deferred when the donor specifies performance conditions which must be met before the charity has unconditional entitlement. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when receivable. Gifts donated for resale are included as income when they are sold. Donated assets are included at the value to the charity where this can be quantified and a third party is bearing the cost. The value of services provided by volunteers has not been included.

Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

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

## Craig Lodge Trust

### Notes to financial statements for the year ended 31 December 2016

#### 1.4. Resources expended

Expenditure is recognised when there is a legal or constructive obligation committing the charity to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be reliably measured.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated on an appropriate basis to the various activities of the charity. Where costs cannot be allocated directly, they are apportioned to categories on the basis of a reasonable estimate of the costs.

Governance costs include those costs necessary for the board to fulfil its constitutional and statutory obligations and are now included in support costs.

The charity is not registered for VAT and accordingly expenditure includes all vat which is irrecoverable.

#### 1.5. Fund accounting

Unrestricted funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have created a fund for a specific purpose.

Restricted funds are those which are to be used in accordance with specific restrictions imposed by the donor or trust deed.

Further details of specific funds are disclosed in note 15

#### 1.6. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Leasehold properties	-	Straight line over the life of the lease
Plant and machinery	-	15% reducing balance
Fixtures, fittings and equipment	-	25% reducing balance
Motor vehicles	-	25% straight line

In 2011 the Depreciation rate of the Long Leasehold property was changed from 8% to 1% to reflect the length of the 99 year lease of which 77 years are left at December 2016.

#### 1.7. Stock

Stock is valued at the lower of cost and net realisable value.

#### 1.8. Defined contribution pension schemes

Employees of the charity are entitled to join a defined contribution "money purchase" scheme. The pension costs charged in the financial statements represent the contribution payable by the charity during the year. There were no outstanding contributions at the year end. The costs of the scheme are charged to the unrestricted funds of the charity.

## Craig Lodge Trust

### Notes to financial statements for the year ended 31 December 2016

#### 1.9. Financial Instruments

The charity has only financial assets and financial liabilities of a kind that qualifies as a basic financial instrument. Basic financial instruments are initially recognised at transaction value and are subsequently measure at their settlement value with the exception of bank loans which are measured at amortised cost using the effective interest rate method.

Basic financial instruments include debtors, prepayments, creditors, provisions and cash at bank and on hand.

#### 2. Grants, donations & legacies

	Unrestricted funds £	Restricted funds £	2016 Total £	2015 Total £
Donations	83,742	-	83,742	45,760
Chapel income	581	-	581	372
Iona Pilgrimage	-	2,200	2,200	4,477
Sir Harold Hood Charitable Trust	50,000	-	50,000	40,000
R C Diocese of Argyll	-	7,504	7,504	7,504
Argyll & Bute Council	-	8,000	8,000	-
	<u>134,323</u>	<u>17,704</u>	<u>152,027</u>	<u>98,113</u>

#### 3. Charitable activities

	Unrestricted funds £	2016 Total £	2015 Total £
General & Family Retreats, Youth Work/Related Inc	113,039	113,039	126,746
Tax Reclaimed on gift aid	6,478	6,478	2,717
	<u>119,517</u>	<u>119,517</u>	<u>129,463</u>

#### 4. Advertising and promotional costs

	Unrestricted funds £	2016 Total £	2015 Total £
P.R. (literature & brochures)/Advertising	6,850	6,850	4,653
	<u>6,850</u>	<u>6,850</u>	<u>4,653</u>

## Craig Lodge Trust

### Notes to financial statements for the year ended 31 December 2016

#### 5. Costs of charitable activities - by activity

	Activities undertaken directly £	Support costs £	2016 Total £	2015 Total £
General retreats, Family retreats & Youth work	71,414	158,415	229,829	247,782
	<u>71,414</u>	<u>158,415</u>	<u>229,829</u>	<u>247,782</u>

#### 6. Analysis of support costs

	General activities £	2016 Total £	2015 Total £
Staff costs	84,916	84,916	69,182
Rent	10,400	10,400	10,400
Rates, water and insurance	1,359	1,359	1,041
Light and heat	14,814	14,814	16,154
Repairs and maintenance	20,903	20,903	41,334
Insurance	5,146	5,146	4,841
Motor and travelling costs	5,587	5,587	6,337
Accountancy charges	1,380	1,380	1,680
Other professional fees	655	655	624
Communication and information technology	2,226	2,226	2,931
Other office expenses	918	918	5,826
Depreciation and impairment	5,635	5,635	7,199
Community costs	4,304	4,304	2,107
Donations	172	172	2,786
	<u>158,415</u>	<u>158,415</u>	<u>172,442</u>

## Craig Lodge Trust

### Notes to financial statements for the year ended 31 December 2016

#### 7. Employees

<b>Employment costs</b>	<b>2016</b>	<b>2015</b>
	<b>£</b>	<b>£</b>
Wages and salaries	100,812	81,521
Social security costs	4,441	2,576
Pension costs	1,898	-
Other costs	-	230
	<u>107,151</u>	<u>84,327</u>

No employee received emoluments of more than £60,000 (2015 : None).

The employment costs figure includes support staff costs and also youth work costs which are charitable activities undertaken directly.

#### Number of employees

The average monthly numbers of employees (excluding the trustees) during the year, was as follows:

<b>2016</b>	<b>2015</b>
<b>Number</b>	<b>Number</b>
<u>7</u>	<u>6</u>

#### Key Management Personnel

The total remuneration of key management personnel of the charity, comprising the trustees, Chief Executive, and deputy assistant chief executive, was as follows:

	<b>2016</b>	<b>2015</b>
Salaries	20,233	13,244
Pension contributions	504	-
	<u>20,737</u>	<u>13,244</u>

No Trustee received any direct remuneration in their role as trustee, benefits in kind or reimbursement of expenses during the year.

For related party transactions see note 16.

## Craig Lodge Trust

### Notes to financial statements for the year ended 31 December 2016

#### 9. Pension costs

The company operates a defined contribution pension scheme. The scheme and its assets are held by independent managers. The pension charge represents contributions due from the company and amounted to £1,898 (2015: ---)

	2016	2015
	£	£
Pension charge	1,898	-

10. Tangible fixed assets	Long leasehold property £	Plant and machinery £	Fixtures, fittings and equipment £	Motor vehicles £	Total £
<b>Cost</b>					
At 1 January 2016	217,223	36,866	30,830	13,214	298,133
Additions	-	-	906	-	906
At 31 December 2016	<u>217,223</u>	<u>36,866</u>	<u>31,736</u>	<u>13,214</u>	<u>299,039</u>
<b>Depreciation</b>					
At 1 January 2016	149,138	32,351	24,598	12,213	218,300
Charge for the year	2,172	677	1,785	1,001	5,635
At 31 December 2016	<u>151,310</u>	<u>33,028</u>	<u>26,383</u>	<u>13,214</u>	<u>223,935</u>
<b>Net book values</b>					
At 31 December 2016	<u>65,913</u>	<u>3,838</u>	<u>5,353</u>	<u>-</u>	<u>75,104</u>
At 31 December 2015	<u>68,085</u>	<u>4,515</u>	<u>6,232</u>	<u>1,001</u>	<u>79,833</u>

#### 11. Debtors & prepayments

	2016	2015
	£	£
Other debtors	14,004	10,001

#### 12. Creditors: amounts falling due within one year

	2016	2015
	£	£
Accruals and deferred income	4,787	8,200

## Craig Lodge Trust

### Notes to financial statements for the year ended 31 December 2016

#### 13. Analysis of net assets between funds

	Unrestricted funds £	Total funds £
Fund balances at 31 December 2016 as represented by:		
Tangible fixed assets	75,104	75,104
Current assets	130,777	130,777
Current liabilities	(4,787)	(4,787)
	<u>201,094</u>	<u>201,094</u>

#### 14. Unrestricted funds

	At 1 January 2016 £	Incoming resources £	Outgoing resources £	At 31 December 2016 £
General Funds	94,327	257,029	(216,175)	135,181
Designated Tenants Improvements	68,085	-	(2,172)	65,913
	<u>162,412</u>	<u>257,029</u>	<u>(218,347)</u>	<u>201,094</u>

#### Purposes of unrestricted funds

The designated fund consists of tenants improvement, which have been funded by both external grants and general income. Where grants are not received towards the expenditure and improvements are funded out of unrestricted income, a transfer is made from general funds to the designated fund. The depreciation for the year is now charged directly to the fund.

#### 15. Restricted funds

	At 1 January 2016 £	Incoming resources £	Outgoing resources £	At 31 December 2016 £
Diocesan Youth Fund Support	-	7,504	(7,504)	-
Iona Pilgrimage Fund	628	2,200	(2,828)	-
Buildings and Infrastructure	-	8,000	(8,000)	-
	<u>628</u>	<u>17,704</u>	<u>(18,332)</u>	<u>-</u>

#### Purposes of restricted funds

Grants are received from the Diocese of Argyll & the Isles towards the costs of the youth worker salary

Donations were received in the year towards the costs of pilgrimages to Iona and were spent on travel, accommodation and other direct expenses totalling £2,332. Share of staff costs was £496.

A grant was received in the year from Argyll & Bute Council towards improvements in the water systems.



## **Craig Lodge Trust**

### **Notes to financial statements for the year ended 31 December 2016**

#### **16. Related party transactions**

The Trust leases Craig Lodge House from Calum and Mary-Anne MacFarlane-Barrow, who are close relatives of some of the trustees, on a 99 year lease which commenced on 28th December 1994. Following the appointment of trustees who were unconnected with the family trustees, and as the rent had not changed since 1999, the decision was taken to increase the level of rent being paid to Mr and Mrs MacFarlane-Barrow. The family trustees took no part in the decision making process to avoid any conflict of interest, or personal interest in the decision. Prior to 2011 the annual rent was £5,200. The Trust now pays rent of £10,400 per year (2015; £10,400). The Trustees consider that this is still well below the market value rent for the property.

Ruth Black, a Trustee, is also employed as deputy assistant to the Chief Executive, with a role which includes managing the retreat centre, and fostering community life. Her remuneration for this role for the year ended December 2016 was £20,233 (2015; 13,244). The employment contract was put in place in accordance with the terms and conditions set out in the charity's constitution, and was approved by the independent trustees on the board.